



Student Handbook

2019



Kingman Campus (Main Campus)

2153 East Gordon Drive, Kingman, AZ 86409
928.692.8800

Fort Mohave Campus (Branch Campus)

1385 East Gemini Street, Fort Mohave, AZ 86426
928.763.3900

Lake Havasu City Campus (Additional Branch Campus)

2060 West Acoma Boulevard Lake Havasu City, AZ 86403
928.453.1212

(The Fort Mohave and Lake Havasu City locations are branch campuses to the Kingman location; all are under common ownership).

Catalogue revised January 2019

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Welcome

All Beauty College would like to take this opportunity to welcome you to the wonderful world of professional cosmetology. Whether you are interested in a career as an Aesthetician, Nail Tech, a Cosmetology instructor, a Cosmetologist or a Hairstylist, our staff is here to help you open the doors to a new future. Entrance requirements for each of these programs as well as specific information about them, is contained in this catalogue. All Beauty College is an English-speaking school.

Mission

The Mission of All Beauty College is to provide the highest degree of training for its students in the fields of Cosmetology, Nail Tech, Aesthetics, Hairstyling, or Cosmetology Instructor so that students can take the state test in find employment in his or her respective field. Students will be provided with the skills and knowledge necessary to pursue a fulfilling and successful career. We will prepare the student to perform in a professional environment by enforcing discipline, moral values, and teaching the joy of achievement and quality performance. The students will be prepared for entry in the related field of Study. With this mind, the college continually reviews the teaching and skills required by employers. Instruction is administered in a structured environment, which caters to the need of the individual. Therefore, instructors give individual as well as group instructions. This combination enables serious students to reach their personal career goals. In addition, we will do all we can to ensure that the student is prepared to take the state test.

Educational Goals

The growing demand for well trained professionals is great. All Beauty College is committed to help meet that demand. Our programs are geared to help the students be prepared for all options available in the industry. Classroom and practical clinic experiences will be combined to help make your education complete.

Facilities and Equipment

All Beauty College has 3 campuses:
Kingman, located 2153 E. Gordon Drive, with facilities and equipment for 100 students. 9,000 square feet for the practical education area with classroom and office space attached.
Fort Mohave located at 1385 E. Gemini Street, with facilities and equipment for 60 students. 4,650 of square feet for the practical education area with classroom and office space attached.
Lake Havasu City, located 2060 W. Acoma Blvd, with facilities and equipment for 60 students. 4,000 square feet for the practical education with classroom and office space attached.

Days and Hours of Operation

All Beauty Colleges are open to the public from 9:30 a.m. Monday through Friday.
Theory instruction is 8:30 a.m. to 9:30 a.m. Monday through Friday.
The Management reserves the right to change the hours of operation, as it is deemed necessary.

Financial Aid Office

All Beauty College's Financial Aid Office is open Monday through Friday 9:00am - 4:00 pm.
By appointment only. Financial Aid Office availability will vary as needed.

Calendar of Operations

All Beauty College may make modifications to its calendar. Following is a list of currently recognized Holidays:

<u>January</u> New Year's Day Martin Luther King Day	<u>February</u> Presidents' Day	<u>May</u> Memorial Day	<u>July</u> Independence Day School Break 1 st - 5 th	<u>September</u> Labor Day	<u>November</u> Veterans Day Thanksgiving Day Friday after Thanksgiving	<u>December</u> Christmas Day School Break 25 th - 1 st
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Class Starting Dates

All Beauty Colleges begins new classes each month.
In the case of a National Holiday, class will begin the first Tuesday.
Management reserves the right to change starting dates as it is deemed necessary

Admission Requirements

Arizona State Board of Cosmetology requires proof of 10th grade education, All Beauty College exceeds that requirement.
All prospective students for Cosmetology, Nail Tech, Aesthetics, Hairstylist or Cosmetology Instructor must provide the following:

- High school diploma, GED, or legible transcript clearly showing graduation date (or U.S. college transcript)
- Proof of citizenship status (birth certificate, passport, residence card, green card)
- Social Security Card and ID or Driver license.

For students who wish to enroll in the Cosmetology Instructor course, he or she must also provide a copy of a valid license and proof of one year behind the chair. Should a potential student have foreign diploma, there must be certified translation from an outside agency qualified to translate the document into English, as well as a confirmation that it is the academic equivalence of a US High School Diploma. In the event of a student who was homeschooled, he or she must provide proof of the credentials of training from the state where training was completed.

Prior Training Credit

For all courses, prior training credit may be given to students who have earned hours elsewhere, subject to approval by All Beauty College.
These prior hours must be within the guidelines approved by the Arizona State Board of Cosmetology and provided that the training took place with the last five (5) years.
Tuition will be pro-rated based on the number of hours required to complete the program. **Transfer Out:** A student wishing to transfer out of All Beauty Colleges will not be charged for transcripts or other information that may be required to affect their transfer. Should students withdraw or transfer to another school, all hours earned at All Beauty College will be released to the Board of Cosmetology, provided all financial obligations have been satisfied. All Beauty College will not release credits or hours until all tuition and fees due the school have been paid.
Students can have a school contact the Board for a transcript of hours on file. VA beneficiaries are required to provide all prior education and training if utilizing VA education benefits.

Re-Entry Policy

A student may apply for re-enrollment 6 months after their contract has been terminated. All applications for re-enrollment will be reviewed by Administration and approved on a case-by-case basis. Approval will be at Administration's discretion; re-enrollment is not guaranteed. To re-enroll, the student must meet all current enrollment requirements and it is the student's responsibility to review any policy changes that may have occurred since their departure. Students will re-enroll at the same status at which they left. Tuition will be pro-rated based on the number of hours required to complete the program and all other outstanding fees must be paid.

Cosmetology Program

SOC Code 39-5012

Our program is designed to prepare students for the Arizona State Board of Cosmetology examination and for a profitable and exciting career after successfully obtaining their license. The knowledge and skills obtained through this course of study will prepare graduates for all work related to the cosmetology field.

Cosmetology Overview

The program is 1600 clock hours designed to be completed within a maximum of time frame of thirteen months from the start date. The minimum time frame allowable is ten months from start date. Classroom theory instruction will be offered Monday 8:30 a.m. to 12:30 p.m. and is a required part of your clock hours.

Cosmetology students will learn haircutting/styling, permanent waving techniques, coloring, weaving, chemical and manual straightening, nail care and nail enhancement services, skin care and skin care services, hair removal services such as waxing and sugaring. They will receive both theory and practical instruction as well as having the hands-on experience of the clinic floor.

We pride ourselves in giving individual help to all students in general and additional instruction when requested. In addition, we use question and answer format in theory and application and standardized testing including a mock board, to make sure students are competent. In addition, we teach them management skills and ways to build their business once licensed.

Course Purposes and Goals-

- Make the students knowledgeable in various operation required by the State Board of Cosmetology.
- Teach and test for knowledge of terminology used in the cosmetology field.
- Students will obtain experience by participating in both classroom and clinic floor in each of the areas of cosmetology.
- Assess students throughout the program.
- Make the students as ready to be successful in their chosen field as we possibly can.

Instructional Methods

- In both theory and demonstration, we use a question and answer method (interactive)
- Games
- Presentations
- Standardized testing is used throughout the course
- Student activities on the clinic
- Discussion
- Demonstration

Each of the units of instruction listed below is taught in both theory and practical formats using both lecture and demonstration techniques. Audio visual and other materials will be used when appropriate.

Units of Instruction

1.	Orientation	
	- History & Career Opportunities	
	- Life Skills	
	- Your Professional Image	
	- Communicating for Success	60 Hours
2.	General Sciences	
	- Infection Control: Principles & Practices	
	- General Anatomy & Physiology	
	- Skin Structure, Growth & Nutrition	
	- Skin Disorders & Diseases	
	- Nail Structure & Growth	
	- Nail Disorders & Diseases	
	- Properties of the Hair & Scalp	
	- Basics of Chemistry	
	- Basics of Electricity	550 Hours
3.	Hair Care	
	- Principles of Hair Design	
	- Scalp Care: Shampooing & Conditioning	
	- Haircutting	
	- Hairstyling	
	- Braiding & Braid Extensions	
	- Wigs & Hair Additions	
	- Chemical Texture Services	
	- Hair Coloring	550 Hours
4.	Skin Care	
	- Hair Removal	
	- Facials	
	- Facial Makeup	200 Hours
5.	Nail Care	
	- Manicuring	
	- Pedicuring	
	- Nail Tips & Wraps	
	- Monomer Liquid & Polymer Powder Nail Enhancements	
	- Light Cured Gels	200 Hours
6.	Business Skills	
	- Preparing for Licensure & Employment	
	- On the Job	
	- The Salon Business and AZ Law	40 Hours

Total: 1600 Hours

Grading System

91% - 100%	A	Excellent
83% - 90%	B	Above Average
75% - 82%	C	Satisfactory
74% or Below		Failing

Career Opportunities in the Cosmetology Field

Hair Stylist, Nail Technician, Instructor, Salon Manager/Owner, School Manager/Owner, Product Representative, Guest Artist, Platform Artist, Independent contractor, Research Cosmetologist, Make-Up Consultant, Product Buyer

Hairstylist Program

SOC Code 39-5012

Our program is designed to prepare students for the Arizona State Board of Cosmetology examination and for a profitable and exciting career after successfully obtaining their license. The knowledge and skills obtained through this course of study will prepare graduates for all work related to the Hairstylist field.

Hairstylist Overview

Classroom instruction will be offered Monday 8:30 a.m. to 12:30 p.m. and is a required part of your clock hours.

Hairstylist students will learn haircutting/styling, permanent waving techniques, coloring, weaving, chemical and manual straightening. They will receive both theory and practical instruction as well as having the hands-on experience of the clinic floor. We pride ourselves in giving individual help to all students in general and additional instruction when requested. In addition, we use question and answer format in theory and application and standardized testing including a mock board, the make sure students are competent. In addition, we teach them management skills and ways to build their business once licensed.

Course Purposes and Goals-

- Make the students knowledgeable in various operations required by the AZ State Board of Cosmetology.
- Teach and test for knowledge of terminology used in the Hairstylist field.
- Students will obtain experience by participating in both classroom and clinic floor in each of the areas of cosmetology.
- Assess students throughout the program.
- Make the students as ready to be successful in their chosen field as we possibly can.

