

The Masters of Cosmetology College, Inc.

1732 Bluffton Road

Fort Wayne, Indiana 46809

260-747-6667

Student Catalog

Accredited By: NACCAS

www.mastersofcosmetology.com

Written in English, Courses taught in English.

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Student Catalog
For
The Masters of Cosmetology College

Bring Out The Beautiful...Professionally

Beauty – An Art, A Science

Beauty for women and men everywhere holds a boundless fascination. To the artist, beauty is a mystery to be entered into...colorful, exciting, and vibrant.

To the scientist, beauty requires technical knowledge as well as creativity. It is a fascination with the elements that combine to create charm and elegance...today, and tomorrow.

And now, The Masters of Cosmetology College brings together the art and the science of beauty into a total educational experience.

The Masters of Cosmetology College...

Offers you a beautiful profession in a beautiful world, for success in the cosmetology profession, you must receive the expert instruction of experienced beauty professionals.

You must demand superiority in student training.

You must dream of a future in the beauty industry that includes fashion, security, independence, self-fulfillment, and prestige.

You have only to choose your new career now... The Masters of Cosmetology will do the rest.

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MISSION STATEMENT

The Masters of Cosmetology College is dedicated to student success by enriching lives and cultivating professionals through innovative, personalized education in a creative and inspiring environment that prepares graduates in the business skills and fiscal responsibility necessary for success in the workplace.

NON- DISCRIMINATION POLICY

The Masters of Cosmetology College does not discriminate on the basis of race, color, religion, sex, age, or ethnic origin.

FACILITY & EQUIPMENT

The Masters of Cosmetology College is located at 1732 Bluffton Road, Fort Wayne, IN in Quimby Village. The attractive interior of the facility includes modern equipment designed to suit the school's instructional needs.

The college facilities, which cover approximately 11,500 square feet, include classrooms, student break room, student locker area, dispensary, reception area, office and library area, and a large student salon and spa area. Private areas are available for interviewing and counseling students. The school is climate controlled, and there is ample free parking.

Students have access to a variety of visual aids and learning equipment in the classrooms. These educational tools provide in-depth instruction in cosmetology theory and practice. The student salon and spa area includes individual student work stations. Here students may practice hair and beauty techniques on customers, under the supervision of licensed professional instructors.

The school will accommodate students with disabilities except that there is no wheelchair access for the downstairs classroom.

EDUCATIONAL GOALS AND CAREER OPPORTUNITIES

All of the courses of study are designed to prepare students for the state licensing examination and for profitable employment.

The knowledge and skills acquired will prepare you for a career with an outlook, perhaps better than ever before. As part of a billion dollar industry, the beauty field means more professional opportunities for qualified men and women.

ADMISSION REQUIREMENTS POLICY AND PROCEDURES

Admission Requirements Policy:

The school only admits as students persons meeting the following criteria:

1. In possession of a High School Diploma, GED equivalent and/or Home Schooling Completion (Transcripts) approved and recognized by the State of Indiana.
2. Those that are above the age of compulsory school attendance in the State of Indiana.
3. Persons enrolling in the Instructor Training course must hold a valid Indiana Cosmetology license.
4. **Student Transfer Policy** the college may at its own discretion, accept transfer student from a previously attend Pivot Point Member school, if they meet our admission requirements. The college may accept up to a maximum of earned hours, grades and progress from a previously attended Pivot Point Member school, per the following schedule:

Cosmetology 450 hours, Esthetics 225 hours, Manicurists 100 hours, Instructor Training 250 hours

5. These hours will only be accepted if the remaining time allows the student to meet both the state and school graduation requirements, and if the earned credit can be obtained from the previously attended school.

Personal Interview Procedures result in student receiving:

1. A tour of school facilities
2. School catalog – **available online**
3. Application for enrollment
4. Consumer information
5. Financial aid application if desired

Admission Procedures:

1. Proof of identity
2. Proof of high school graduation requirements or equivalent
3. Enrollment agreement read by students and signed
4. Registration fee paid prior to class starting
5. Complete all admissions forms
6. Copy of driver's license
7. Copy of Social Security card
8. Student kit and book fee for those students, who cash pay, will be due on or before the first day of class.

Licensing and certification requirements of the State of Indiana for the Cosmetology Program

1. Must be at least 18 years of age
2. Have not been convicted of a felony that would have direct bearing on your ability to practice this profession competently
3. Have at least a 10th grade education
4. Have graduated from an approved school of beauty culture
5. Satisfactorily passed the State Board Exam
6. Have paid for the issuance of the beauty culture license
 - a. \$53.00 written exam fee
 - b. \$40.00 license fee

CLASS STARTING DATES

A student may apply for enrollment on any day of the school calendar.

Cosmetology approximate dates:

Feb/June/Oct

Esthetics approximate dates:

Feb/June/Oct

Manicuring approximate dates:

Feb/June/Oct

Instructor Training approximate dates:

Feb/June/Oct

CLASS SCHEDULES

Full- Time 30 hours per week

Days Tuesday thru Friday

Time 9:00 a.m. to 5:00 p.m.

