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ADMINISTRATIVE PERSONNEL AND OWNERSHIP

Cozmo Beauty School is owned by NV Beauty Inc. The governing body includes:

John P. Armstrong  PRESIDENT, OWNER, STOCKHOLDER
Neusa G. Armstrong  CHIEF FINANCIAL OFFICER, OWNER, STOCKHOLDER

The corporate administrative personnel have supervisory responsibilities for NV Beauty Inc. dba Cozmo Beauty School. The campus is located at 10347 Bonita Beach Rd. SE, Unit 103, Bonita Springs, Florida, 34135.

CAMPUS PERSONNEL

Chris Armstrong  Chief Designated Administrator
Margaret Vandetti  Director of Financial Aid
Sandie Diringer  Salon Coordinator
Amber Skiba  Director of Admissions
Brittany Castro  Front Desk Receptionist

CAMPUS INSTRUCTORS

Sarah Black  Cosmetology Instructor
Empire Beauty School, Scranton PA. Cosmetology Diploma
Milady’s Career Institute, Master Educator Certification

Ana Roe  Cosmetology Instructor
Cozmo Beauty School, FL Cosmetology Certificate

Elizabeth Davis  Cosmetology Instructor
Pennsylvania Academy of Cosmetology, PA Cosmetology Diploma
Milady’s Career Institute, Advanced Master Educator Certification

Maria J. Garcia  Cosmetology Instructor
Cozmo Beauty School, FL Cosmetology Certificate

Shannon DiMurro  Cosmetology Instructor
Wilfred Beauty Academy, Cosmetology & Barber Diploma
Milady’s Career Institute, Advanced Master Educator Certification

Karen Figueroa  Cosmetology Instructor
Northern Westchester School of Cosmetology, NY Cosmetology Certificate

ACCREDITATION AND LICENSING

Cozmo Beauty School and all of its programs are: Accredited by National Accrediting Commission of Career Arts and Sciences (NACCAS), 3015 Colvin St, Alexandria, VA 22314, (703) 600-7600; Licensed by the Commission for Independent Education, Florida Department of Education, (additional information regarding this institution may be obtained by contacting the Commission at 325 West Gaines Street, Suite 1414, Tallahassee, FL 32399, toll-free telephone number is 888-224-6684); Approved by the State of
Florida. Cozmo Beauty School is also licensed locally by the city of Bonita Springs and Lee County, for Occupational Licenses. All licenses and certifications may be reviewed at the school during regular business hours. The campus administrator may be contacted during normal business hours to schedule an appointment to review certification documents and to obtain other consumer information regarding the institution, enrollment or financial aid programs offered.

HISTORY AND PURPOSE

Working for over 20+ years in the health and beauty industry representing some of the key brands and players, the Armstrong family and NV Beauty Inc. bring their family oriented business ethics to the school. Cozmo Beauty School strives to be the leading education provider in the beauty industry in the State of Florida. During their experience with Cozmo Beauty School, students will discover that they can make a difference by engaging in a fulfilling career in the beauty industry.

MISSION STATEMENT AND GENERAL OBJECTIVES

It is the hope and purpose of Cozmo Beauty School to provide students with a positive learning environment and a pathway to career success in business and communication skills, cosmetology arts and sciences, and/or related fields by delivering quality education that prepares each graduate for successful employment in a training related position.

The mission can be attained through the following objectives:

· To assess institutional effectiveness through student achievement and performance as reflected in the campus completion, licensure, and employment rates and through periodic surveys of students, graduates, and employers of graduates.
· To employ a faculty of adequate size qualified by preparation, education or experience and personality to carry out the educational objectives of the institution.
· To maintain effective methods of organization and administration appropriate to the educational programs offered.
· To uniformly administer fair and equitable admissions policies.
· To provide a program of supportive services including academic advising to students and employment assistance.
· To develop and use well-organized programs of study designed to prepare graduates for licensing examinations and employment using both theoretical knowledge and skill development.
· To maintain a sound financial condition and qualified financial management.
· To provide equipment, instructional and laboratory space and other facilities to meet instructional needs and professional standards for safety and hygiene.
· To use systematic student evaluation to assist student learning and demonstrate satisfactory student achievement.

INTERNAL GRIEVANCE POLICY (COMPLAINTS)

In accordance with the institution's mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation, thereby assuring that all students know the steps to follow should they desire to register a complaint at any time and procedures are posted on campus. Evidence of final resolution of all complaints will be retained in school files in order to determine the frequency, nature, and patterns of complaints for the institution. The information will be used in evaluating institutional effectiveness and
outcomes. Complaint forms are located outside the campus director’s office and may be mailed or given directly to the administrator. If in the event further resolution is needed, you may contact the Commission for Independent Education, Florida Department of Education, at 325 West Gaines Street, Suite 1414, Tallahassee, FL 32399, toll-free telephone number is 888-224-6684.

**ASSESSMENT PLAN**

The stated goals and objectives, educational programs and support services are assessed systematically by means of:

1. Periodic student evaluations of the staff, programs and facility.
2. Periodic surveys of graduates, employers of graduates, and industry representatives as to the effectiveness of the instructional programs and support services.
3. Review of annual retention, licensure and employment rates.
4. Cooperative evaluation by staff during regular staff meetings regarding the institution’s purpose, objectives and success.
5. Annual feedback from the Advisory Council comprised of industry professionals.

The information received is used in formulating plans to maintain and improve the institution’s activities, educational programs, student support services, and any other area needing improvement.