Instructional Methods

- In both theory and demonstration, we use a question and answer method (interactive)
- Games
- Presentations
- Standardized testing is used throughout the course
- Student activities on the clinic
- Discussion
- Demonstration

Each of the units of instruction listed below is taught in both theory and practical formats using both lecture and demonstration techniques. Audio visual and other materials will be used when appropriate.

Units of Instruction

1. Orientation	
- History & Career Opportunities	
- Life Skills	
- Your Professional Image	
- Communicating for Success	60 Hours
2. General Sciences	
- Infection Control: Principles & Practices	
- General Anatomy & Physiology	
- Properties of the Hair & Scalp	
- Basics of Chemistry	
- Basics of Electricity	450 Hours
3. Hair Care	
- Principles of Hair Design	
- Scalp Care: Shampooing & Conditioning	
- Haircutting	
- Hairstyling	
- Braiding & Braid Extensions	
- Wigs & Hair Additions	
- Chemical Texture Services	
- Hair Coloring	450 Hours
4. Business Skills	
- Preparing for Licensure & Employment	
- On the Job	
- The Salon Business and AZ Law	40 Hours

Total: 1000 Hours

Grading System

91% - 100%	A	Excellent
83% - 90%	B	Above Average
75% - 82%	C	Satisfactory
74% or Below		Failing

Career Opportunities in the Hairstylist Field

Hair Stylist, Instructor, Salon Manager/Owner, School Manager/Owner, Product Representative, Guest Artist, Platform Artist, Independent contractor, Research Cosmetologist, Product Buyer

Aesthetics
SOC Code 39-5094

The Aesthetics program is offered to prepare the students to pass the Arizona State Board Cosmetology licensing examination and to prepare graduates to seek a profitable and enjoyable career in the field of Aesthetics. An Aesthetician, upon completion will be trained to build a clientele by having the knowledge to do facial treatment, treatment of skin as well as treatment of all types as well as ownership and management skills. This program is available upon the discretion of the staff.

Aesthetics Overview

The Aesthetics program offered by All Beauty College for the state of Arizona is a 600- clock hour program designed to be completed in a maximum of six months from start date and a minimum of fifteen weeks from start date. Instruction is offered Monday through Friday. Students will be given instruction in all skin care, make-up application, air-brush make-up, microdermabrasion, waxing and other hair removal services, as well as theory and hands on instruction of facial machines. They will be given a mock board and a series of written exams to see that they are prepared for the test and the work force.

Each of the units of instruction listed below are taught in both theory and practical formats using both lecture and demonstration techniques. Audio visual and other materials will be used as appropriate.

Course Goals- To make sure the aesthetics students

Know the procedures required by the State Board of Cosmetology.

- Be well versed in the terminology used by Professionals in the field.
- Obtain experience by practice and theory.
- Use standardized tests to determine competency of student.
- Prepare the student for a successful career through the combined methods described.

Instructional Methods

- In both theory and demonstration, we use a question and answer method (interactive)
- Games
- Presentations
- Standardized testing is used throughout the course
- Student activities on the clinic
- Discussion
- Demonstration

Units of Instruction

1.	Orientation	
	- History & Career Opportunities in Aesthetics	
	- Life Skills	
	- Your Professional Image	
	- Communicating for Success	60 Hours
2.	General Sciences	
	- Infection Control: Principles & Practices	
	- General Anatomy & Physiology	
	- Basics of Chemistry	
	- Basics of Nutrition	150 Hours
3.	Skin Sciences	
	- Physiology & History of the Skin	
	- Disorders & Diseases of the Skin	
	- Skin Analysis	
	- Skin Care Products: Chemistry, Ingredients & Selection	150 Hours
4.	Aesthetics	
	- The Treatment Room	
	- Facial Treatments	
	- Facial Massage	
	- Facial Machines	
	- Hair Removal	
	- Advanced Topics & Treatments	
	- The World of Makeup	200 Hours
5.	Business Skills	
	- Career Planning	
	- The Skin Care Business ad AZ Law	
	- Selling Products & Services	40 Hours

Total: 600 Hours

Grading System

91% - 100%	A	Excellent
83% - 90%	B	Above Average
75% - 82%	C	Satisfactory
74% or Below		Failing

Career Opportunities in the Aesthetics Field

Esthetician , Working with a dermatologist, Makeup Artist, Manufacturer's Rep, Salesperson/Sales Manager, Cosmetic Buyer, Aesthetic Writer or Editor Educator

Nail Tech
SOC Code 39-5092

The nail tech program is offered to prepare the students to pass the Arizona State Board Cosmetology licensing examination and to prepare graduates to seek a profitable and enjoyable career in the nail technology field. Nail technologist, upon completion will be trained to build a clientele by having the knowledge to do manicures; pedicures nail treatments of all types as well as ownership and management skills. This program is available at the discretion of the staff. The will be tested with standardized testing throughout the program and by taking a mock board before completion of the course.

Course purpose and goals-

Know the procedures of the various requirement of the State board of Cosmetology.

- Be knowledgeable in the terminology used by nail professionals
- Obtain experience and understanding by participating in both classroom and clinic floor.
- Use testing to determine competency.
- Make the student as ready to be successful in their chosen field as we can.

Nail Tech Overview

The nail tech program offered by All Beauty College for the state of Arizona is a 600-clock hour program designed to be completed in a maximum of six months from start date and a minimum of fifteen weeks from start date. Instruction is offered Monday through Friday.

Each of the units of instruction listed below are taught in both theory and practical formats using both lecture and demonstration techniques. Audio visual and other materials will be used as appropriate.

Instructional Methods

- In both theory and demonstration, we use a question and answer method (interactive)
- Games
- Presentations
- Standardized testing is used throughout the course
- Student activities on the clinic
- Discussion
- Demonstration

Each of the units of instruction listed below are taught in both theory and practical formats using both lecture and demonstration techniques. Audio visual and other materials will be used as appropriate.

Units of Instruction

1.	Orientation	<ul style="list-style-type: none"> - History & Career Opportunities in Aesthetics - Life Skills - Your Professional Image - Communicating for Success 	60 Hours
2.	General Sciences	<ul style="list-style-type: none"> - Infection Control: Principles & Practices - General Anatomy & Physiology - Skin Structure, Growth, & Nutrition - Nail Structure & Growth - Nail Disorders & Diseases - The Basics of Chemistry - Nail Product Chemistry Simplified - The Basics of Electricity 	250 Hours
3.	Nail Care	<ul style="list-style-type: none"> - Manicuring - Pedicuring - Electric Filing - Nail Tips & Wraps - Monomer Liquid & Polymer Powder Nail Enhancements - UV & LED Gels - The Creative Touch 	250 Hours
4.	Business Skills	<ul style="list-style-type: none"> - Seeking Employment - On the Job - The Salon Business and AZ Law 	40 Hours
			Total: 600 Hours

Grading System

91% - 100%	A	Excellent
83% - 90%	B	Above Average
75% - 82%	C	Satisfactory
74% or Below		Failing

Career Opportunities in the Nail Tech Field

Nail Tech in a Salon/Spa, Salon Manager/Owner, Product Buyer, Product Representative, Guest Artist, Air Brush Specialist

Cosmetology Instructor

SOC Code 25-1194

Our program is designed to prepare students for the Arizona State Board of Cosmetology examination and for a profitable and exciting career after successfully obtaining their license.

PLEASE NOTE THAT THIS COURSE IS NOT OFFERED TO THE PUBLIC;

RATHER IT IS OFFERED TO THOSE INDIVIDUALS SELECTED BY ADMINISTRATIVE STAFF TO BE FUTURE INSTRUCTORS AT THIS INSTITUTION;

Course purpose and goals-

- a. Know the procedures of the various requirement of the State board of Cosmetology.
- b. Be knowledgeable in the terminology used by nail professionals
- c. Obtain experience and understanding by participating in both classroom and clinic floor.
- d. Use testing to determine competency.
- e. Make the student as ready to be successful in their chosen field as we can.

Instructional Methods: theory, demonstration, standardized testing, practical grades given on tasks performed.

Units of Instruction

2.	Orientation		
	- Review Arizona State Board Statues & Rules		
			5 Hours
3.	Theory, preparation, and practice curriculum development		
	- Developing and using Educational Aids		
	- Practical & Written Presentation Samples		
	- Classroom Management: Evaluation, Assessment, and Remediation Methods		
	- Diversity in Learning: Cultural Differences		
	- Methods of Teaching		
	- Professional Development: Ethics		
	- Alternative Learning		
			175 Hours
4.	Classroom and Clinic Oversight		
			170 Hours

Total: 350 Hours

Grading System

91% - 100%	A	Excellent
83% - 90%	B	Above Average
75% - 82%	C	Satisfactory
74% or Below		Failing

Career Opportunities in the Cosmetology Instructor Field

Instructor in a Cosmetology school, school owner/manager

Non-Recruitment Clause

It is the policy of All Beauty College not to recruit students already attending or admitted to another school offering a similar program of study.

Non-Discrimination Policy

The school does not discriminate based on sex, age, race, color, religion, or ethnic origin in admitting students.

Tuitions and Fees

The following are current schedules of tuitions and fees for the courses offered by All Beauty Colleges.
Tuition structures may be modified at any time without prior notice, such modifications will not affect students already enrolled in a program of study.
The listed tuition and fees are mandatory, and Kits must be purchased from the school.

In addition to tuition and fees for education, Students face monthly living costs for room, board, personal expenses and transportation while enrolled in school. Students living with parents can expect living costs of approximately \$2,400 for the length of the cosmetology program. Students living independently can expect approximate living costs of approximately \$8,000.00 for the length of the cosmetology program. Students with dependent children must also consider reasonable child care costs. It is important to remember, however, that room, board, and personal expenses occur whether or not an individual is enrolled in career education. For more information on Cost of Attendance, please see the schools Financial Aid Administrator.