LEGAL HOLIDAY

New Year's Day

Memorial Day

July 4th

Labor Day

Thanksgiving Day and the day after

Christmas Break (2 weeks)

**THE MASTERS OF
COSMETOLOGY COLLEGE**

Holiday Closing Schedule

2014

| | |
|----------------------------|---|
| New Year's Day | January 1, 2, 3 (Wednesday thru Friday) |
| Memorial Day | May 26 (Monday) |
| July Fourth Holiday | July 4th (Friday) |
| CEA | July 25, 26, 27, 28 & 29 |
| Labor Day | September 1 (Monday) |
| Thanksgiving | November 27 & 28 (Thurs & Fri) |
| Christmas | Closing Dec. 19th @ 5pm Reopen Tuesday January 6th @ 9am |

COURSES OF STUDY

COSMETOLOGY 1800 HOURS (Indiana State Requirements 1500 hours)

The Masters of Cosmetology College requires more hours than state guidelines in the Cosmetology program. The school feels that the extra hours allow the student to obtain more education in theory and practical work to help prepare them for employment.

Diploma received upon graduation.

Each of the subjects listed below will be covered in theory and practical application:

| SUBJECT | HOURS |
|---------------------------|--------------|
| State Laws | 10 |
| Hair Design | 315 |
| Ladies Hair Sculpture | 252 |
| Color Design | 100 |
| Men's Hair Sculpture | 30 |
| Long Hair Design | 15 |
| Perm Design | 320 |
| Professional Development | 30 |
| Salon Ecology | 40 |
| Anatomy and Physiology | 10 |
| Electricity | 5 |
| Chemistry | 35 |
| Salon Business | 45 |
| Trichology | 83 |
| Wigs and Hair Additions | 25 |
| Chemical Texturizing | 50 |
| Manicuring/Nail Study | 70 |
| The Study of Skin | 85 |
| Dispensary & Receptionist | 80 |
| Reviews and Testing | 50 |
| Discretionary Hours | <u>150</u> |
| TOTAL CLOCK HOURS | 1800 |

The cosmetology course of study will prepare the student for the state board licensing examination, and for employment in a cosmetology salon at the entry level.

Graduates of the cosmetology course may pursue career opportunities in hair styling, hair coloring, skin care, nail care, salon management, salon ownership, or as a major beauty manufacturer representative.

COSMETOLOGY PROGRAM OUTLINE- 1800 hours

Description: The Cosmetology program is designed to train students in basic manipulative skills, safety judgments, proper work habits, business skills, and professional attitudes necessary to obtain licensure and competency in an entry-level position in the Cosmetology or a related career field.

Objectives: Students completing the Cosmetology program requirements will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Communicate effectively and interact appropriately with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for a value received in an employment environment.
5. Perform the basic manipulative skills in the areas of hair styling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin and makeup, and nail care.
6. Perform the basic analytical skills to advise clients in the total look concept.
7. Apply academic learning, 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 skills, trends, and methods for career development in cosmetology and related fields.

References: A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support the program of study. The materials are available for students to take the opportunity to use.

Teaching and Learning Methods: The clock hour education is provided through a sequential set of learning steps which 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. Students receive instruction that relates to performance of useful, creative, and productive career oriented activities. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, field trips, projects, activities, and other learning methods are used in the course. A comprehensive lesson plan reflecting effective educational methods is presented for this course.

Grading Procedures: 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 evaluation 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 80% and pass all written and practical exams prior to graduation. Students receiving a grade of less than 80% or missing a scheduled theory exam, will have an opportunity to retake the exam, however, all exams not taken on the scheduled day must get a grade of 80% to be considered passing, but will not be awarded a higher score than 80% for any retake exam. Each Wednesday is make-up test day, but you may only take one test per Wednesday.

| | | |
|--------|---|----------------|
| 94-100 | A | Excellent |
| 87-93 | B | Good |
| 80-86 | C | Satisfactory |
| 0-79 | F | Unsatisfactory |

ESTHETICS 900 hours (Indiana State Requirements 700 hours)

The Masters of Cosmetology College requires more hours than state guidelines in the Esthetics program. The school feels that the extra hours allow the student to obtain more education in theory and practical work to help prepare them for employment.

Diploma received upon graduation.

Each of the subjects listed below will be covered in theory and practical application:

| SUBJECT | HOURS |
|---|--------------|
| Professional & Personality | 20 |
| Bacteriology, Sterilization, Contamination & Inf Control | 35 |
| Chemistry of Skin Care | 40 |
| Physiology & Dermatology | 90 |
| Introduction/Operation of Skin Care Machinery | 90 |
| Introduction to Skin Care | 55 |
| Skin Care | 155 |
| Make-up | 50 |
| Eyebrow & Lashes | 40 |
| Hair Removal | 40 |
| Safety Precautions | 20 |
| Management | 45 |
| Salesmanship & Marketing | 25 |
| Reflexology | 40 |
| Acupressure | 45 |
| People Skills | 40 |
| State Laws & Rules | 10 |
| Testing Evaluation | 15 |
| Discretionary Hours | <u>45</u> |
| TOTAL CLOCK HOURS | 900 |

The esthetics course of study will prepare the student for the state board licensing examination, and for employment in a cosmetology/esthetics salon at the entry level. Graduates of the esthetics course may pursue career opportunities as a skin care specialist, make-up artist, esthetics salon manager or owner, or as a major manufacturer representative.