**FACILITY**

The campus includes:

- 6,676 square feet of modern, air-conditioned space
- Classrooms for theory and practical training
- A student salon with modern equipment and contemporary atmosphere
- Offices used for Admissions, Education, Administration, and Financial Aid
- A student and staff lounge
- A library of text, publications, curricula, audiovisual equipment and aids, access to student computers, iPad, wireless network and industry related journals
- Handicap accessible restrooms and gender specific private female & male bathrooms

**CAMPUS PERFORMANCE STATISTICS**

Cozmo Beauty School has gathered data to show performance statistics for the most current reporting year:

Completion: 71.93% (Percentage of students whom enrolled and completed the program in full)
Licensure: 96.67% (Percentage of students whom graduated and then passed the state board exam)
Placement: 100% (Percentage of students whom became gainfully employed)
CAREER OPPORTUNITIES

Welcome to the world of cosmetology! You are at the threshold of opportunity. Apply yourself and the possibilities are limitless. Enter the classroom with an open mind as you begin your course of study. The following vocations are options you may want to consider upon graduation.

- Cosmetology
- Professional Stylist
- Facialist
- Makeup Technician
- Nail Technician
- Platform Artist
- Product Representative
- Salon Owner or Manager
- State Board Member/Examiner

Avenues in these areas of specialization could also include journalism, advertising, marketing, or research and development with the right continuing education and opportunities. TRAINING is the important first step to an enjoyable, successful career in one of the above areas. If you like to work with people, and have the aptitude for the field, a cosmetology education may be a pathway to a secure income and a solid future.

COSMETOLOGY CAREER CONSIDERATIONS

Cozmo Beauty School feels that students interested in pursuing a career in cosmetology or a related field should consider all aspects of such a decision. Persons who want to become professionals in this field must:

- Have finger dexterity and a sense of form and artistry
- Enjoy dealing with the public and be able to follow a client's direction
- Keep abreast of the latest fashions and beauty techniques
- Work long hours while building a personal clientele in order to earn the desired income
- Make a strong commitment to the educational process and complete the course of study
- Learn the skills necessary to operate a personal business

In addition, applicants and students should be aware that:

- The work can be arduous and physically demanding because of long hours standing with hands at shoulder level or sitting over a nail technician's station or esthetician's chair.
- A personal investment may be required for advertising and promotions such as printing of business cards.
- There will be exposure to various chemicals and fumes that may cause allergic reactions or could be harmful if used incorrectly.
- The practice of safety and sanitation is essential for effective and successful performance within the industry.
- Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding scale commission, retail commission or independent contracting (renting space and equipment from an existing salon).
JOB DEMAND IN COSMETOLOGY

According to statistics, barbers, hairdressers and cosmetologist overall employment is projected to grow 10% from 2014 to 2024, faster than the average for all occupations.

Employment of hairdressers, hairstylists, and cosmetologists should increase by 10 percent because many now cut and style both men’s and women’s hair and because the demand for hair treatment by teens and aging baby boomers is expected to remain steady or even grow. Continued growth in the number of nail salons and full-service day spas will generate numerous job openings for manicurists, pedicurists, and skin care specialists. Employment of manicurists and pedicurists will grow by 28 percent, while employment of shampooers will increase by 13 percent. Estheticians and other skin care specialists will see large gains in employment, and are expected to grow 34 percent as more facial procedures to improve one’s complexion become available and become more popular in spas and some medical settings. Makeup artists are expected to grow by 40 percent, but because of its relatively small size, the occupation will only add a few hundred jobs over the decade.

EMPLOYMENT ASSISTANCE

While Cozmo Beauty School cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on either our website, social media sites or posted within the school for students to review. Students also receive training in how to seek employment that includes how to write a resume, complete an employment application and prepare for an effective interview. Due to the ever increasing dollars spent in the beauty industry, graduates have an amazing opportunity to obtain an employment position. Those students, who are highly motivated, serious, and ready to work hard, are in high demand.

CLASS CALENDAR

CLASSES are scheduled at Cozmo Beauty School Monday through Saturday unless otherwise stated. Observed holidays are New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after Thanksgiving, and Christmas Day. Additional days off and breaks such as Spring, Summer and Winter Break are published in advance. Students may call the campus main number or check the website/social media outlets for unexpected school closures due to extenuating circumstances such as weather issues. Classes begin monthly with a few exceptions.

SCHOOL HOLIDAYS & CLOSURES 2017

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ADMISSIONS REQUIREMENTS FOR ENROLLMENT

Cozmo Beauty School requires each applicant must be at least 16 years of age to enroll. For purposes of Financial Aid (TITLE IV), applicants must have a high school diploma (or its equivalent) GED to receive Financial Aid.

Cozmo Beauty School does not discriminate in its employment, admission, instruction, or graduation policies on the basis of age, race, color, creed, sex, sexual orientation, gender identify, financial status, religion, disability, veteran status, ancestry, national origin, or ethnic origin.

In order to enroll, an applicant must:

1. Complete Application Interview Form
2. Pay the non-refundable application fee (if applicable)
3. Arrange tuition payments or apply for Financial Aid.
4. Sign an Enrollment Agreement.

TRANSFER STUDENTS

Cozmo Beauty School does not admit transfer students for completion of less than 25% (300 hours for the 1200 hour Cosmetology program per the state of Florida) of the program, with the exception of a train-out agreement or any remedial hours required after failure to pass the state licensing examination. Transfer students may be administered a scholastic evaluation and must pass in compliance with school standard grading. The evaluation results will determine how many hours are contracted and completed at Cozmo Beauty School and which level of training the student must enter. Students enrolled for the full 1200 hour program may provide an official transcript from another school or state licensing agency after enrollment. If hours are approved, the school will complete a new enrollment agreement based on the revised hours needed. If approved for enrollment, tuition will be charged at the hourly rate for the course of study at the time of enrollment plus the applicable registration fee. Transfer students may be required to purchase appropriate books and kit supplies to participate with the class. The school does not recruit students already attending or admitted to any other school offering a similar program of study nor does the school use employment agencies for the purpose of recruiting. Transferability of credit from Cozmo Beauty School is at the discretion of the accepting institution, and that it is the student's responsibility to confirm whether or not credits will be accepted by another institution of the student's choice.