Cosmetology

Registration Fee	\$100
Kit (Books & Equipment)	\$900
Tuition	<u>\$19,000</u>
Total	\$20,000

Hairstylist

Registration Fee	\$100
Kit (Books & Equipment)	\$900
Tuition	<u>\$15,000</u>
Total	\$16,000

Aesthetics

Registration Fee	\$100
Kit (Books & Equipment)	\$900
Tuition	<u>\$7,500</u>
Total	\$8,500

Nail Tech

Registration Fee	\$100
Kit (Books & Equipment)	\$900
Tuition	<u>\$7,500</u>
Total	\$8,500

Cosmetology Instructor

Registration Fee	\$100
Kit (Books & Equipment)	\$0
Tuition	<u>\$3,500</u>
Total	\$3,600

Textbooks

<u>Cosmetology</u>	<u>Hairstylist</u>	<u>Nail Tech</u>	<u>Aesthetics</u>	<u>Cosmetology Instructor</u>
<i>Milady Standard</i> ISBN-13: 978-1-285-76941-1 ISBN-10: 1-285-76941-4	<i>Milady Standard</i> ISBN-13: 978-1-285-76941-1 ISBN-10: 1-285-76941-4	<i>Milady Standard</i> ISBN-13: 978-1-285-08047-5 ISBN-10: 1-285-08047-5	<i>Milady Standard</i> ISBN-13: 978-1-1141-30689-2 ISBN-10: 1-111-30689-3	Milady's Master Educator ISBN-13: 978-1-133-69369-7 ISBN-10: 1-133-69369-5
Theory Workbook ISBN-13: 978-1-285-76945-5 ISBN-10: 1-285-76945-7	Theory Workbook ISBN-13: 978-1-285-76945-5 ISBN-10: 1-285-76945-7	Student Workbook ISBN-13: 978-1-285-08051-2 ISBN-10: 1-285-08051-3	Student Workbook ISBN-13: 978-1-111-30691-5 ISBN-10: 1-111-30691-5	
Exam Review ISBN-13: 978-1-285-76955-4 ISBN-10: 1-285-76955-4	Exam Review ISBN-13: 978-1-285-76955-4 ISBN-10: 1-285-76955-4	Exam Review Book ISBN-13: 978-1-285-08054-3 ISBN-10: 1-285-08054-8	Exam Review ISBN-13: 978-1-111-30692-2 ISBN-10: 1-111-30692-3	

Methods and Terms of Payment

Cosmetology course tuition is charged and billed as follows:

	<u>Amount Due</u>	<u>Registration Fee</u>	<u>Total</u>
<i>Academic year 1- (1-900 hours)</i>			
Payment Period 1- (1-450 hours)	\$6,400	\$100	\$6,500
Payment Period 2- (451-900 hours)	\$6,400		\$6,400
<i>Academic Year 2 – (901-1600 hours)</i>			
Payment Period 3- (901-1250 hours)	\$3,550	-----	\$3,550
Payment Period 4- (1251-1600 hours)	\$3,550	-----	\$3,550
Total Tuition and Supplies	\$15,900	-----	\$20,000

Hairstylist course tuition is charged and billed as follows:

	<u>Amount Due</u>	<u>Registration Fee</u>	<u>Total</u>
Payment Period 1- (1-500 hours)	\$7,950	\$100	\$8,050
Payment Period 2- (501-1000 hours)	\$7,950	-----	\$7,950
Total Tuition and Supplies	\$15,000	\$100	\$16,000

Aesthetics course is billed as follows:

	<u>Amount Due</u>	<u>Registration Fee</u>	<u>Total</u>
Payment Period 1- (1-300 hours)	\$4,200	\$100	\$4,300
Payment Period 2- (301-600 hours)	\$4,200	-----	\$4,200
Total Tuition and Supplies	\$8,400	\$100	\$8,500

Nail Tech course is billed as follows:

	<u>Amount Due</u>	<u>Registration Fee</u>	<u>Total</u>
Payment Period 1- (1-300 hours)	\$4,200	\$100	\$4,300
Payment Period 2- (301-600 hours)	\$4,200	-----	\$4,200
Total Tuition and Supplies	\$8,400	\$100	\$8,500

Cosmetology Instructor course is billed as follows:

	<u>Amount Due</u>	<u>Registration Fee</u>	<u>Total</u>
Payment Period 1- (1-325 hours)	\$3,250	\$100	\$3,350
Payment Period 2- (326-650 hours)	\$3,250	-----	\$3,250
Total Tuition and Supplies	\$6,500	\$100	\$6,600

We accept cash, check and money order payments, Title IV and VA, if applicable. In addition, if the student has an outside scholarship, that can be applied as well. Any remaining balance may be paid in full at the start of class, scheduled into payment plans as stated on the individual contract to be paid in full before the graduation date, or make payment arrangements via a third party. The account that is paid in full or paid in full prior to graduation will not be subjected to any penalties. There is a \$30.00 late fee for students who pay more than 5 days late. All Beauty College does not offer any institutional scholarships but will accept scholarships that potential students may have earned or qualified for from outside agencies or organizations.

Availability of Financial Aid

Because All Beauty Colleges are accredited by the [National Accrediting Commission of Career Arts and Sciences](http://www.nacac.org) (NACCAS) and have been approved by the Department of Education (DOE), we are approved to offer Title IV financial aid to those who qualify. All Beauty College offers the following Title IV programs: Pell Grant, Subsidized and Unsubsidized Direct Loans, and Parental PLUS loans (for dependent students.) Any student interested in attending All Beauty College and receiving Title IV Financial Aid to cover tuition costs must complete an application for financial aid. The application can be completed online at <http://www.fafsa.ed.gov> or in-person by making a financial aid appointment by calling any one of our three campuses. If you have an appointment with the financial aid office, we will be able to answer any questions you may have on the application. Additional information regarding the above Title IV programs, including publications from the Department of Education, is available in the school's Financial Aid Office.

State Grant Assistance

For information regarding grant assistance in the State of Arizona, please visit www.azgrants.gov.
Additional information, including grant assistance for students living in other states, can be acquired in the schools Financial Aid Office.

Additional Charges

If a student cannot complete the hours in the maximum time frame allotted for their course of study as it appears in their written agreement of enrollment he or she must pay an additional \$13.00 per hour for each hour or portion needed to complete the hour requirement for that course of study.
There is also a \$10.00 transcript fee

Grading System

All Beauty Colleges uses the following factors to measure academic progress and determine both numerical and letter grades.
Theory work: test and quiz grade (weighed into GPA)
Practical Tests (weighed into GPA)
Clinic services and work performed on clients, models, or mannequins (not factored into GPA but counted towards services completed)

<u>Grading System</u>		
91% - 100%	A	Excellent
83% - 90%	B	Above Average
75% - 82%	C	Satisfactory
74% or Below		Failing

Satisfactory Academic Progress (SAP) Policy

1. The SAP policy applies to every student enrolled in any NACCAS approved program and is applied consistently to all students enrolled in a specific program and scheduled for a particular category of attendance (part-time¹/full-time). All students are required to maintain Satisfactory Academic Progress (SAP) throughout their training to be in compliance with institutional policy and to remain eligible for HEA, Title IV federal student financial assistance. SAP is measured in both quantitative terms (attendance), as well as qualitative terms (academics/grades). Students must meet the school's attendance standard and the academic standard on a cumulative basis (start date to evaluation date) to be considered as making SAP unless the student is on probation as defined in this policy. This policy is available, so applicants can understand the requirements prior to enrollment

2. **Attendance Standard**

Students must attend at least 85% of the hours they are scheduled to attend based on the student's enrollment agreement. For example, a student who was scheduled to have attended 360 hours at the time of evaluation must have actually attended at least 306 hours to meet the institution's 85% minimum attendance standard. Since the student's enrollment status as well as school holidays can affect the number of hours he/she is expected to attend, a student's attendance progress will be officially measured as a *percentage* of scheduled hours rather than as a defined *number* of hours.

3. **Academic Standard**

All theory, practical, and lab/clinic exams will be graded using the following scale:
Students must maintain an academic average of at least 75% (C) or higher to meet the standards of this policy.

Grading System		
91% - 100%	A	Excellent
83% - 90%	B	Above Average
75% - 82%	C	Satisfactory
74% or Below		Failing

4. **Evaluation Periods**

Progress will be evaluated at the following ACTUAL hour intervals to ensure that the first evaluation will occur no later than the mid-point of the academic year or the course, whichever occurs sooner:

Students who meet the 85% attendance standard and the 75% academic standard will be considered to be making Satisfactory Academic Progress (SAP) until the next scheduled evaluation. Students who do not make SAP in one or both areas will be placed on probation as stipulated below (*if they prevail upon appeal of a negative progress determination prior to being placed on probation- see specifics below*). Students will be notified in written form during these evaluation periods. This includes notifying a student of any evaluation that impacts the student's eligibility for financial aid, if applicable. A student who fails to meet the minimum attendance and/or academic standards will lose financial aid eligibility and GI Bill funding.

Evaluation Periods			
Cosmetology	450	900	1250
Hairstylist	500		
Nail Tech & Aesthetics	300		
Cosmetology Instructor	175		

5. **Probation**

Students who fail to meet minimum requirements for attendance or academic progress at the evaluation may allow for the status of probation if: a. The institution evaluates the student's progress and determines that the student did not make Sap during the evaluation period; b. The student prevails upon appeal of a *negative progress determination prior to being placed on probation*; c. The institution determines that the SAP standards can be met at the end of the subsequent evaluation period; or d) the institution develops an academic plan for the student that, if followed, will ensure that the student is able to meet the institution's SAP requirements by a specific point within the maximum timeframe established for the individual student. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic progress or by the academic plan, he/she will be determined as NOT making SAP and, if applicable, student will not be eligible to receive Title IV funds/GI Bill funding unless the student has prevailed upon appeal of the determination that has resulted in the status of probation.

6. **Appeal Procedure**

If a student is determined to not be making Satisfactory Academic Progress (SAP), the student may appeal the determination. Students may re-establish Satisfactory Academic Progress (SAP) and Title IV eligibility/GI Bill eligibility by meeting minimum attendance and academic requirements by the next evaluation period. Reasons for which students may appeal a negative progress determination include, death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve SAP by the next evaluation period. The appeal and documentation will be retained in the student file. If the student's appeal is granted, the SAP determination will be reversed, the student will be placed on probation as stipulated below, and federal financial aid/GI Bill funding will be reinstated.