ESTHETICS PROGRAM OUTLINE- 900 hours

Description: The Esthetics program is designed to train students in basic manipulative skills, safety judgments, proper work habits, business skills, and professional attitudes necessary to obtain licensure and competency in an entry-level position in the Esthetics or a related career field.

Objectives: Students completing the Esthetics program requirements will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Communicate effectively and interact appropriately with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for a value received in an employment environment.
5. Perform the basic manipulative skills in the areas of hair removal, facials, massages, eyelashes, and advance treatments.
6. Perform the basic analytical skills to advise clients in the total skin care concept.
7. Apply academic learning, 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 skills, trends, and methods for career development in esthetics and related fields.

References: A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support the program of study. The materials are available for students to take the opportunity to use.

Teaching and Learning Methods: The clock hour education is provided through a sequential set of learning steps which 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. Students receive instruction that relates to performance of useful, creative, and productive career oriented activities. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, field trips, projects, activities, and other learning methods are used in the course. A comprehensive lesson plan reflecting effective educational methods is presented for this course.

Grading Procedures: 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 evaluation 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 80% and pass all written and practical exams prior to graduation. Students receiving a grade of less than 80% or missing a scheduled theory exam, will have an opportunity to retake the exam, however, all exams not taken on the scheduled day must get a grade of 80% to be considered passing, but will not be awarded a higher score than 80% for any retake exam. Each Wednesday is make-up test day, but you may only take one test per Wednesday.

| | | |
|--------|---|----------------|
| 94-100 | A | Excellent |
| 87-93 | B | Good |
| 80-86 | C | Satisfactory |
| 0-79 | F | Unsatisfactory |

MANICURING 450 hours

Diploma received upon graduation.

Each of the subjects listed below will be covered in theory and practical application:

| SUBJECT | HOURS |
|---------------------------------|--------------|
| Chemistry | 10 |
| State Laws | 10 |
| Salesmanship | 15 |
| Sanitation & Bacteriology | 40 |
| Manicuring/Pedicuring | 95 |
| Nails & Nail Disorders/Diseases | 10 |
| Anatomy & Physiology | 15 |
| Artificial Nails | 200 |
| Electric Drill/File | 20 |
| Discretionary Hours | <u>35</u> |
| TOTAL CLOCK HOURS | 450 |

The manicuring course of study will prepare the student for the state board licensing examination, and for employment in a cosmetology salon at the entry level.

Graduates of the manicuring course may pursue career opportunities as a nail technician in the care of hands & nails, or as an educator representing a major nail care manufacturer.

MANICURING PROGRAM OUTLINE- 450 hours

Description: The Manicuring program is designed to train students in basic manipulative skills, safety judgments, proper work habits, business skills, and professional attitudes necessary to obtain licensure and competency in an entry-level position in the Manicuring or a related career field.

Objectives: Students completing the Manicuring program requirements will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise and proper grooming.
3. Communicate effectively and interact appropriately with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for a value received in an employment environment.
5. Perform the basic manipulative skills in the areas of nail conditions, acrylic, and gels, fiberglass nails, repairing natural and artificial nails, disease and disorders.
6. Perform the basic analytical skills to advise clients in the total nail care concept.
7. Apply academic learning, 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 skills, trends, and methods for career development in manicuring and related fields.

References: A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support the program of study. The materials are available for students to take the opportunity to use in and out of school.

Teaching and Learning Methods: The clock hour education is provided through a sequential set of learning steps which 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. Students receive instruction that relates to performance of useful, creative, and productive career oriented activities. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, field trips, projects, activities, and other learning methods are used in the course. A comprehensive lesson plan reflecting effective educational methods is presented for this course.

Grading Procedures: 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 evaluation 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 80% and pass all written and practical exams prior to graduation. Students receiving a grade of less than 80% or missing a scheduled theory exam, will have an opportunity to retake the exam, however, all exams not taken on the scheduled day must get a grade of 80% to be considered passing, but will not be awarded a higher score than 80% for any retake exam. Each Wednesday is make-up test day, but you may only take one test per Wednesday.

| | | |
|--------|---|----------------|
| 94-100 | A | Excellent |
| 87-93 | B | Good |
| 80-86 | C | Satisfactory |
| 0-79 | F | Unsatisfactory |

INSTRUCTOR TRAINING 1000 hours

Diploma received upon graduation.