RE-ENTRY STUDENTS

Former students of Cozmo Beauty School who wish to re-enter, must request approval from the school administration. The request will be reviewed and a decision made within 30 days of the request. Students who re-enter within thirty (30) days of the original official withdrawal date will be charged for hours remaining at their contracted rate. Students who re-enter more than 30 days after the original exit date may be evaluated scholastically in the same manner as a transfer student to determine class level assignment. There will be a $100 re-entry fee and tuition rates current at the time of re-entry will apply. Arrangement for satisfactory payment of any applicable balance owed under the previous enrollment(s) must be made prior to re-entry. Students who withdraw from enrollment at Cozmo Beauty School two times may not be considered for re-enrollment. Re-entry students will be responsible for providing their full kit or purchasing a new one as applicable. Contract periods and attendance percentages will be calculated based on hours remaining in the re-entry contract.
SCHOLARSHIP POLICY

Cozmo Beauty School may at times offer in-house scholarships to students. To determine an applicant's eligibility for full or partial scholarship, he/she must complete a Scholarship Application and provide any other information requested. Scholarships are approved and awarded based on the individual's need, ability to excel, personal desire and interview results. Scholarships are awarded at the end of the program upon completion, failure to complete the program will result in the voiding of said scholarship.

STUDENT RECORDS, PRIVACY AND FILE ACCESS POLICY

In compliance with the Family Educational Rights and Privacy Act of 1974 Cozmo Beauty School follows policies that:
A) Guarantee each student (or parent or guardian if the student is a dependent minor) access to that student's records;
B) Requires written consent from the student or guardian for release of records in response to each third party request unless otherwise required by law;
C) Cozmo Beauty School does not publish "directory information" about students;
D) Provide and permit access to student and other school records as required for any accreditation process or audit initiated by the institution or by the accrediting agency or in response to a directive of the accrediting agency should the school ever become accredited.
E) Student records are kept permanently at the school.

Access to records must be arranged previously and a staff member must be present while the records are being reviewed. Copies of file documents may be obtained at a cost of fifteen cents per copy. The school will make its student files available to accrediting, regulatory and other governing agency representatives who have the legal right to examine such files for compliance reviews. No portion of a file may be removed or reproduced without the permission of the owner of the school as all material and records contained therein are property of Cozmo Beauty School.

HANDICAP POLICY

The school does not discriminate in its admissions practices or other policies against handicapped persons. 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 campus administrator.

COUNSELING SERVICES & OTHER IMPORTANT NUMBERS

Cozmo Beauty School fully supports the prevention of drug abuse and operates according to drug free workplace guidelines. Our school does not accept and will not overlook drug abuse. A list of agencies and phone numbers are posted on campus and available upon request and below. Administration will be available to any student, if a problem exists. All conferences will be kept confidential.

* Atwell Center, Naples: 239-514-4550
* David Lawrence Center, Naples: 239-455-8500
* Bill Bohs, Omega Center, Ft Myers: 239-498-4705
* Genesis Counseling, Ft Myers: 239-939-5504
* Willough at Naples: 800-722-0100
* Al Anon- Ala Teen, Naples: 239-263-5907
* The National Institute on Drug Abuse Hotline: 1-800-662-Help
* The National Institute on Drug Abuse Workplace Helpline: 1-800-834-4971
* The National Clearinghouse for Alcohol and Drugs Information: 1-301-468-2600
* The Network of Colleges & Universities Committed to the Elimination of Drug & Alcohol Abuse 1-202-357-6206
* FDLE Sexual Predator & Offender Registry: http://offender.fdle.state.fl.us/offender/homepage.do 1-888-357-7332 of TTY 1-877-414-7234

**OSHA**

The United States Department of Labor of Occupational Safety and Health Administration requires the school to advise its students of the chemicals used in training. During Orientation the student will learn about the importance of safety in the work place and how to use the Material Safety Data Sheets (MSDS) for chemicals used in cosmetology or related training. During each unit of study students are apprised of the various chemicals used and safe practices that apply. In addition, a complete file containing Material Safety Data Sheets for the chemicals used at the school is available on campus. Only approved products providing by Cozmo Beauty School may be used on campus.

**STUDENT KITS & LOCKERS**

Students attending Cozmo Beauty School will be issued a combination lock and will be assigned a locker on their first day. Cozmo is not responsible for the theft of items on campus and it is the student's responsibility to keep personal and or valuable items in their lockers. If the combination is forgotten, school will cut the lock and a replacement lock may be purchased for $5. The school does **NOT** keep combinations on file for students.

A Phase 1 (Junior) kit will be issued on the first day of class. The initial kit will contain the applicable textbooks, educational supplements, Cozmo issued t-shirts, and necessary supplies. A Phase II (Senior) kit will be issued upon successful completion of Phase I. Students may purchase additional t-shirts as needed. A student dropping or being withdrawn from the program will **NOT** receive a refund of their kit cost as it is built into the program and tuition accordingly. *School reserves the right to change kit contents at any time*

**DRESSCODE**

It is required that at all times all students present themselves in a professional manner and in attire considered industry appropriate for working in a salon. Not only are you, the student, representing yourself in the beauty industry, but you are also representing Cozmo Beauty School. This is defined as dressing appropriately and maintaining your appearance as if you were to go to work, i.e. not looking as if you just rolled out of bed. Students should arrive to school in dress code and the following guidelines must be observed at all times by both Phase 1 and 2 students or disciplinary actions may result:

Students may dress in 1 of the 2 scenarios below:

1 - Students dress in a Cozmo provided t-shirt in its original form and black, white or grey pants (No shorts may ever be worn, regardless of leggings below) or;

2 - In a business/salon professional manner consisting of an all black palette or a mixture of black, white & grey except on theme days or days designated by the Campus Administrator
And

- Name Tags **MUST** be worn at all times by all students. This is for both staff and clients

- Aprons and or smocks **MUST** be worn by all students while on the salon floor with nametag visible

**In addition, the following below applies at all times:**

- No hats or beanies may be worn regardless if it's fashionable or not

- No tears or holes are allowed in pants, put there or purchased with

- Armpits must be covered at all times as required by FL Law

- Closed toe shoes must be worn by all students at all times as required by Cozmo Liability

- Leggings/tights/yoga pants, as defined by a single layer of material tight fitting to the body to reach to the ankle, may be worn **ONLY** if accompanied by additional clothing to cover the front and rear area of the body. Examples being, but not limited to; skirts, long shirts, sweaters, shawls etc.