7. **Re-establishment of Satisfactory Academic Progress (SAP)/Reinstatement of Federal Financial Aid**

Students may re-establish Satisfactory Academic Progress (SAP) and Title IV eligibility/GI Bill eligibility by meeting minimum attendance and academic requirements by the next evaluation period. However, if the student does not reach SAP by the next evaluation period the student will lose eligibility for Title IV aid and GI Bill funding.

8. **Course Incompletes, Repetitions, and Non-Credit Remedial Courses**

Course Incompletes, Repetitions and Non-Credit Remedial Courses do not apply to this institution and therefore, these items have no effect upon the school's satisfactory academic progress standards.

9. **Transfer Hours**

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

10. **Maximum Time Frame**

The normal time frames and maximum time frames required for program completion are listed below. Students who maintain satisfactory progress in attendance will complete the program during the allowable maximum time frame of 118%. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis. Please Note: VA beneficiaries cannot have their VA education benefits extended beyond their original contracted hours due to absences.

<u>30 HPW</u>	<u>Normal / Maximum</u>
Cosmetology	14 months / 18.62 months
Hairstylist	8 months/ 10 months
Aesthetics	5 months / 6.65 months
Nail Tech	5 months / 6.65 months
Cosmetology Instructor	5.5 months / 7.31 months

11. **Leave of Absence and Other Temporary Interruptions**

Sometimes students might have a need for a temporary interruption in training or a leave of absence. A leave of absence will extend the student contract period and maximum time frame by the same number of days taken in the leave of absence. A student returning from a temporary interruption in training will re-enter the institution at the same progress status as when they left. **PLEASE NOTE THAT THE SCHOOL NO LONGER OFFERS THE OPTION OF A LEAVE OF ABSENCE.**

¹ Please note that we currently do not offer part-time attendance

All Beauty College Completion, Licensure and Placement Rates

To help you make a good decision about whether to sign up for classes at All Beauty College, we want you to know that according to the latest information (2016 NACCAS Rates):

GRADUATION: 81.36% LICENSURE: 100% EMPLOYMENT: 83.33%

Graduation Requirements

To graduate from the All Beauty College, students from their respective course (Cosmetology, Nail Tech, Aesthetics, Cosmetology Instructor or Hairstylist) must successfully pass all tests with a minimum grade of 75% on each portion and complete the required hours of training for their course of study. Once these requirements have been met and all arrangements are made so that accounts have been paid in accordance with the terms of the students' contract, the student will be granted a diploma indicating his or her successful completion of their course of study and graduation from All Beauty College and the proper notification will be made to the State board.

Arizona Licensing Requirements

To receive an Arizona license for the following categories you must submit proof of meeting the educational requirements for that category of license. Arizona State Board of Cosmetology requires proof of tenth grade completion, totaling a minimum of ten credits, two of which must be in English, or the candidate having proof of being at least 23 years of age. You must complete the Arizona State Board of Cosmetology required training hours for your chosen license category at a school licensed by the Arizona State Board of Cosmetology. If you completed training outside of Arizona, your training hours must be similar to Arizona's requirements and acceptable to the Arizona State Board of Cosmetology training hour and educational requirements as follows:

Category	Education	Hours
Aesthetics	10 th grade *	600
Cosmetology	10 th grade *	1600
Nail Tech	10 th grade *	600
Cosmetology Instructor	10 th grade *	350

* School's requirements are proof of high school diploma, GED.

Employment Assistance

All Beauty College does not guarantee employment for any of their students or graduates or use employment claims as an inducement for enrollment for prospective students. Employment assistance includes identifying employment opportunities, advising licensed or certified graduates, who make inquiry of these opportunities and how they may realize them, providing letters of reference to prospective employers upon request, and maintaining a listing of employer request on the student bulletin board.

Student Diversity

Student body diversity is reported to IPEDS (Integrated Postsecondary Education Data System) annually. This information can be found at <http://nces.ed.gov/ipeds/datacenter>. Information can also be requested from the financial aid administrator.

Refund Policy

Applies to all terminations for any reason, by either party, including student decision, course or program cancellation or school closure.

Any monies due the applicant or student shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- 1) An applicant who is rejected by the school prior to the beginning classes is entitled to a full refund of any monies paid;
- 2) A student (or in the case of a student under the state's legal age, his or her parent(s) or legal guardian(s) cancels his or her enrollment and makes written demand for his or her monies back within three business days after the signing of this agreement, all monies collected shall be refunded. This policy applies whether or not the applicant has started training;
- 3) A student cancels his or her enrollment after three business days have elapsed but prior to beginning classes; they shall be entitled to a refund of all monies paid to the school, less the registration fee which is \$100.00 (one hundred dollars).
- 4) A student notifies the institution of his/her withdrawal;
- 5) A student on an approved leave of absence notifies the school that he or she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning; or
- 6) A student is expelled by the school.
- 7) In types 2, 3, 4 or 5 official cancellation or withdrawals, the cancellation date will be determined by the postmark on written notification or the date said information is delivered to the school administrator/owner in person.
- 8) Any monies due a student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn, either officially or unofficially. To determine unofficial withdrawals, the school monitors attendance on a monthly basis (at least every 30 days). Refunds are calculated using the student's last day of attendance. Students who are not present for five (5) consecutive days (No call, No show) will be terminated.
- 9) In case of an accident, disabling illness, death within the applicant's immediate family, or similar circumstances beyond the control of the student or applicant, the school will make a settlement that is fair and reasonable to all parties.
- 10) All extra costs, such as books, student kits, etc. which are not included in the cost of tuition are separately identified and are non-refundable.
- 11) This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: kit, books, equipment, unreturned school property, etc.) will be calculated separately at the time of withdrawal. The school charges a withdrawal fee of \$150.00.
- 12) If for any reason All Beauty College is permanently closed and ceases to offer instruction after students have enrolled, and instruction has begun, the students shall be entitled to a pro-rata refund.
- 13) If a course is canceled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall at its option:
 - a. Provide a full refund of all monies paid; or
 - b. Provide completion of the course and/or program.
- 14) If a school cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall provide a pro-rata refund of tuition actually paid to the school for all students transferring to another school based on the hours accepted by the receiving school.
- 15) The student's rights under this agreement may not be assigned to any other person or persons.
- 16) For students who enroll in and begin classes, the following schedule of tuition adjustment will be considered to meet minimum standards for refunds:

PERCENT OF TIME ENROLLED TO TOTAL PROGRAM TIME	TOTAL TUITION RETAINED OR DUE TO THE SCHOOL
0.01% to 4.99%	20%
5.0% to 9.99%	30%
10.0% to 14.99%	40%
15.0% to 24.99%	45%
25.0% to 49.99%	70%
50.0% and over	100%

*All refunds are calculated based on scheduled hours.

If a student graduates, withdraws, or otherwise terminates enrollment, and owes money but does not make satisfactory arrangements to pay, All Beauty College reserves the right to attempt to collect this debt. Information may be reported to credit bureaus, the student may be contacted in regards to their debt, and additional fees may accumulate onto the student's debt through the collection process. These additional fees can include, but are not limited to: late fees, collection agency fees, court costs, and attorney fees.

Return of Unearned Title IV Funds

Requirements of 34 CFR 668.22

Federal regulations have been enacted which state that students may forfeit a portion of their federal student financial assistance if they fail to complete the program of study in which they were enrolled. This policy affects students who received or were eligible to receive federal student financial assistance authorized under Title IV of the Higher Education Act (HEA), i.e., Federal Pell Grants, Federal SEOG awards, or Federal Direct Student Loan (FDSL) programs, and who withdrew or were terminated from the institution during the first 60% of any payment period or period of enrollment. Eligible Title IV federal aid recipients who fail to complete more than 60% of a payment period or period of enrollment are considered to have not earned all of the federal aid that may have previously been awarded for that payment period or period of enrollment.

Accordingly, a required calculation will be performed to determine the portion of the unearned federal student aid that must be returned to the U.S. Department of Education. This calculation will be done before a tuition refund calculation is performed in accordance with the institution's refund policy. In many cases, the Return of Unearned Title IV Funds calculation will result in the student owing tuition and fees to the institution that would otherwise have been paid with federal student aid. This policy may also result in the student, as well as the school, owing a refund of unearned federal aid to the Department of Education. Unearned Title IV, HEA funds will be returned first to Unsubsidized Direct Loans, followed by Subsidized Direct Loans, Direct PLUS Loans, Federal Pell Grant awards and lastly, to any Federal SEOG awards. Unearned funds to be returned to the U. S. Department of Education by the institution, and any unearned grant funds owed by the student, must be repaid within 45 days of the date the institution determined that a student has withdrawn. Unearned, Title IV funds owed by the student to a federal loan program must be repaid in accordance with the repayment terms of the student's loan. In the event a student has earned federal aid in excess of the amount disbursed at the time of withdrawal, the school will process a post-withdrawal disbursement of such earned funds to the student in accordance with federal regulations and allowances.

Example of Return of Unearned Funds Calculation

Payment Period Length	450 Clock Hours
Title IV Federal Aid Awarded for Payment Period	\$6,000.00
Student's Scheduled Hours of Attendance as of Withdrawal Date	150 Clock Hours

In this brief example \$6,000 of federal financial aid was awarded to a student for a 450-hour period of training. The student withdrew from school after only 150 scheduled hours of attendance (example: the student was scheduled to attend 30 hours per week and withdrew at the end of the 5th week of enrollment). Accordingly, this student was enrolled for 28.8% (150/420) of the 450-hour payment period. Since the student was enrolled for only 28.8% of the payment period, only 28.8% of the federal aid was earned by the student. The remaining 71.2% of the aid that has not been earned must be returned to the U.S. Department of Education. In this case \$4,272 (71.2%) of the original aid awarded must be returned and only \$1,728 (28.8%) of earned federal aid may be applied to the student's educational costs. A similar calculation is performed for all federal aid recipients who withdraw from school during the first 60% of the period of time for which monies were awarded. Once a student has completed over 60% of the payment period, all of the federal aid that has been awarded for that period is considered to be fully earned.