Each of the subjects listed below will be covered in theory and practical application:

| <u>Theoretical Instruction</u> | <u>Hours</u> |
|---|---------------------------------------|
| Educational Psychology | 20 |
| Learning Philosophy | 10 |
| Lesson Planning/ Curriculum | 10 |
| Classroom Management | 20 |
| Instructional Methods | 30 |
| Assessment Methods | 10 |
| Arts of Teaching | 10 |
| Core of Life Sciences | 40 |
| Business Methods | 20 |
| Theory of Technical Skills | 80 |
| Supervised Classroom/Clinic Teaching/Assisting | <u>250</u> 500 Hours |
| | |
| <u>Technical Skill Instruction</u> | |
| Application of Technical Skills | 250 |
| Supervised Clinic (Lab) Teaching | <u>250</u> 500 Hours |
| | |
| Total Clock Hours | 1000 Hours |

The instructor training course of study will prepare the student (must hold a valid cosmetology license) for the state board licensing examination, and for employment in a cosmetology school at the entry level.

Graduates of the instructor training course may pursue career opportunities as a cosmetology teacher, Director of Education in a cosmetology school, cosmetology school director, or ownership.

INSTRUCTOR TRAINING PROGRAM OUTLINE- 1000 hours

Description: The Instructor Training program is designed to train students in basic manipulative skills, safety judgments, proper work habits, business skills, and professional attitudes necessary to obtain licensure and competency in an entry-level position in the Instructor Training or a related career field.

Objectives: Students completing the Instructor Training program requirements will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Project professionalism, visual poise, proper grooming and becoming an influential instructor.
3. Communicate effectively and interact appropriately with colleagues, supervisors and clients.
4. Respect the need to deliver worthy service for a value received in an employment environment.
5. Teach the basic manipulative skills in the areas of hair, skin, manicuring.
6. Teach the basic analytical skills to advise students in creating the total look concept for each client.
7. Apply academic learning, 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 skills, trends, and methods for career development in cosmetology, esthetics, manicuring and related fields.

References: A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support the program of study. The materials are available for students to take the opportunity to use in and out of school.

Teaching and Learning Methods: The clock hour education is provided through a sequential set of learning steps which 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. Students receive instruction that relates to performance of useful, creative, and productive career oriented activities. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, field trips, projects, activities, and other learning methods are used in the course. A comprehensive lesson plan reflecting effective educational methods is presented for this course. Student Instructor learns how to teach and effectively use Pivot Point's 5 phase system.

Grading Procedures: 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 evaluation 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 80% and pass all written and practical exams prior to graduation. Students receiving a grade of less than 80% or missing a scheduled theory exam, will have an opportunity to retake the exam, however, all exams not taken on the scheduled day must get a grade of 80% to be considered passing, but will not be awarded a higher score than 80% for any retake exam. Each Wednesday is make-up test day, but you may only take one test per Wednesday.

| | | |
|--------|---|----------------|
| 94-100 | A | Excellent |
| 87-93 | B | Good |
| 80-86 | C | Satisfactory |
| 0-79 | F | Unsatisfactory |

| Tuition and Fee Information | |
|------------------------------------|---------------------|
| <i>Cosmetology</i> | (1800 hours) |
| Tuition | \$10,880.00 |
| Registration Fee | \$ 250.00 |
| Books/Equipment | <u>\$ 4840.00</u> |
| Total | \$ 15,970.00 |

| | |
|--------------------------|--------------------|
| <i>Manicuring</i> | (450 hours) |
| Tuition | \$ 2,400.00 |
| Registration Fee | \$ 250.00 |
| Books/Equipment | <u>\$ 1,500.00</u> |
| Total | \$ 4,150.00 |

Instructor Training for a Masters Graduate (1000 Hours)
Pricing for
(A licensed Cosmetologist or Esthetician who graduated from The Masters of Cosmetology College)

| | |
|------------------|--------------------|
| Tuition | \$ 3,000.00 |
| Registration Fee | \$ 250.00 |
| Books/Equipment | <u>\$ 400.00</u> |
| Total | \$ 3,650.00 |

Instructor Training for a Non Masters Graduate
Pricing for
(A licensed Cosmetologist or Esthetician who did not graduate from The Masters of Cosmetology College)

| | |
|------------------|--------------------|
| Tuition | \$ 3,000.00 |
| Registration Fee | \$ 250.00 |
| Books/Equipment | <u>\$ 5,240.00</u> |
| Total | \$ 8,490.00 |

A Non Masters Graduate will receive the same training as a fundamental student, so they learn The Pivot Point method of training. All theory and practical training is the same as a Masters Graduate.

***Rock Star Hair Extension Class \$ 925.00**

Esthetics Program

Tier 1,2,3,4 All receive the same Theory and Practical training and use of all products and equipment.
 Added kit items in Tiers 2, 3, 4 will be retained by signed student during class and upon graduation.