- Clothing may not have logo or writing on it except for Cozmo provided t-shirts

- No hoodies are to be worn on campus as part of student uniform. In the occasion of a student being cold, a hoodie or sweatshirt may be worn to stay warm, however only permitted in the classrooms or while coming in from or leaving for break. Hoodies are at **NO** time permitted on the salon floor. A hoodie is defined as a “zip up or pull over sweatshirt with a hood”.

- Skirts/Dresses may be worn as long as the shortest part of the dress reaches the finger tips of the student when arms are placed straight at sides and extended downwards with hands open.

- Spandex, tube tops, halter tops and exercise apparel may not be worn as it is not considered “professional” salon attire. Particularly **ANYTHING** that would be see-thru

- Clothing must be worn as intended and may not be altered or turned inside out to hide logos, writing etc.

- At no time should the stomach, mid drift or small of back be displayed. No butts, no boobs, no bellies, period.

- Blue Jeans are only to be worn on designated salon casual days. The rest of dress code will still apply

Students in violation of dress code will be given an opportunity to come into compliance by either changing on campus (assuming student has alternate clothing) or will be given a smock to wear. Continuous violations of dress code will result in disciplinary actions. Student however will not be allowed to remain on campus with open toe shoes. Additional nametags may be purchased for $10
CURRICULUM

Cozmo Beauty School offers one program of study: Cosmetology (1200 hours), offered only in English. Grading policies and procedures are stated in the catalog and are considered to be an integral part of the course outline contained.

INDUSTRY REFERENCES AVAILABLE

A comprehensive library of references, periodicals, books, texts, computer, internet access, audio/video DVD, podcasts, online material and more are available to support the course of study and supplement the students' training. In addition, the school provides access to MindTap through the student computers and in the classroom. All students should avail themselves of the opportunity to use these extensive materials.

UNITS OF INSTRUCTION, HOURS AND PRACTICES

The contents of the units of instruction and the clock hours devoted to each unit are listed in the course outline that follows. The number of hours devoted to each unit includes theory, health, sanitation, infection control, chemistry, electricity, anatomy and physiology, the use and safety of products, and the use and safety of tools, implements, and equipment. In addition, students learn career and employment information including professional ethics, effective communications and human relations, compensation packages and payroll deductions, and the fundamentals of business management applicable to the program. The units or courses of study within each program are identified by a course numbering system including a course prefix of a three-letter grouping that stands for a major unit of study within the program following by a three number grouping indicating the level of education.

OFFICIAL COURSE LANGUAGE (English)

As required per NACCAS and the Department of Education, all courses must be taught only in the official course language which is the same as the student catalog and enrollment agreement. Any additional material used or needed to assist in learning is at the student's expense. Although some multi-lingual staff members may be available, the school is not able to translate, provide or offer instruction outside of the official course language. Students should also communicate with fellow classmates and staff in the official course language which encourages a friendly learning environment.

COSMETOLOGY PROGRAM OUTLINE

Cozmo Beauty School offers 1 program of study, Cosmetology, in English only. All paperwork, books, teaching materials, theory and consultations are performed only in the official language of the course.

COSMETOLOGY PROGRAM OUTLINE 1200 CLOCK HOURS
FULL TIME 40 WEEKS / PART TIME 60 WEEKS

DESCRIPTION: The primary purpose of the Cosmetology Program is to train the student in the basic manipulative skills, safety judgments, proper work habits, and desirable attitudes necessary to pass the State Board examination and for competency in job entry-level positions in Cosmetology or a related career field.
OBJECTIVES: Upon completion of the program requirements, the determined graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Practice proper grooming and effective communication skills and visual poise.
3. Understand employer employee relationships and respect the need to deliver worthy service for value received.
4. Perform the basic manipulative skills including hair styling, shaping, bleaching, tinting, chemical reformation, scalp/hair conditioning, facials, manicures, pedicures and nail extensions.
5. Perform the basic analytical skills to determine proper makeup, hairstyle, and color application for the client's best overall look.
6. Apply the theory, technical information and related matter to assure sound judgments, decisions, and procedures.

To ensure continued career success, the graduate will continue to learn new and current information related to techniques, trends, fashions, and methods for career development in cosmetology and related fields.

INSTRUCTIONAL METHODS

The clock hour education is provided through a sequential set of learning steps that address specific tasks necessary for state board preparation, graduation and job entry-level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career oriented activities. The course is presented through well-developed lesson plans, which reflect current educational methods. Subjects are presented by means of lecture, demonstration, and student participation. Audio-visual aids, guest speakers, field trips and other related learning methods are used in the course.

DEFINITION OF CLOCK HOUR

A clock hour is defined as a minimum of 50 minutes of supervised or directed instruction with appropriate breaks.