Student Records

Individual student records are confidential and securely kept in the administrative offices of the school. Student records are available only to the student to whom they pertain, the student's parent(s) or legal guardian(s) if the student is a dependent minor, authorized school personnel, the National Accrediting Commission of Career Arts and Sciences, and authorized governmental agencies. Information will be released to other entities only upon written request and with the written authorization of the student. Such requests will be made part of the student's permanent record. The right of access for the students to their individual cumulative records, or in the case of the students under the state's legal age, his or her parent(s) or legal guardian(s) is guaranteed by All Beauty College. However, access will only be given by appointment and with the supervision of an authorized school official. Students may not access any parental/guardian information that may be part of his or her records without the written permission and consent of the parent or legal guardian. To obtain your records, please send your written request to Admin@ABCCollege.edu. All institutional records related to accreditation (NACCAS Standards and Policies) must be maintained from the effective date of the most recent grant or removal of accreditation and in accordance with state and federal law. Student records are maintained in accordance with state and federal law

Approving Agencies

Licensing Agency

All Beauty College instructional staff is licensed by and under the auspices of the Arizona State Board of Cosmetology.
Information about the licenses held by this school and its staff may be obtained from said agency at the following:
Arizona State Board of Cosmetology located at 1721 East Broadway Road, Tempe, Arizona 85215, telephone 480-784-4539.

Accrediting Agency

All Beauty College is accredited through National Accrediting Commission of Career Arts and Sciences (NACCAS)
Located at 3014 Colvin St., Alexandria, Virginia 22314; Telephone 703-600-7600.

Administrative Staff and Faculty

All Beauty College has been operating since January 2008.
The staff and faculty of All Beauty College are composed of:

One President, Gerard Guedon (owner)
One Director of Operations and Financial Aid Administrator, Heather Elwell

Four Educators:

Aimee Lindsley (née Huston) (Kingman) Licensed Cosmetology Instructor since November 2013,
Lisa Brooks (Kingman) Licensed Cosmetology Instructor since June 2018,
Christina Anaya (Fort Mohave) Licensed Cosmetology Instructor since June 2017,
Spring Eastman (Lake Havasu City) Licensed Cosmetology Instructor since March 2018.

We at All Beauty College are committed to a superior quality of education and in keeping abreast of all information new to our industry.

** Mr. Guedon and Ms. Elwell have supervisory responsibilities at all locations.*

Physical Demands of Cosmetology

All facets of the cosmetology industry demand a degree of physical endurance. Hair stylist must be on their feet a great deal of their working day, sometimes having to stand in awkward positions as a part of their job, which may lead to foot and/or back problems if care is not taken to use proper posture and follow a regular regimen of exercise. Nail technicians often spend a great portion of their day seated while serving their client's needs, which again may cause back problems if proper sitting postures are not used. Many of the operations performed in the practice of any phase of the cosmetology field require repetitive motion, which over the course of time, may lead to carpal tunnel syndrome, affecting the wrist and hands. Anyone, in any profession, should seek competent medical advice and treatment for any departure from a normal state of good health.

Safety Requirements

Common sense and taking the time to be careful are two of the greatest safety requirements any individual can practice. In the course of the practice of your selected field in the cosmetology industry, you will be using equipment and chemicals, which if not correctly used can cause permanent harm to yourself and/or your client. Always read and follow manufacturer's directions, and instructor's guidance to minimize these risks. Become familiar with the equipment and products you will be using before you use them.

Employment Opportunities and Compensation

According to the Job Demand Survey published by the National Accrediting Commission of Career Arts and Sciences in 2007, there were 1,682, 641 (up from 1,604,502 in 2003) professionals employed in the nation's 370, 215 (up from 312,959 in 2003) beauty salons, barbershops, skin care salons, and nail salons. There has been notable growth in the industry since 2002 as follows:

- The total number of salons is up by 18%,
- The number of chairs or workstation is up by 9%,
- The number of employees leaving their position is down 13%, and
- The number of new hires is down 15% since 2002.

The salon industry is a job-seeker market with the supply of licensed professionals appearing not to be keeping up with the demand. Approximately three out of every four-salon owners who looked for new employees in 2002 reported difficulty in finding qualified personnel. Other key findings include:

- 58% of salon owners classified their salon as a full-service salon, 17% as a haircutting salon, 4% as a nail salon, and 7% as a barber shop.
- 56% of salon employees work full time, 31% are part-time (20-35 hours weekly), and 13% are low time (less than 20 hours weekly).
- Examining salaries by regions indicates that the average salary range in the United States is \$39,669 to \$42,842. The highest salaries are earned by salon professional in the Northeast region, while the North Central region shows the lowest salaries.

The corresponding full-time salaries were \$45,822 for salon owners, \$35,193 for salon employees and \$38,563 for all salon professionals both employees and owners, inclusive of tips. Today the salon industry is now in a state of crisis to find qualified salon professionals, as American consumer's needs and demands are rapidly rising for professional image-oriented and relaxing hair, skin, nail and spa services. Everyone wants to look and feel their best today. Surprisingly however, 76% of the salon owners who tried to fill open salon positions said they were not always able to find qualified and licensed applicants. The professional salon and spa salon chains as well as independent salons experience the same shortage of qualified help.

Things to be Considered in Making Career Decisions

With so many things happening in our lives at the same time, it is possible to overlook some factors that could have an effect on your training. Cosmetology and related programs vary in length from just a few months to a year. Regardless of your program's length, they all require a commitment of time if you are to successfully complete the course of study you have chosen. Chances are you have already thought about these things and have made plans accordingly. We here at the All Beauty College would like to take this time to remind you of some of them now so there won't be a problem tomorrow. This list is by no means complete but does reflect some areas that may be responsible for difficulties students may come up against during their course of training.

Children

If you are a parent, your child/children are your life. You should be prepared to make arrangements for day care, rides to and from school, sports activities or after school activities. School and daycare holiday's need to be anticipated during your training as well.

Family

If your family is dependent on you to make sure all the details of daily home life are taken care of, both you and they will need to make adjustments to accommodate your training. Talking about your time commitment with your family beforehand may help them to be understanding about your new time scheduling needs.

Health

Everybody hopes to keep healthy, but things do happen. If you or a loved one is faced with a prolonged illness, you may need to be on extended leave.

Employment

If you contribute to your household's income by working, you will need to adjust that schedule to accommodate your training, since the hours of the school's operation are the same as many businesses this could cause a decrease in your income, which would have an effect on your household and your lifestyle as you go through your training. If someone else in your home is the primary source of income, they could have changes in employment that might require relocation. Your future career requires a considerable investment of your time and energy. We hope that this information will help you make the best decision possible for your future!

We hope that the information contained in the preceding pages will help you make an informed decision as to your future, with our sincere hopes that the Cosmetology industry may open the door to a new life for you. Please direct any further questions to our staff.

Meeting Requirements of Employers

Employers look for licensed professionals that are loyal, punctual, efficient, have good hygiene and present themselves professionally. When you have strong ethics and good communication skills both your employers and clients have a greater level of trust. Employers are seeking employees who have good technical skills, dependable, with an outgoing personality that can communicate effectively to the public.

Rules and Regulations

Rules and Regulations may be revised, as needed.

No smoking in the building at ANY time

- Must Clock in upon arrival and clock out when leaving.
- Name badges to be worn at all time while in classroom and/or Clinic Floor.
- Always properly attired as stated in the Student Catalog.
- Sanitation and care of all station and implements and shampoo bowls strictly observed at all times.
- Professional courtesy and proper language to be observed at all times towards clients, staff and other students.
- Stations to be left in a clean and sanitized condition before clocking out.
- General cleaning rotation to be observed and executed prior to clocking out.
- No Cell phones on clinic floor at any time for any reason.
- No Phone calls on School telephone lines unless emergency.

Students suspected to be under the influence (alcohol/drugs) will be immediately sent home. Further disciplinary action may be taken.

Disciplinary Actions

- First violation: verbal warning
- Second violation: written warning
- Third violation: Review by administrator and Instructor, with possible suspension.

Tardy Policy

- All students must arrive and be clocked in no later than 8:30.
- Late or absent students must call prior to start of class.
- Three tardies for any reason will be subject to disciplinary action.

LACK OF PROFESSIONALISM

ALL BEAUTY COLLEGE is a professional environment fully committed to the success of all its students. The College will enforce all its regulations to ensure everyone is following the Professional Code of Conduct.

If a student chooses not to follow the Professional Code of Conduct while studying at All Beauty College, the following disciplinary action will occur

Missing Theory	2 Day Suspension
Not clocking in and out	1 st violation – verbal warning 2 nd violation – written warning 3 rd violation – suspension for 3 days
Failure to wear a Student ID	Student must clock-out until Student ID is on
Cell phone use	1 st violation – verbal warning 2 nd violation – written warning 3 rd violation – suspension for 3 days
No show/No call	5 Days No Call/No Show – Student is withdrawn
Failure to follow dress code	1 st violation – verbal warning and sent home to change 2 nd violation – suspension for 1 day
Service done without instructor Permission	1 st violation – warning 2 nd violation - suspension for 1 day
Refusing a client	1 st violation – warning 2 nd violation – suspensions for 3 days
Personal & Professional items Left on clinic floor	1 st violation – verbal warning 2 nd violation – written warning 3 rd violation – suspension for 1 day
Drama: All students involved	5-10 Day Suspension
Possession of Deadly Weapon	Zero tolerance – will be expelled from the program
Cheating on exams or plagiarism	Zero tolerance – will be expelled from the program
Drugs or Alcohol	Zero tolerance – will be expelled from the program
Theft	Zero tolerance – will be expelled from the program
Disrespect of Staff and/or Students	Zero tolerance – will be expelled from the program
Disrespect or damage to school Property	Zero tolerance – will be expelled from the program

(The violations are not recorded on a monthly basis, it is an ongoing process. The College reserves the right to enforce any and all consequences at its discretion, including expulsion.)

Advising Policy

Students may approach the instructional and administrative staff at any time over any problems that may hinder his or her academic and attendance success. Measures will be discussed to see what, if anything can be done to help the student meet his or her obligations to the school.

If it is a matter where a student is not following through on a school policy, procedure, rules, etc., he or she will be called in and the matter will be discussed and documented.