Tier 1

Pivot Point Textbook/Workbook/Exam Review

Indiana State Law Book

- Name Badge
- Student Uniform Tops (4)
- Make up Cape
- Apron
- Mirror
- Facial Brush Kit
- Tweezers Kit
- Brow Scissors / Leather Case
- Palette Knife
- Palette
- Skin Kit
- Essential Brush Kit

| | |
|------------------------|-------------------------|
| Tuition | \$10,200.00 |
| Registration | \$ 250.00 |
| Books/Equipment | <u>\$ 800.00</u> |
| | \$11,250.00 |

Tier 2

Pivot Point Textbook/Workbook/Exam Review

Indiana State Law Book

- Name Badge
- Student Uniform Tops (4)
- Make up Cape
- Apron
- Mirror
- Facial Brush Kit
- Tweezers Kit
- Brow Scissors / Leather Case
- Palette Knife
- Palette
- Skin Kit
- Essential Brush Kit
- Comprehensive makeup Kit

| | |
|------------------------|---------------------------|
| Tuition | \$10,200.00 |
| Registration | \$ 250.00 |
| Books/Equipment | <u>\$ 1,600.00</u> |
| | \$12,050.00 |

Tier 3

Pivot Point Textbook/Workbook/Exam Review

Indiana State Law Book

- Name Badge
- Student Uniform Tops (4)
- Make up Cape
- Apron
- Mirror
- Facial Brush Kit
- Tweezers Kit
- Brow Scissors / Leather Case
- Palette Knife
- Palette
- Skin Kit
- Essential Brush Kit
- Wax Pot
- Massage Table Package

| | |
|------------------------|---------------------------|
| Tuition | \$10,200.00 |
| Registration | \$ 250.00 |
| Book /Equipment | <u>\$ 1,400.00</u> |
| | \$11,850.00 |

Tier 4

Pivot Point Textbook/Workbook/Exam Review

Indiana State Law Book

- Name Badge
- Student Uniform Tops (4)
- Make up Cape
- Apron
- Mirror
- Facial Brush Kit
- Tweezers Kit
- Brow Scissors / Leather Case
- Palette Knife
- Palette
- Skin Kit
- Premium Brush Kit
- Mastery makeup Kit
- Wax Pot
- Massage Table Package

| | |
|------------------------|---------------------------|
| Tuition | \$10,200.00 |
| Registration | \$ 250.00 |
| Books/Equipment | <u>\$ 3,200.00</u> |
| | \$13,650.00 |

POLICIES

FINANCIAL AID INFORMATION AND PACKAGING POLICY

Financial aid applicants at The Masters of Cosmetology College are processed using the same criteria used by the U.S. Department of Education (ED). Financial assistance is awarded based on financial need. The Masters of Cosmetology College financial aid staff has developed an institutional packaging policy to ensure consistent, equitable, and fair distribution of financial aid funds.

- I. Students must meet the general student eligibility requirements:
 - A. Demonstrate financial need.
 - B. Have a high school diploma or GED
 - C. Be enrolled in an eligible program
 - D. Be a US Citizen or eligible non-citizen
 - E. Maintain satisfactory academic progress as determined by The Masters of Cosmetology College.
 - F. Sign a statement of educational purpose and a certification statement that the student is not in default or owe repayment on a grant.
 - G. Sign a statement of registration status.

- II. The Masters of Cosmetology College participates in the Federal Pell Grant Program, and Direct Loan Programs
 - A. Federal Pell Grant is a grant and does not need to be paid back and must be considered before any loan funding. The student's eligibility is based on a formula utilized when the student completes the Free Application for Federal Student Aid (FAFSA).
 - B. Direct Loans (DL) are federal loan programs with low interest rates and deferred payments until after a student graduates and is based on financial need.
 - C. The financial aid staff at The Masters of Cosmetology College must review the National Student Loan Data System (NSLDS) prior to awarding loans to review any prior loan history or default status and Pell Grant overpayment.

- III. The Masters of Cosmetology College is approved with the Veterans Administration for veterans' educational benefits

- IV. The Masters of Cosmetology College utilizes standard budgets that represent a cost of Attendance which includes the student's:
 - A. Tuition and fees
 - B. Books and Supplies
 - C. Room and board
 - D. Personal expenses

V. A Student's need is determined by the following formula:

A. Cost of attendance (COA)

(Minus expected family contribution (EFC) from ISIR/SAR)

(Minus estimated financial aid-EFA)

= financial need

VI. Estimated Financial Aid

A. Pell Grant

1. Eligible amount determined by EFC from ISIR/SAR

B. Institutional or private scholarships or waivers

1. Eligible amount varies

C. Veterans educational benefits (will no longer be included effective in 2010/11)

1. Eligible amounts determined by VA

D. Direct Loans

Subsidized loan amounts for independent and dependent students

a. 1st year \$3500.00

b. 2nd year \$4500.00

Unsubsidized loan amounts for independent students

a. 1st year \$6000.00

b. 2nd year \$6000.00

Unsubsidized loan amount for dependent students

a. 1st year \$2000.00

b. 2nd year \$2000.00

Note: Aggregate loan limits are \$23,000.00 for dependent students and \$46,000.00 for independent students with no more than \$23,000.00 in subsidized loans.