COURSE BREAKDOWN

<table>
<thead>
<tr>
<th>HOURS</th>
<th>SERVICES</th>
<th>SUBJECT UNIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>0</td>
<td>(LAW 101) STATE LAW</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cosmetology law and rules and regulations in relation to consumer protection for both health and economic reasons.</td>
</tr>
<tr>
<td>5</td>
<td>0</td>
<td>(HIV 101) HIV/AIDS</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Board Approved Training (may be completed outside the school) includes: Modes of Transmission; Infection Control Procedures; Clinical Management; Prevention; Attitudes and Behaviors</td>
</tr>
<tr>
<td>20</td>
<td>0</td>
<td>(BUS 101) FUNDAMENTALS OF SALON MANAGEMENT &amp; SALESMA NSHIP</td>
</tr>
<tr>
<td>35</td>
<td>25</td>
<td>(SAN 101) SANITATION, STERILIZATION, BACTERIOLOGY</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Health, Public Sanitation, Methods, Chemical Agents, Types, Classifications, Bacterial Growth, Biology, Infections, Infection Control, Products, tools, Equipment use and safety</td>
</tr>
</tbody>
</table>
Students are assigned theory study and a minimum number of practical experiences. Theory is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion ONLY when rated as satisfactory or better. Practical skills are evaluated according to text procedures, performance standards established by the state licensing agency, and set forth in the Practical Skills Evaluation Criteria. Students must maintain a theory grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

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<th>Score Range</th>
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<td>Excellent</td>
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<tr>
<td>85 - 92</td>
<td>Very Good</td>
</tr>
<tr>
<td>75 - 84</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>Below 75</td>
<td>Not Passing</td>
</tr>
</tbody>
</table>

**EVALUATIONS AND ACADEMIC ADVISING**

Students are apprised of their academic progress at least two times during the course of study. Assessments (report cards) include feedback regarding attendance, academic, and practical skills development. The progress reports are reviewed with students at approximately 300 and 900 clocked hours. Formal Satisfactory Progress Evaluations occur for each student at 450 and 900 clocked hours (see Satisfactory Academic Progress Policy elsewhere in this catalog). Advisement regarding licensing
regulations, reciprocity, employment and continuing education opportunities is available to students as it is needed. Instructors are available to provide guidance and assistance to students as needed throughout the course of study. The administration office has a list of agencies for referral if a student needs other assistance. Regular progress evaluations include the student's progress in attendance, theory, practical skills, communication skills, and personal development. Student strengths and areas needing improvement are identified and plans for needed improvement are discussed.

**GRADUATION REQUIREMENTS**

Students must meet the following requirements in the applicable course of study to qualify for graduation and be issued a certified Final Transcript of Hours and Certificate:

- Successful completion of all phases of study, required tests, practical projects, and clinic assignments for the course;
- Completion of the Course of Study as required 1200 hours by the State Board of Barbers and Cosmetologists;
- Pass the final written and practical exam for the applicable course;
- Complete all required exit paperwork;
- Pay all balance due to school leaving a $0 balance

Upon completion of the course of study and all graduation requirements, a Cozmo Beauty School Diploma will be awarded. After all graduation requirements have been met and the scheduled course has ended, the graduate will be eligible to pay the required examination fee and file an application for the state licensing exam. Upon obtaining a valid license, the graduate may engage in his or her chosen field for compensation.

**FLORIDA LICENSURE REQUIREMENTS**

Any person is eligible to receive a license as a cosmetologist, a nail technician or a facial specialist who submits proof that (s)he is at least 16 years of age; has completed the required clock hours in an approved school for the applicable course; and pays the required testing fees. Cosmetology students must also pass the examination conducted by the Board to determine his/her fitness to receive a license. Attendance at an accredited institution does not impact a student's eligibility to sit for professional licensing examinations. There is a State Board Exam at a Florida promissory testing center (Ft. Myers). The test is divided into 2 parts; 1 part written theory and part 2 written practical. Each section is 65 questions multiple choice and you are given 1 hour and 30 minutes to complete each section. Please note it is the student's responsibility to pay for required testing and re-testing and is not including in the cost of attendance.

**PAYMENT TERMS AND FEES**

Charges for the program include tuition and the cost of books and kit. Specific course costs can be found elsewhere in this Catalog on page 24. If an applicant has questions regarding financial assistance or other consumer information, he/she may contact the school administration office during regular business hours. Financial aid may be available for those who qualify.

The program has been scheduled for completion within an allotted time frame and grace period. It is not realistic to expect to receive an education for free. The school has reserved space, equipment, and instructors for student training. If a student does not graduate within the contracted period (110% of
contracted scheduled hours) additional training will be billed at the rate of $10.00 per credit hour of actual hours remaining to complete the contracted hours. Under some extreme circumstances or if the student is incapable of paying the over-contract fees, the student may be dropped from the program. Tuition may be paid by cash, check, money order, credit card (additional fees may apply). The school may, at its option and without notice, prevent the student from attending class until the applicable unpaid balance is satisfied and at 90 days past due, may be dropped from the program. The student's tuition may be paid by cash, check, money order, credit card (additional fees may apply) or through federal or non-federal loan programs. For students who withdraw from enrollment prior to course completion, the institutional charges for the program will be adjusted based on the scheduled hours elapsed beginning on the student's first day of attendance and ending on the student's last physical day of attendance. Please refer to Refund Policy.

If a student applies for Federal Financial Aid and is selected for verification, that student will need to provide supporting documentation to the school as requested by the Financial Aid Office. That information may include, but will not be limited to, tax returns and verification worksheets. The information requested should be returned to the financial aid office as soon as possible, prior to the student's desired start date, or the student may not be allowed to start classes. If the award amount changes, the student will be notified by a new award letter. Cozmo Beauty School, Inc. will perform the ISIR corrections based on the student's documentation. Overpayment cases will be referred to the Department of Education.

WITHDRAWAL REQUIREMENTS

Students who withdraw from enrollment prior to course completion must:

- Complete all required exit paperwork and attend an exit interview (if available);
- Satisfy all debts owed to the school or make satisfactory arrangements for debts to the school as approved by the Director.
- Pay the $150 administrative withdrawal fee.

ONLY upon completion of the withdrawal requirements will a certified Final Transcript of Hours be given to the student. If withdrawal requirements are not met, no transcript will be released.

REFUND POLICY – NOTICE OF CANCELLATION

1. Applicants not accepted by the school shall be refunded all monies paid to the school. For applicants who cancel enrollment or students who withdraw from enrollment, a fair and equitable settlement will apply on a case by case basis.

2. If student (or in the case of student under legal age, his/her parent or guardian) cancels this enrollment in writing within three (3) school days of signing and before classes have started, all monies collected by the school will be refunded with the exception of the non-refundable $100.00 application fee.