School Services Policy

All client services will be charged as posted. Students are encouraged to invite family members to have services and as incentive family members will be charge same as student prices. This is for immediate family members only. Students may perform services on each other with instructor permission and upon payment. Instructors will provide prices for each product required for service.

School Dress Code Policy

Students please remember you are training to be professionals! Dress the part. No torn or ragged looking jeans. No parts of under-garments to be showing. No tube tops or spaghetti straps. Clean well-maintained clothing at all times. Jewelry maybe worn as long as it is tasteful and does not get in your way while performing services. Also, no bare skin at belly, breasts, or butt areas. School smocks to be worn at all times while on school property, in a clean well-maintained manner, buttoned from top to bottom! Student ID's must be worn at all times while on school property. School issued scrub top or smock and black bottoms must be worn at all times.

Excused Versus Unexcused Absences

For each student, we add in additional hours into the contract to allow for personal days, sickness, child-care matters, etc. For Cosmetology, we build in an additional 160 hours, for Nail Techs and Aesthetics, we build in an additional 60 hours for each course. An absence will be excused if student follows proper call in procedure. Absence will not be counted against 5 days No Call/No Show policy. However; student will still miss instructional time and time will be deducted from additional contracted hours.

Termination Policy

May terminate a student's enrollment for noncompliance with general policies, school catalog guidelines, this contract, state laws and regulations; improper conduct or any action which causes or could cause bodily harm to a client, student, or employee of the school; willful destruction of school property; and theft or any illegal act

Re-Entry Within 180 Days

Students who withdraw prior to completion of the course and wish to re-enroll within 180 days will return in the same satisfactory academic progress status at the time of withdrawal.

Make-Up Work

If your work is not finished by the due date the educator decides on the amount of time extension (If any). If a test is missed it must be because of an excused absence and will be made up at the instructor's convenience the first day of the students return to school.

Grievance Policy and Procedures

A student, teacher or interested party may file a complaint as follows:
Written Grievances to be forwarded first to the Instructor, if the grievance cannot be resolved within 48 hours, it will then be forwarded to the Administrator for resolution within 3 business days. If the complainant is still not satisfied with the decision made by the school Administrator, then the complaint may be forwarded to one or both of the following regulatory agencies of the school:

Arizona State Board of Cosmetology
1721 East Broadway Road
Tempe, Arizona 85828-1611
Telephone: 480-784-4539

NACCAS
3014 Colvin St.
Alexandria, VA 22314
Telephone: 704-600-7600

3014 Colvin St., Alexandria, Virginia 22314

Students with Disabilities

All Beauty College does not discriminate in its admissions practices or other policies against persons with disabilities. The licensing requirements for courses offered at the school may restrict some applicants. Questions regarding licensing requirements and the physical demands of the industry may be answered by the School Administrator. Information regarding the physical demands of the field is also available in this catalogue (page 17). All Beauty College will do what it can, within reason, to cater to the needs of a disabled individual.

Sexual Harassment Policy

Sexual harassment is considered to be a sexual offense. In basic terms, sexual harassment is defined as any unwelcome advances, request for sexual favors, or other verbal or physical conduct of a sexual nature. The key is "UNWELCOME" sexual behavior. For example, a group of employees may be telling dirty jokes that are unwelcome to some employees.

There are five types of sexual harassment:

- Suggesting or insinuating that employment, higher grades or future promotions will be given in exchange for sexual favors.
- Demeaning language focused on gender: sexual comments about a person's body; telling sexual jokes or stories; spreading rumors about a co-worker or fellow student's sex life, asking or telling about sexual fantasies, preferences or history.
- Staring at a person's body; sexual gestures focused on body parts; giving personal, unwanted gifts; following a person; sending suggestive letters, notes, illustrations or photographs.
- Any manner or unwanted touching, including brushing up against another person suggestively or touching yourself in a sexual manner in front of others.
- A sexual-poisoned work or school environment where the atmosphere makes it difficult for an employee or student to work or feel comfortable. This includes a wide range of behaviors and actions from displaying sexually suggestive pictures, cartoons, and illustration, to telling suggestive stories and jokes or using sexual gestures.

LEGAL GUIDELINES – HOW TO AVOID SEXUAL HARASSMENT

- Assume that none of your co-workers or fellow students likes sexual comments or gestures, and don't say them or do them at all.
- A company's sexual harassment policies extend to all off campus functions, as well as in the office or classroom.
- Your co-workers' and fellow students' personal lives and homes are private. Don't intrude.
- Statements or stories that demean people based on gender or sexual preference are illegal.
- Sweep generalizations based on gender or sexual persuasions are unacceptable.

- Don't talk to co-workers or other student about your dating, sexual or marital life.
- Compliment people only on the quality of their work, not their appearance.
- Address your co-workers, teachers or fellow students respectfully and by their correct names only.
- Sexual storytelling and joking in the work place are unacceptable.
- Speak to a person's eyes, not any other part of the body.
- Be respectful of the privacy of a co-worker or fellow student's work space.
- Displaying or sending sexual notes, photographs, illustrations or cartoons is unacceptable.
- Demeaning and degrading language and behavior based on gender or sexual persuasion is illegal.
- A handshake is an acceptable gesture. Any other touch may be sexual harassment and illegal.
- Involvement between non-married co-workers is discouraged.

If a student or employee has been the victim of any sexual offense, including sexual harassment on campus or during a school related activity, and wishes to report the offense, it is the school's policy that the offense be reported at once to the school director or administrator in charge. They must contact the Administration staff immediately so that in investigation can begin as soon as possible.

Drug and Alcohol Abuse Policy

Alcoholic beverages are not allowed in any form at All Beauty College, and any student or employee that consumes alcoholic beverages immediately prior to coming into school, will be suspended from training. The same rule applies to the use of any non-prescription drugs. All Beauty College insists on a "Drug Free" environment. Students acknowledging, they have received a copy of this catalogue are "in effect" signing a statement certifying that they understand the school's drug free workplace policy and agree to abide by it. **ALL BEAUTY COLLEGE RESERVES THE RIGHT TO DRUG TEST ANYONE THEY BELIEVE TO BE UNDER THE INFLUENCE OF ALCOHOL OR DRUGS.**

The following is a copy of All Beauty College's Drug Free Workplace and School statement. All students will be required to sign this statement on the first day of class.

Drug Free School and Workplace Statement

- 1) All Beauty College (hereinafter referred to as "this institution") has a policy of maintaining a Drug Free School and Workplace. All students and employees are hereby notified that the unlawful manufacture, distribution, possession or use of a controlled substance (drugs and alcohol) is prohibited in the institution's workplace. The workplace for this institution is defined in paragraph 2.
- 2) In compliance with the Drug Free Workplace act of 1988, this institution's workplace consists of the following locations:
 - a) The entire campus facility
 - b) Any location used as an offsite school function, i.e. competition, hair show, etc.
 - c) Students and employees must comply with the policy while offsite if they are in the service of the institution in any capacity.
- 3) Non-compliance with the terms in Paragraph 1 will result in the following action being taken by this institution:
 - a) Mandatory counseling, rehabilitation given by a Federal, State or Local Health, law enforcement, or other appropriate agency which is approved for purposes of chemical abuse counseling or rehabilitation
 - b) Notification to the proper law enforcement authorities,
 - c) Termination of enrollment/employment. All students and employees must read, understand and sign the following statement:
 - i) I understand that All Beauty College, by participating in Title IV Federal Funds Programs, must establish a policy of a Drug-Free Workplace and as a student/employee of All Beauty College, I must acknowledge and agree to abide by the terms of paragraph 1.
 - ii) I must notify the school Director of any criminal drug statute conviction of a violation occurring in the workplace not later than ten days after such conviction:
 - iii) I understand that this institution has established a Drug-Free Awareness Program to inform students and employees about:
 - iv) The dangers of drug abuse in the workplace.
 - v) This institution's policy of maintaining a Drug-Free Workplace.
 - vi) Any available drug counseling, rehabilitation and student/employee assistance program; and
 - vii) The penalties that may be abuse violations occurring in the workplace (See Paragraph 3 above)

DRUG AND ALCOHOL PREVENTION PROGRAM NOTICE TO STUDENT AND EMPLOYEES

All Beauty College has established a Drug and Alcohol-Free Awareness Program (DAFAP). The DAFAP encompasses the following four phases:

PHASE ONE

WARNING OF THE DANGERS OF DRUG AND ALCOHOL ABUSE:

Drug and alcohol use impairs memory, alertness and achievement. It erodes the capacity to perform, think and act responsibly. It may be grounds for termination of your enrollment with the institution or other legal action. SCHEDULE A specifically details the Uses and Effects as it relates to alcohol.

PHASE TWO

THIS INSTITUTION HAS A POLICY OF MAINTAINING A DRUG AND ALCOHOL-FREE LEARNING ENVIRONMENT.

All students and employees are hereby notified that the unlawful manufacture, distribution, dispensing, possession or use of illicit drugs and alcohol is prohibited in the institution's learning environment. Any student or employee must notify the institution of any criminal drug and alcohol statute conviction for a violation occurring in the learning environment no later than ten days after such conviction. In compliance with the Drug-Free Workplace Act of 1988, the institution's "workplace" consists of the following locations:

Fort Mohave: 1385 East Gemini Street, Fort Mohave, AZ (928) 763-3900

Kingman: 2153 East Gordon Drive, Kingman, AZ (928) 692-8800

Lake Havasu: 2060 West Acoma Blvd, Lake Havasu City, AZ (928) 453-1212

Or any "off-site" location (i.e. field trips, luncheons, meetings, etc.) where the activities are in any way related to the institution.

PHASE THREE

LISTING OF THE AVAILABLE LOCAL DRUG COUNSELING, REHABILITATION AND ASSISTANCE PROGRAMS

Please refer to **Schedule B**.

PHASE FOUR

NON-COMPLIANCE WITH THE TERMS OF THIS INSTITUTION'S DRUG-FREE WORKPLACE STATEMENT

Non-compliance will result in the following action being taken by this institution:

The student or employee would be required to actively participate in a drug or alcohol abuse assistance or rehabilitation program approved by federal, state, or local health, law enforcement or other appropriate agency. Attached SCHEDULE C contains a description of the applicable legal sanctions under local, State and Federal law for unlawful possession, use or distribution of illicit drugs and alcohol.
Community service with one of the above stated agencies
Termination of enrollment or employment

SCHEDULE A

ALCOHOL USES AND EFFECTS

Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an accident. Low to moderate doses of alcohol also increase the incidence of a variety of aggressive acts, including spouse and child abuse. Moderate to high doses of alcohol cause marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life-threatening. Long term consumption of large quantities of alcohol, particularly when combined with poor nutrition, can also lead to permanent damage to vital organs such as the brain and the liver.