Note: Dependent students can borrow up to a \$6000.00 unsubsidized loan if the parents were denied a plus loan.

Note: Dependent students can borrow an unsubsidized loan up to \$5500 (1st year) or \$6500 (2nd year) if the student's parent no longer provide financial support and will not provide support, refuse to complete the FAFSA and will sign a statement to that effect. Only unsubsidized loans can be borrowed in this situation. If parents will not provide a statement the financial aid office must obtain third party documentation, i.e., clergy, court, counselor, etc.

VII. Direct Loans can never exceed the cost of attendance minus EFC minus EFA

VIII. Direct Loans have subsidized, unsubsidized, and PLUS (parent) loans

IX. Subsidized loans are based on financial need with the following formula:

$$\begin{array}{r} \text{Cost of Attendance} \\ \text{Minus Estimated Family Contribution} \\ \text{Minus Estimated Financial Assistance} \\ = \text{Financial Need} \end{array}$$

X. Unsubsidized and PLUS loans are based on financial need with the following formula:

$$\begin{array}{r} \text{Cost of Attendance} \\ \text{Minus Estimated Financial Assistance} \\ = \text{Financial Need} \end{array}$$

XI. Once a student's eligibility and financial need are determined, the student's aid is processed using the institution's third party servicer (FAME) and an award letter is generated for the student. The student must be notified of the financial aid they are eligible to receive.

Return to Title IV Policy

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period. (Or period of enrollment depending on what your school uses) If a student does not begin training, the R2T4 formula does not apply.

For official withdrawals a student's withdrawal date is the date the school received notice from the student that they are withdrawing.

Official Withdrawal Process: If a student wishes to withdrawal from school, they must notify the Director (or another designated school official) of the school. The notification may be in writing or orally. The date the notification is received is the date of determination. The Director (or another designated school official) must begin the withdrawal process.

For unofficial withdrawals a student's withdrawal date is their last day of physical attendance. (For schools required to take attendance by an outside agency, i.e., state or accrediting agency). (If a school is not required to take attendance even if they do, the school can use the 50% point in the payment period or the last day of an academically related activity.)

The school's determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non-attendance (For clock hour schools required to take attendance) (For schools not required to take attendance it is determined no later than 30 days after the end of the payment period or period of enrollment (whichever is applicable), the academic year, or the end of the program whichever is earlier).

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, Stafford Loans or Plus Loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

The percentage of the payment period completed is calculated by the days completed (or hours scheduled for clock hour schools) in the payment period as of the withdrawal date divided by the scheduled days (scheduled hours for clock hour schools) in the payment period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date.

If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be created to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account.

Return to Title IV Policy (continued)

The following Title IV refund distribution is used for all FA students due a refund:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Unsubsidized Direct Stafford Loan
4. Subsidized Direct Stafford Loan
5. Federal Perkins Loan
6. Federal PLUS Loan
7. Direct PLUS Loan
8. Federal Pell Grant
9. FSEOG

Refunds will be made to the federal programs within 45 days of the student's date of determination. (Unless your state or accrediting agency requires 30 days)

The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

APPEAL PROCESS

If a student is determined to not be making satisfactory academic progress, the student may submit a written appeal to the Director, along with any supporting documentation, reasons why they did not meet Satisfactory Academic Progress (SAP) and what has changed in order for them to meet SAP now. 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.

Policies & Procedures for Verification

The Masters of Cosmetology College, Inc. has developed the following policies and procedures for the verification of information provided by applicants for Federal Title IV student financial aid.

1. Only those students selected for verification by the U.S. Department of Education (ED) or those with conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and a signed U.S. Income Tax Return Transcript from the prior year. Any conflicting information in the student's file must be resolved before any financial aid may be disbursed, regardless of the student's verification status.
2. No Federal Pell Grant or Subsidized Direct Stafford Loan funds will be disbursed prior to the completion of verification.
3. A Direct Stafford Loan will not be originated until all verification has been completed.
4. Students eligible to receive a Pell Grant or a Subsidized Direct Loan will have until 120 days after their last day of attendance or by the deadline published in the Federal Register each year (deadline is usually around the end of September) whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the school for payment of all tuition and fees due, or risk termination from the school. After the aforementioned period, all financial aid that might have been due is forfeited.
5. All students will be notified on a timely basis if they were selected for verification and what supporting documentation is required. At that time, the student will be informed of the time parameters and the consequences of not completing the verification cycle. The institution will notify the student of the results of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify the student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by ED.
6. If the student receives an overpayment based on inaccurate or conflicting information on any application and refuses to correct the information or repay the Federal funds after being counseled by the institution, the school will refer the case to ED for resolution. Unless required by ED, no further Federal financial aid will be disbursed to the student.
7. The financial aid file must be documented with the date that verification is completed.