3. If a student cancels the enrollment more than three (3) school days after signing the contract but prior to starting classes, a refund of all monies paid to the school will be made minus the non refundable application fee + $150.00 registration fee.

4. The "formal cancellation date" will be determined by the postmark on written notification, the date said notification is delivered to the school in person, the date of expulsion by the school, or for unofficial withdrawals; 14 days after the last day of attendance, or the expiration date of an approved Leave of Absence from which the student did not return. Unofficial withdrawals will be dated based on the
students last day of attendance.

5. For students who enroll and begin classes, but withdraw prior to course completion (after three (3) school days of signing the contract), the School will be entitled to a percentage of the tuition pursuant to the following schedule based on a proration of tuition:

<table>
<thead>
<tr>
<th>PERCENT OF SCHEDULED TIME ENROLLED</th>
<th>TUITION SCHOOL SHALL RETAIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.01 to 40%</td>
<td>Pro rata based on scheduled hour</td>
</tr>
<tr>
<td>40.01% and over</td>
<td>100%</td>
</tr>
</tbody>
</table>

6. Any Title IV monies due to the applicant or student shall be refunded within 45 days of formal cancellation date/last day of attendance as defined above. All institutional refunds will be made within 30 days.

7. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made.

8. The school does not participate in any teach-out plans with other institutions. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student.

9. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time.

10. Students who withdraw or terminate prior to course completion are charged a withdrawal fee of $150.00. 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: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal.

11. If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to Unsubsidized Federal Stafford Student Loan Program; second to Subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school. The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges. A Pro-rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal up to 60% of the payment period. After the 60% point in the payment period, the school has earned 100% of the Title IV

12. Should student withdraw or be dropped, scholarship will be voided.

**RETURN OF TITLE IV FUNDS**

If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal programs. After all applicable returns to TIV aid have been made, the institutional refund policy will apply to determine the amount earned by the school. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program. The school is required to determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student was scheduled to be in attendance. The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges. A Pro-rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal up to 60% of the payment period. After the 60% point in the payment period, the school has earned 100% of the Title IV.
funds the student was scheduled to receive during the period. The school must still determine if the student is eligible for a post-withdrawal disbursement.

**STANDARDS OF CONDUCT (CODE OF CONDUCT)**

Cozmo Beauty School sets forth specific Standards of Conduct for the purpose of promoting a positive learning environment and a pathway to career success. Developing efficient work habits, a positive attitude and definite goal orientations during training can only enhance the graduate's potential for success. All students must:

1. Respect your teachers, staff personnel and fellow classmates at all times. Staff should be referred to by Mr/Ms followed by their first name.

2. Attend all classes according to the assigned schedule including theory classes even if all required tests are completed. Full-time student hours are M-F 9:00am to 3:30pm and Part-time student hours are Tues-Thurs 5:30pm-9:30pm and Sat 8:30am to 5:00pm.

3. Arrive for all classes on time. If tardy the student will not be allowed to attend school for the day unless otherwise excused. If you know you are going to be late due to an excusable cause, you must call the school to show you are in route and upon arrival see administration to be let into class. Excessive tardiness may result in disciplinary actions.

4. Complete all assigned theory, practical and clinic assignments in the designated time frames including any assignments required to establish eligibility to retake failed exams or take missed exams. Failure to maintain satisfactory academic performance may result in disciplinary actions.

5. Follow time clock procedures by clocking in and out to accurately reflect hours in attendance. No student may clock in/out for others. Missed punches must fill out a time modification sheet.

6. Notify a staff member if leaving the facility for any reason other than lunch time and closing.

7. Comply with the published dress code and practice proper hygiene and grooming at all times. Students not in compliance with dress code will not be allowed to clock in until coming into compliance or given a smock to cover. Continual abuse may result in disciplinary actions.

8. Students shall refrain from loitering in the classrooms, lounges, front desk, dispensary and or outside during non-break or lunch times when students are earning academic hour credits.

9. DO NOT smoke (including vapor and electronic cigarettes), eat or drink except in the designated areas and properly discard of any garbage.

10. Comply with scheduled lunch breaks. The time for the lunch break will depend on the classes scheduled and the clinic floor services that are assigned.

11. Students shall **NOT** perform any services on clients until successful completion of Phase 1 or equivalent if a transfer, and never without a consultation and under the supervision of an instructor.

12. Practice courtesy and professionalism at all times when dealing with other students, clients, visitors to the school and staff and refrain from going to multi staff members looking for alternate answers.

13. Follow all state laws and regulations at all times during school.
14. Comply with the school’s Attendance and SAP Policy at all times. Failure to maintain satisfactory progress can cause loss of or delays in funding, delay in graduation and additional tuition charges.

15. Understand that training involves sanitation, cleanliness and care of equipment. Students are responsible for personal work stations and work area. Daily assigned sanitation duties must be evaluated before clocking out each day. State Board requires all students to follow Sanitation rules and practices at all times.

16. Discuss only ethical and professional subject matter during school hours and refrain from using profanity.

17. Be fair, honest, and never steal and refrain from the willful destruction of property.

18. Accept all client assignments and services. Refusing a client will result in being sent home. Consistent refusal of clients may result in disciplinary actions or termination from program.

19. Refrain from having personal visitors to the school. Guests will be asked to leave unless they are scheduled for a clinic service.

20. Be involved in curriculum related activities at all times when clocked in. Excessive time in the student lounge or classroom is not allowed. Students who are not clocked in may not linger in the facility and distract other students from training responsibilities.

21. Refrain from using cell phones for any purpose while in class or in the student salon.

22. Park only in the designated areas for student parking. Front row parking is ALWAYS reserved for client use at front of building and at back for staff. The school does NOT provide reserved parking for its students. There is no smoking or loitering in front of the building or in the parking lot.