Mothers who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risks than other youngsters of becoming alcoholics themselves.

SCHEDULE B

DRUG COUNSELING, REHABILITATION, AND ASSISTANCE PROGRAMS

Southwest Behavioral Health
2580 Highway 95, Suite 120
Bullhead City, AZ 86442
(928) 763-7776

Mohave Mental Health Clinic Inc.
505 Western Ave.
Kingman, AZ 86409
(928) 757-8111

Riverbend Counseling Center
1225 Hancock Rd. Ste. 300
Bullhead City, AZ 86442
(928) 225-5219 Frank Lucas

ABC Therapy Counseling Center
2401 N. Stockton Hill Rd.
Kingman, AZ 86409
(928) 753-0409

Mohave Mental Health Clinic Inc.
2187 Swanson Ave.
Lake Havasu City, AZ 86403
(928) 855-3432

Southwest Behavioral Health
1845 McCulloch Blvd. North
Lake Havasu City, AZ 86403
(928) 453-2661

SCHEDULE C

FEDERAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROL SUBSTANCE

21 U.S.C. 844 (a)

- First conviction: Up to one-year imprisonment and fined at least \$1000, but not more the \$1000, 000 or both.
- After one prior drug conviction: At Least 15 days in prison, not to exceed two years and fined at least \$2500, but not more than \$250,000 or both.
- After two or more prior drug convictions: At least 90 days in prison, not to exceed three years and fined at least \$5000, but not more than \$250,000 or both.
- Special sentencing provision for possession of crack cocaine: Mandatory at least five years in prison, not to exceed 20 years and find up to \$250,000 or both if:
 - a. 1st conviction and the amount of crack possessed exceed five grams.
 - b. 2nd crack conviction and the amount of crack possessed exceed three grams.
 - c. 3rd of subsequent crack conviction and the amount of crack possessed exceeds one gram.

21 U.S.C. 853 (A)(2) and 88(A)(7) – Forfeiture of personal and real property used to possess or facilities possession of a controlled substance if that offense is punishable by more than one-year imprisonment. (See special sentencing provisions re: crack)

21 U.S.C. 861 – (A) (4) Forfeiture of vehicles, boats, aircraft, or any other conveyance used to transport or conceal a controlled substance.

21 U.S.C. 844a – Civil fine up to \$10,000 (pending adoption of final regulations)

21 U.S.C. 853a – Denial of Federal benefits, such as student loans, grants, contract, and professional and commercial licenses up to one year for the first offense up to five years for second and subsequent offenses.

18 U.S.C. 922(g) – Ineligible to receive or purchase a firearm.

Miscellaneous – Revocation of certain Federal licenses and benefits'. pilot licenses, public housing tenancy. Etc., are vested within the authorities of individual Federal agencies.

LOCAL PENALTIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE AND ALCOHOL

In addition to the aforementioned federal and the following state sanction, local ordinances generally provide for legal sanctions for unlawful possession or distribution of illicit drugs and alcohol.

STATE OF ARIZONA PENALITIES AND SANCTIONS FOR ILLEGAL POSSESSION OF A CONTROLLED SUBSTANCE. BLOOD ALCOHOL LEVEL .08

Arizona Revised Statutes, Title 28, Chapter 4, Article 3 prohibit driving while under the influence of intoxicating liquor or drugs (DWI).

- 1st OFFENSE: Be sentenced to no less than ten days in jail, pay a fine of not less than \$250, pay an additional assessment of \$1,000, and may be required to perform community restitution and equip his or her vehicle with a certified ignition interlock device
- 2nd OFFENSE: (within 84 months of 1st offense) the person shall have his/her driving privilege revoked for one year. Additionally, this person shall be sentenced to not less than 90 days in jail, pay a fine of not less than \$500, pay an assessment of \$2,500, and shall be ordered to perform at least 30 hours of community restitution. Additionally, the person may be required to equip his or her vehicle with a certified ignition interlock device for up to twelve months starting on the date that his or her driving privileges are restored.

Eligibility of Financial Aid After Drug Conviction

A Federal or State drug conviction can disqualify a student from FSA funds.

The student self-certifies while applying for aid (FAFSA) that he/she is eligible to receive those funds.

All Beauty College will confirm this eligibility by performing a State background check.

If any student has been charged for the possession or sale of illegal drugs while receiving financial aid, he/she is not eligible for financial aid or enrollment for a period of 2 years from the date of conviction.

The student becomes eligible for aid and enrollment the day after the ineligible period ends.

Any student convicted of the possession or sale of illegal drugs must complete a qualifying drug rehabilitation program and pass 2 unannounced drug tests before eligibility and enrollment are granted.

Voter Registration

All Beauty College has provided a link to EZ voter registration for the state of Arizona on our website (under important links) for students who would like to register to vote. Registration forms are also available in the schools' administration office.

Vaccination Policy

All Beauty College does not require vaccinations for admission into our programs. Anyone interested in getting more information about vaccinations should contact their local public health department or consult with their health care provider.

Campus Safety and Crime Report

All Beauty College does not employ campus security personnel. The School can only provide limited security in many situations. Each person has a responsibility to provide security for themselves and others. The following are suggestions that the students and staff may observe in order to help ensure everyone's personal safety and security of their belongings:

- When going to and from parking area always try to walk with others, rather than alone
- Do not carry an excess of cash or credit cards and lock all personal items in your locker
- Keep jewelry to a minimum
- Mark all personal and school items with identifiable markings
- Clear all your stations and put all your items away at the end of the day
- Insist that clients put their personal items in their pocket or purse during services

As required by the Clergy Act, each university or college must publish and make available to students, prospective students, staff, and the general public its annual crime report. All Beauty College will file its first annual report based on calendar year ending 12-31-2011 by October of 2012. A full copy of the report will be available in the school administration office.

Any person witnessing some form of criminal action or other emergency should report it to a member of the administration or instructor on duty at All Beauty College. The ABC staff member will investigate the incident and if need be report it to the Mohave County Sheriff's Office.

Emergency Response, Timely Warnings and Evacuation Procedures

The following procedure will be used to notify students and staff of a dangerous situation on the school campus.

Every instructor and senior staff member has access to the school intercom system and has received training on how to handle a pending emergency.

- Code 1- is a lock down situation, students and staff are to remain calm and not leave the classroom
- Code 2- indicates the need to evacuate the classroom immediately and exit through a back exit only
- Code 3- indicates the need to evacuate only through the front entrance
- Code 4- indicates a dangerous situation outside the campus (such as a gas leak) and no one is allowed to leave the building

The instructor will make sure all students follow instructions.

Any instructor/director can initiate the alert

The director/or person in authority will notify the police who will notify the neighboring community of the impending danger.

In the event that a situation arises, either on or off campus, that, in the judgment of the Director of All Beauty College, constitutes an ongoing or continuing threat, a campus wide timely warning will be issued. The warning will be issued verbally by a member of the faculty, through campus intercom, or text message/email when necessary. Anyone with information warranting a timely warning should report the circumstances to the school office in person at the school or by phone:

Fort Mohave: 1385 East Gemini Street, Fort Mohave, AZ (928) 763-3900

Kingman: 2153 East Gordon Drive, Kingman, AZ (928) 692-8800

Lake Havasu: 2060 West Acoma Blvd, Lake Havasu City, AZ (928) 453-1212

Evacuation procedures for All Beauty College are posted behind every door on campus. If you have any questions concerning evacuation, please see the school administrator.

Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act of 1974 (FERPA) (Title 37, USC, Section 406 and Title 5, USC, 5726) is a Federal law designed to protect the privacy of a student's education records. The law applies to all schools which receive funds under an applicable program from the US Department of Education.

The FERPA gives certain rights to parents of dependent minors regarding their children's education records. These rights transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to whom the rights have transferred are called eligible students.

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

*Parents and eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school refuses to change the records, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still refused the correction, the parent or eligible student then has the right to place a statement in the records commenting on the contested information in the records.

Generally, the school must have written permission from the parent or eligible student before releasing any information from a student's record. However, the policy allows schools to disclose records, without consent, to the following parties:

- School employees who have a need to know
 - Other schools to which a student is transferring
 - Certain government officials in order to carry out lawful functions
 - Appropriate parties in connection with Financial Aid to a student
 - Organizations doing certain studies for the school
 - Accrediting organizations
 - Individuals who have obtained court orders or subpoenas
 - Persons who need to know in cases of health or safety emergencies
 - State and local authorities to whom disclosure is required by state laws adopted before November 19, 1974
- Schools may also disclose, without consent, "directory" type of information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, the school must tell parents and student of the information that is designated as directory information and provide a reasonable amount of time to allow the parent or eligible student to request the school not disclose that information about them.

FERPA guarantees that information contained in your student file is private and will not be given out to any persons*, without prior written permission from you, the student, or your parent/guardian of a dependent minor. You are also advised that the School guarantees the student the right to review their own file, upon request, and with a school representative present during the review, to insure against file tampering. The School maintains student records for period of five years from the student's last date of attendance. *Certain governmental agencies and financial institutions do have the authority to request limited student information pertaining to satisfactory progress and Federal Financial Aid matters.