GRADUATION AWARD POLICY

A monetary Graduation Award will be earned upon completion of all requirements, provided the student has remained full-time the entire time, completed the course with a 95% or higher attendance percentage, completed all projects and tests in the required course period, and paid all fees.

GRADUATION POLICY

1. Completion of required hours for course
2. All school tests being completed with at least an 80% average
3. All practical work with an 80% or better grade
4. Progress book completed
5. All monies due if applicable
6. Student must take a written, practical, and oral exam for their final exam

Upon graduation for all programs students will receive a Masters of Cosmetology College diploma and State of Indiana application for licensure.

ADVISING POLICY

Advising is an important aspect of training for the growth of the student. Students will be advised at the conclusion of formal, written, and practical evaluation periods. At this time, all weaknesses and strengths will be evaluated, and plans for improvement in weak areas will be implemented. Advising will take place at designated hour increments, depending on the enrolled course, to determine if the student is meeting the school's satisfactory progress policies.

Students may also receive additional advising or counseling at any time, because of poor behavior and/or attendance. Information exchanged during advising or counseling will remain confidential.

LEAVE OF ABSENCE POLICY

Should a student find it necessary to be out of school for a period of time, a request can be made for a leave of absence. The request should be submitted in advance in writing. Include the reason for the leave, sign and date, and turn the request into the office. A leave of absence may be granted even if the student does not request the leave of absence is not requested in advance if there are unforeseen circumstances. The school administrators will determine if a Leave of Absence will be granted.

During an approved leave of absence, a student may not receive financial aid.

The leave of absence may not exceed:

- a. A Leave of Absence with any additional leaves of absence must not exceed a total of 180 days in any 12-month period

The leave of absence policy does not apply during the fundamental class. A student considered to be making satisfactory progress prior to a leave of absence, will be considered in the same status upon returning to school. A student failing to meet satisfactory progress requirements prior to a leave of absence will be placed on the same status upon returning to school.

The leave of absence will extend the students contract period and maximum time frame, by the same number of days as the leave of absence.

For Title IV loan borrowers: If you do not return from the Leave of Absence your loan grace period will be reduced by the duration of the leave.

STUDENT RECORDS POLICY

Students, and/or parents or guardians of a dependent minor student, or a past student of The Masters of Cosmetology College, has the right to access their records for review at any time, as long as it is pre-arranged with the Director. The school will provide proper interpretation of the student record being reviewed. At no time will student records be allowed to leave the school. All student records are maintained for a minimum of 7 years, and until all Federal and State record keeping requirements have expired. Student's transcripts **will not** be issued to the student unless their balance has been paid in full to the school. The cost of a transcript is \$10.00, and will only be given to the student.

RELEASE OF INFORMATION POLICY

Student or staff information may only be released by proper authorization consisting of a release form signed by the student or employee, or parent or guardian, if the student is a dependent minor. The school will maintain the original paperwork and the released information will consist of a photocopy.

EMPLOYMENT ASSISTANCE POLICY

The Masters of Cosmetology does not promise job placement, however, the students will be advised concerning available employment. The college is also established as an outlet for salon contact when they are seeking to hire new employees, and these jobs will be posted on the bulletin board for students to see.

RECRUITING POLICY

The Masters of Cosmetology College does not recruit, entice, or encourage, in any way, a student already attending or admitted to another school offering a similar program of study.

WITHDRAWS/COURSE INCOMPLETE POLICY

Any student who withdraws from his/her contracted course, or fails to complete his/her training will have a notice placed in his/her student file, as to progress at the point of withdrawal.

READMITTANCE POLICY

Students who have absences of fourteen consecutive days or more for any reason are subject to readmittance. The director of the school may reinstate students who are terminated for academic, attendance, or conduct reasons after an interview.

A student making satisfactory progress at the point of termination, may apply for re-enrollment in the school, and will be considered to be making satisfactory progress at the point of re-entry, however, a student failing to meet minimum satisfactory requirements at the point of termination will be placed on the status they were in at the time of withdrawal unless they were at the point of an appeal, then those procedures would apply.

All re-enrollments will be charged a \$250.00 re-enrollment fee. All earned grades, hours, and progress will be reinstated to the student. Non-credit remedial courses have no effect upon a student's satisfactory progress status in this school.

TERMINATION POLICY

Students who terminate prior to course completion **will be charged a termination fee of \$100.00.**

Student Transfer Policy

The college may at its own discretion, accept transfer student from a previously attend Pivot Point Member school, if they meet our admission requirements. The college may accept up to a maximum of earned hours, grades and progress from a previously attended Pivot Point Member school, per the following schedule:

Cosmetology 450 hours, Esthetics 225 hours, Manicurists 100 hours, Instructor Training 250 hours

These hours will only be accepted if the remaining time allows the student to meet both the state and school graduation requirements, and if the earned credit can be obtained from the previously attended school.