23. Know all pricing and service policies of the school and the name, purpose, benefits, procedures and cost of products used and if in doubt, ask a member of staff to not mislead a client

24. Keep all student and client analysis and service records up to date.

25. Recommend and prescribe appropriate services and retail products to each client assigned in order to develop professional skills.

26. Strive to continually upgrade abilities through education and practice.

**DISCIPLINARY POLICIES**

Students must understand that any infraction of the Standards of Conduct, General Policies or the Enrollment Agreement could result in ANY of the following disciplinary actions below. In addition, failure to maintain proper academics and attendance may result in probation or suspension.

**WARNING:** A student will be given written or verbal warning of infractions and documented followed by any or the below;

**SCHOOL PROBATION:** A student may be placed on probation for a specified time for any infraction of the Standards of Conduct. If the student does not correct the problem, he/she will be subject to suspension and/or permanent dismissal at the discretion of the school administration.
SCHOOL SUSPENSION: Enrollment may be immediately suspended for up to three (3) days for infraction of the Standards of Conduct, failure to improve attendance or General Policies at the discretion of the school administration. Suspensions while on probation will follow a 1,2,3 policy where the first infraction results in a 1 day suspension and so on. If issue is not resolved after a three (3) day suspension, student will be dismissed from program.

DISMISSAL/TERMINATION: Enrollment may be terminated at the discretion of school administration for any reason deemed necessary to maintain the positive educational environment and general objectives of the institution or for any of the following reasons:

* Non-conformance with the Standards of Conduct, General Policies, or Enrollment Agreement
* Non-conformance with the state laws and regulations governing schools and students
* Non-compliance with the school's Satisfactory Academic Progress Policy
* An action that causes or could cause bodily harm to a client, student or employee of the school
* Theft, Bullying, Immoral or improper conduct
* Engaging in the manufacture, distribution, dispensation, possession or use of drugs or alcohol
* Willful destruction of school property
* After completion of in house suspensions with failure to improve; probation, academics etc.

Dismissals may be appealed by submitting a clear, concise written statement containing all pertinent data and facts within thirty (30) days. The appeal will be reviewed by the school administration and voted upon by staff. The student will be notified of the decision within thirty (30) days of the receipt of the appeal. Students are encouraged to voice their grievances with school management or the corporate office by means of the Institution's Grievance Procedure. Concerns, which are not made known to the applicable management personnel, cannot be effectively addressed in a timely manner.

ATTENDANCE POLICY

At Cozmo, our experience has taught us that maintaining high standards for attendance and academics helps our students complete the program and achieve their dreams of beginning careers in the beauty industry. For that reason, we encourage every student to strive for 100% in their rate of attendance and academic performance. Each student's contract has a built in buffer of 10% to take into account sick days, vacations or other unforeseen events. Dropping below a 90% attendance may result in over-contract fees, being held back in Phase 1 and further delay your progression through the program. In house probations will be issued to students who fail to maintain appropriate attendance and if not improved upon within the probationary period will result in suspension.

If you are going to be absent or late for an excusable cause, you must either advise a staff member prior if known, or call or text the attendance hotline. Other forms of contact will NOT be accepted. No show no calls will result in disciplinary actions using a 3 strike system unless student is already on probation, in which will result in suspension.

ONLY Excusable Reasons: Dr Appointment, Proven Traffic Accident, Traffic Citation with Proof, Car Breakdown, Child Events at School the day of such as parent teacher conference, Court. You Must contact the school prior to advise you will be late and not just show up. Upon arrival see a member of administration prior to entering the classroom.

The rate of attendance is calculated by dividing the cumulative actual clocked hours by the cumulative scheduled hours recorded during a student's enrollment, rounded to the nearest hundredth. For Example:

a) Student has 350 actual hours and 400 scheduled hours. 350 divided by 400 would be the attendance percentage of 87.5%
Students are expected to be present for class at the time of their scheduled hours and stay through the completion of the day. Failure to do so, or missing school, puts you at risk of a low attendance percentage as well as possibly going over contract. Counseling and other disciplinary actions may be taken if a student continues to miss class.

**MAKEUP HOUR POLICY**

At times, additional time may at times be available for Full-time students by staying late Tuesday-Thursday until 5:30pm. Part-time students may come in early Tuesday-Thursday at 3:30pm. Students receiving a service are not eligible to receive makeup hours. A time modification sheet must be filled out. Students staying late or coming in early must clock in/out at the determined end or beginning of makeup time and if in service, pass service to another student whom is schedule during that normal time. A student may not however surpass 100% of their scheduled hours, referred to as “acceleration”. More time for makeup hours may be available at the discretion of the administrator. Anticipation of extra hours should **NOT** be used to calculate graduation date as extra hours are not contracted or always available.

**4 WEEK TERMINATION POLICY**

If upon the 4th week (28th calendar day) from a student’s start date, a student’s attendance percentage is below acceptable means to complete the program within the allotted Max Time Frame as defined by SAP, the school reserves the right to terminate enrollment of said student.

**14 DAY ABSENCE POLICY**

If a student were to miss 14 consecutive days (excluding days on an approved leave of absences), student will be terminated from the program with no exceptions regardless of communication with the school.