INSTITUTIONAL CODE OF CONDUCT

REGARDING LENDER RELATIONSHIPS & LOANS

(Based on Federal Regulations & Higher Education Opportunity Act)

I. ETHICAL PRINCIPLES

All decisions and actions made or taken by any of the Institution's financial aid office employees or any other officers and employees who have contact with guaranty agencies or lenders (for federal or private loans) shall be consistent with the following principles:

1. **STUDENT CHOICE:** Students must be given a genuine, fair and equal opportunity to choose among and between all lenders and loans, federal and private, which choice shall not be limited to those made lenders or loans made available or recommended by the Institution.
2. **STUDENT INTERESTS:** The Institution must seek to establish relationships with those lenders which offer the best benefits for students – interest rates and fees, payment terms and services.
3. **AVOIDANCE OF CONFLICTS:** No director, officer or employee of the Institution should have any relationship – as director or employee or representative – with any lender or guaranty agency nor accept anything of value, other than taken marketing items and nominal conference refreshments, from any lender. The Institution should not accept any service or thing of value from any lender or guaranty agency, other than training for financial aid staff relevant to loan processing, loan processing materials and financial literacy materials, emergency staffing services, entrance and exit counseling services conducted under the supervision of a financial aid officer of the Institution, and reimbursement of reasonable costs for domestic travel to training conferences hosted by lenders and/or guaranty agencies.
4. **INSTITUTIONAL DISCLOSURE:** If the Institution develops and uses a preferred lender list, the selection process and criteria must be disclosed in writing to students. If any lender or guaranty agency offers to make philanthropic contributions to the Institution for institutional aid or student financial assistance, there can be no promise of preferred status or other commitments given in exchange for or because of such contributions.
5. **STUDENT PRIVACY:** All student financial information – about need, resources, loans and other aid – must be kept confidential and, without written student authorization, not shared with outside parties, other than the United States Department of Education (DOE), state aid agencies, lenders, servicers and guaranty agencies.

II. CODE OF CONDUCT: All directors, officers, employees and other representatives of the Institution

("Institutional Representatives") are required to comply with each of the following rules in this Code of Conduct for

Lender Relationships & Loans (Code") and to also promptly inform either the Institution's ethics officer, legal counsel or president (as directed by the Institution in writing) if they become aware of facts indicating that there may have been a violation of the Code:

1. PROHIBITED RELATIONSHIPS:

a. No Institutional Representative shall act as an officer, employee, consultant or sales representative for any guaranty agency or lender, no financial aid officer or employee of the Institution (including any officer of the Institution with responsibility for overseeing the financial aid office and/or the Institution's relationships with lenders) shall serve on the board of directors of a lender, and no other employee, officer and director of the Institution shall serve as an uncompensated member of the board of directors of any lender, unless such individual has confirmed in writing that he/she will abide by the Institution's published conflict of interest policy and has obtained written permission from the ethics officer, legal counsel or president of the Institution.

b. No financial aid officer or employee of the Institution shall serve on any advisory board for any guaranty agency or lender, nor shall any other Institutional Representative serve on such a board, unless such service has been approved in writing by the ethics officer, legal counsel or president for the Institution.

2. PROHIBITED INVESTMENTS

No Institutional Representative purchase or accept any stock bond or other equitable or legal interest in any guaranty agency or lender, nor any option to acquire such an interest, but this prohibition shall not preclude ownership in units in a mutual fund holding such stocks or bonds.

3. PROHIBITED BENEFITS TO INDIVIDUALS:

No Institutional Representative shall accept any prize, gift, compensation, entertainment (including concert and sporting event tickets), meals, travel cost reimbursement or other benefit from any guaranty agency or lender ("Prohibited Benefits"), but this does not include promotional items of nominal value, conference meals and refreshments open to all attendees, and reimbursement of reasonable costs for domestic travel to attend conferences or seminars providing training on the administration of loans or to attend advisory board meetings focused on best practices. If any lender or guaranty agency attempts to offer any Institutional Representative any Prohibited Benefit, he or she shall promptly report this to the Institution's ethics officer, legal counsel or president (WHERE REQUIRED: and to the state department of education for any state in which the Institution maintain a Campus.)

4. PROHIBITED BENEFITS OR INDUCEMENTS TO INSTITUTION:

a. The Institution shall not accept any payment or benefit of any kind from any guaranty agency or lender, including without limitation any rebate or share of revenue and any computer software or hardware (at no charge or at below market rates), as consideration for entering into a contractual relationship or for placing a lender on a preferred lender list.

b. The Institution shall not accept from any lender any "opportunity pool," revenue sharing arrangements or similar funding arrangements offered for use in making private loans to higher risk students in exchange for promises or concessions by the Institution.

c. The Institution may accept philanthropic contributions from a lender or guaranty agency, only if such contributions are made without any expectation or promise of any preferred status, advantage, recommendation, business volume, or other benefit.

5. PROHIBITED PROMOTIONS:

The Institution shall not allow its name, logo, emblem or mascot, or any other words, symbols or photographs readily associated with the Institution to be used by any guaranty agency or lender in any advertisement, publication or other communication suggesting that the Institution has endorsed loans or services offered or guaranteed by the guaranty agency or lender. The Institution shall assure that all materials provided to students about federal or private educational loans shall prominently identify the name of the lender.

6. PROHIBITED REPRESENTATIONS & SERVICES:

a. The Institution shall not allow any employee, agent or representative of any lender or guaranty agency to represent himself or herself to the public, or to otherwise act, as an agent or representative of the Institution.

b. No Institutional Representative shall represent him or herself to the public, or otherwise act, as an agent or representative of any lender or guaranty agency.

c. The Institution generally shall not accept any assistance from a lender or guaranty agency for financial aid office or call center staffing, but may accept: staffing assistance on a short term basis in the event of a disaster creating emergency needs; entrance and exit counseling services when supervised by a financial aid officer of the Institution; and financial literacy materials not promoting any lender or guaranty agency.

7. PROHIBITED INDUCEMENTS BY INSTITUTION:

Institution shall not offer or provide to any guaranty agency or lender any inducement to secure any business relationship, any particular kind of loans or scholarships, services or other benefits. This prohibition includes, but is not limited to, any promise of loan volume, preferred status, or any other advantage or benefit.

8. PREFERRED LENDER LISTS:

The Institution shall comply with the following requirements for any list of preferred federal or private student loan lenders ("Lender List") given to students and parents:

a. The Lender List shall include a prominent reminder that students may choose to use a lender not on the list and that the Institution is required to process loan documents for any eligible lender selected by students;

b. The Institution shall include on the financial aid webpage of its website a prominent reminder that students are not required to use any federal or private lender recommended by the Institution and may select any other lender;

c. The Lender List shall clearly disclose the Institution's selection process and selection criteria

d. Criteria for selecting preferred lenders shall emphasize student interests and benefits – competitive rates and high quality service, along with business reputation, financial strength and processing capabilities of the lender;

e. Terms offered by preferred lenders must be equally available to all of the Institution's eligible students;

f. The Institution's financial aid staff shall conduct a performance review of its preferred lenders at least once every 12 months & make changes when appropriate;

g. The Lender List shall include comparative information for listed lenders, including interest rates, origination fees & repayment terms, including all information required by the DOE's Model Disclosure Form for presentation of information required by the federal Truth in Lending Act (TILA);

h. The Lender List shall include information on the maximum amount of federal grant and loan aid available to students;

- i. The Lender List shall disclose all types of financial aid that may be available from the Institution;
 - j. At least three unaffiliated lenders for federal loans and two unaffiliated lenders for private loans shall be listed (periodic reviews of the DOE lender affiliation webpage shall be conducted in order to determine affiliation status of all listed lenders); if one or more lenders withdraw and fewer than three unaffiliated lenders remain, then the Institution shall cease to use a preferred lender list and instead shall only offer contact information for all lenders willing to make loans;
 - k. If any lender listed is affiliated to another lender on the list, such affiliation shall be disclosed on the list;
 - l. No lender will be included which has offered any payments or other benefits to the Institution to seek preferred status;
 - m. No lender will be included which is known to sell its loans to another lender but has not disclosed such relationship;
 - n. No lender shall be included which offers prizes or other benefits to students for applying for loans; and
 - o. No lender shall be included which makes unsolicited mailings of loan applications to students.
9. LOAN PROCESSING ARRANGEMENTS:
- a. The Institution shall not use any software or processing system or practices that create a “default” arrangement through which a student borrower is automatically referred to any one or more federal or private student lenders, whether or not any such lenders have been designated by the Institution as „preferred lenders.”
 - b. The Institution shall not use any financial aid processing or packaging practices that delay certification of borrowers choosing federal or private student loan lenders not on the Institution’s Lender List.
10. FEDERAL AND PRIVATE COMPARISONS:
- If the Institution provides students with information on loans from private lenders, it shall provide each student with a separate written reminder of the potential availability of federal student loans and a written comparison of the principal terms of such loans to the principal terms of federal student loans, including eligibility conditions, interest rates, origination fees, and repayment options & terms.
11. LIMITATIONS ON STUDENT INFORMATION DISCLOSURES:
- In the absence of a signed authorization from specific students or parents (in the case of minors) or documentation showing that the specific students or parents have filed an application with a specific lender, the Institution shall not disclose any information about the financial needs, resources and loan options or considerations of its students to any prospective lender or to any other person or entity, excluding those entities and persons to which disclosure is authorized under FERPA statutory and regulatory provisions.
12. PREFERRED LENDER LIST DISCLOSURES:
- The Institution shall annually give written disclosure to the U.S. Secretary of Education and to students about all lenders selected for inclusion on any Preferred Lender List published by the Institution, explaining the reasons why the lenders were selected, identifying the student benefits they provide, and providing the Model Disclosure Form information and (If required by state law) shall provide the same written report to any state education department with oversight of the Institution.
13. PUBLICATION OF CODE:
- A copy of this Code shall be provided at least annually to all employees of the Institution, each of whom shall be required to sign a written certification confirming that they have received and read the Code. This Code shall be posted on the Institution’s website and, upon request; a paper copy of the Code shall be given to all students either in written mailings or email notices.

COPYRIGHTED MATERIALS POLICY AND SANCTIONS

Unauthorized distribution of copyrighted material including peer-to-peer file sharing and the unauthorized use of the Institution’s information and its technology systems may subject a student to civil and criminal liabilities and penalties of federal copyright laws. Students engaging in unauthorized use of copyrighted materials, including peer-to-peer file sharing, illegal downloading or unauthorized distribution of copyrighted materials using the school’s information technology system may face termination from the institution. In addition, the student may face criminal penalties as summarized below. This is not all-inclusive, and the student needs to be aware of the severe sanction because of violating these policies. Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code)> These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages of “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. A court can, in its discretion, also assess costs and attorney’s fees. For details, see Title 17, United States Code, Section 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information see the Web site of the U.S. Copyright Office at www.copyright.gov.