**LEAVE OF ABSENCE POLICY**

A Leave of Absence (LOA) is a temporary interruption in a student’s program of study. LOA refers to the specific time period during an ongoing program when a student is not in academic attendance. LOA’s are **ONLY** for events that will result in the student being absent for more than 14 consecutive days and must be for medical or nature of emergency. LOA’s may **NOT** be used for vacations, work related, personal time off, breaks or any other reason. Students must request a LOA in writing, unless extreme circumstances prevent the student to do so in person. Student must state the reason for the leave for approval by the School Owner or Campus Administrator. If approved, the official LOA will stop the contracted scheduled hours in place for the time of the LOA and extend the contract for the same number of days/hours as the LOA. No re-entry fee will be charged if the student returns to class on or before the first class day scheduled after the termination of the Leave of Absence. The Leave of Absence and any additional approved leaves of absence may not exceed a total of 180 days in any twelve month. If a student does not return from an approved LOA they will be considered as withdrawn from the program using the last day of attendance to calculate any monies due or refund. LOA’s will generally not be accepted while student is in Phase 1 and may require the student to withdrawal and then re-enter at a later date picking up where they left off in their training.
CELL PHONE POLICY

Using your cell phone during class not only distracts you and may cause you to miss valuable material, it also disrupts the classroom, teachers and your fellow classmates. You may not be interested in the material being presented, but it is unfair to your fellow students to distract them as well. Because of this, it is Cozmo’s strict policy that cell phones must be turned off or silent and put away during theory or you will be asked to leave for the day. At times the instructor may ask you to use your cell phone for activities or training, however during the rest of class your phone should not be a distraction to yourself or others. In the event of emergencies, please provide the school main contact number so you may be reached. On the salon floor, cell phones should not be used as it’s unprofessional and you are here to learn and monitor your client. Cell phones should be checked during designated breaks and or lunches only or when approved by staff only.

STUDENT SERVICES & DISCOUNTS

Students are entitled to receive free or discounted services throughout their program of study to encourage self development and their own personal style. Throughout the program, designated days and or times may be blocked for these services during which students will receive academic hours. Unless during these times though, students will be required to pay for their services as designated by the student service price list available at the front desk. While receiving a service outside of a designated service day or time, said student will not receive academic hours.

Students will also receive a 20% discount off retail items and other available products unless cost is already discounted or is a specialty order item. Student's immediate family may also receive this 20% discount on retail items as well as free haircuts and blowdry and 20% off all other services.

During 3:30pm – 5:30pm Tues, Wednesday and Thursday student's friends and family members may receive 50% off any service. It it the responsibility of the student to coordinate with their friend and or family member and with the front desk.

Due to liability issues, only approved products provided by the school may be used on school property.

BREAKS, LUNCHES, FOOD & DRINK POLICY

A refrigerator, microwave and other accessories are made available to students in the student lounge. It is the student’s responsibility to remove and maintain their own items. Periodically the lounge may be cleaned and any remaining items will be discarded of. It is not the responsibility of the school if a container is discarded.

Only during campus events as may food and or drink be on the student salon floor. Food and drink in the classroom must be kept to a minimum for sanitary reasons as well as to limit distractions during class.

Breaks are to be observed by all students at the designated time, unless student is currently with a client. The Full Time program consists of two 15 minute breaks and a 30 minute lunch. The Part Time program consists of a 15 min break during the week and on Saturday two 15 minute breaks and a 30 minute lunch. If a student misses a lunch while on the salon floor, the student is to take their lunch as soon as finished with their client, unless the service within 30 mins of the end of the class day, in which case a missed lunch sheet/modification of time sheet must be filled out the same day and signed by instructor on floor. A student however may NOT purposely miss their lunch to increase their attendance for the day.
**SALON DUTIES**

As in the real world, it is the expectation of students to assist in the cleanup of the salon at the end of the business day/training day. Duties will be assigned to students and it is required by the student to complete the duty before receiving credit for the day on their service sheet. Repeated occurrences of a student leaving before the end of the day and skipping on their salon duties will result in disciplinary actions.

**SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)**

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

**SAP EVALUATION PERIODS:**

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology 450, 900, clocked (actual) hours

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

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

**SAP ATTENDANCE PROGRESS EVALUATIONS:**

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

**MAXIMUM TIME FRAME:**

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

<table>
<thead>
<tr>
<th>COURSE:</th>
<th>MAXIMUM TIME ALLOWED</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>WEEKS</td>
</tr>
<tr>
<td>Cosmetology (Full time, 30 hrs/wk) - 1200 Hours</td>
<td>60</td>
</tr>
<tr>
<td>Cosmetology (Part time, 20 hrs/wk) - 1200 Hours</td>
<td>90</td>
</tr>
</tbody>
</table>

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

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

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<td>SATISFACTORY</td>
</tr>
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<td>74 and BELOW</td>
<td>UNSATISFACTORY</td>
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SAP DETERMINATION OF PROGRESS STATUS:

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

FINANCIAL AID WARNING:

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

FINANCIAL AID PROBATION:

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

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

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS:

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

FINANCIAL AID APPEAL PROCEDURE:

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

NONCREDIT, REMEDIAL COURSES, REPETITIONS:

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

TRANSFER HOURS (AS APPLIES TO SAP):

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.
2017 PROGRAM COSTS & START DATES

COSMETOLOGY:

- Non-refundable Application Fee: $ 100.00
- Registration Fee: $ 150.00
- Books & Kit Including Tax: $ (included)
- Tuition: $16,550.00
- TOTAL*: $16,800.00

*Scholarships and or credits will be applied at the end of the program upon completion.

Drop/withdrawal fee: $150.00
Late payment: $50.00 (after 5 days)
Over contract: $10.00 per credit hour remaining to complete contracted hours.
Re-entry fee: $100.00

*No interest payment plans can be arranged through Cozmo with cash, check or credit cards. Financial Aid including Grants and Student loans are also available to those who qualify.

2016 COZMO CALENDAR CLASS START DATES*

<table>
<thead>
<tr>
<th>Cosmetology Full time:</th>
<th>Cosmetology Part Time:</th>
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<tbody>
<tr>
<td>January 2nd</td>
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<td>February 6th</td>
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<td>December 4th</td>
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Full time school hours – 30 hours per week
- Monday through Friday: 9:00 a.m. to 3:30 p.m. (30 minute lunch)

Part time school hours – 20 hours per week
- Tuesday, Wednesday & Thursday: 5:30 p.m. to 9:30 p.m., & Saturday 8:30 a.m. to 5:00 p.m. (30 min lunch)

*Course offerings and evening classes may vary based on class enrollment, staff availability, enrollment size, and other considerations. Contact the campus admissions office to verify course offerings and start dates. School reserves the right to change class start dates and availability.