REFUND POLICY

- A. An applicant not accepted for training by the college shall be entitled to a refund of all monies paid.
- B. If a student (or in the case of a student under legal age, then his/her guardian) cancels his/her contract, and requests money back in writing within (3) three business days of signing the enrollment agreement or contract, all the monies collected by the college shall be refunded. The cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the college administrator/owner in person. This policy applies regardless of whether or not the student has actually started training.
- C. If a student cancels the contract, after (3) three business days, but prior to starting classes, they shall be entitled to a refund of all monies paid the college less the registration fee of \$250.00 for the course of study.
- D. For students who enroll in and begin class, the following schedule of tuition adjustment is authorized. All refunds are based on scheduled hours and their last day of attendance.

| Percent of scheduled time enrolled to total course/program | Total tuition school shall receive/retain |
|--|---|
| 01% to 4.9% | 20% |
| 05% to 9.9% | 30% |
| 10% to 14.9% | 40% |
| 15% to 24.9% | 45% |
| 25% to 49.9% | 70% |
| 50% and over | 100% |

Enrollment time is defined as the time elapsed between the actual starting date, and the date of the student's last day of physical attendance at the college. Unofficial withdrawals are determined by the institution through monitoring clock hour attendance at least every thirty days. Any money due the student shall be refunded within 30 days of the formal cancellation, by the student defined in item B, or formal termination by the college, which shall be no more than 30 days from the date of termination, or in the case of leave of absence, the date the student notifies the institution that they will not be returning.

- E. The cost of books and equipment is not included in the tuition adjustment compilation. These items become non-refundable after (3) three business days of signing the contract and once training has begun.
- F. Students who terminate prior to course completion will be charged a termination fee of \$100.00.
- G. If the college is permanently closed, and no longer is offering instruction after the student enrolled, the student shall be entitled to a calculation of tuition.
- H. If a course is cancelled subsequent to a student enrollment, the college shall at its option:
 1. Provide a pro rata refund of tuition to the student
 2. Provide completion of the course

SATISFACTORY ACADEMIC PROGRESS POLICY

Satisfactory progress in attendance and academic work is a requirement, and is the same for all students within each course while enrolled in the school. **Students receiving funds under any Federal Title IV Financial Aid Program must maintain satisfactory progress in order to continue eligibility for such funds.**

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology Program 450, 900, 1350 clocked (actual) hours

Esthetics Program 450 clocked (actual) hours

Instructor Training Program 450, 900 clocked (actual) hours

Manicuring Program 200 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 ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress.

Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hour's schedules. 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 as follows:

MAXIMUM TIME ALLOWED

| COURSE | WEEKS | SCHEDULED HOURS |
|--|--------------|------------------------|
| Cosmetology (Full time, 30hrs/wk)-1800 Hours | 60 weeks | 1980 |
| Cosmetology (Part time, 20hrs/wk)-1800 Hours | 135 weeks | 1980 |
| Esthetics (Full time, 30hrs/wk)-900 Hours | 30 weeks | 990 |
| Esthetics (Part time, 20hrs/wk)-900 Hours | 67.5 weeks | 990 |
| Instructor Training (Full time, 30hrs/wk)-1000 Hours | 34 weeks | 1100 |
| Instructor Training (Part time, 20hrs/wk)-1000 Hours | 75 weeks | 1100 |
| Manicuring (Full time, 30hrs/wk)-450 Hours | 22.5 weeks | 495 |
| Manicuring (Part time, 20hrs/wk)-450 Hours | 33.75 weeks | 495 |

NOTE

Students must complete the program by the scheduled hour's maximum time allowed. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver.

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 evaluation 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 80% and pass all written and practical exams prior to graduation. Students receiving a grade of less than 80% or missing a scheduled theory exam, will have an opportunity to retake the exam, however, all exams not taken on the scheduled day must get a grade of 80% to be considered passing, but will not be awarded a higher score than 80% for any retake exam. Each Wednesday is make-up test day, but you may only take one test per Wednesday.

GRADING SYSTEM

| | | |
|---------------|----------|-----------------------|
| 94-100 | A | Excellent |
| 87-93 | B | Good |
| 80-86 | C | Satisfactory |
| 0-79 | F | Unsatisfactory |

DETERMINATION OF PROGRESS STATUS

Student meeting the minimum requirements for academic 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.

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 students 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.

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. If the student wishes to remain enrolled at The Masters of Cosmetology College, Inc. they will have to become a cash pay student.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

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

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

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.

APPEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may submit a written appeal to the Director, along with any supporting documentation, reasons why they did not meet Satisfactory Academic Progress (SAP) and what has changed in order for them to meet SAP now. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

NONCREDIT AND REMEDIAL COURSES

Noncredit and remedial courses do not apply to The Masters of Cosmetology College, Inc. Therefore these items have no effect upon the school's satisfactory academic progress standards.

TRANSFER HOURS

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

ATTENDANCE/ABSENCES/TARDINESS POLICY

1. All student hours of attendance are recorded by means of a time clock. All students will be given appropriate credit for all clock hours attended. It is the student's responsibility to properly clock in and out to receive appropriate credit for clock hours attended. The school does not deduct or assign additional hours as a penalty for any reason. The school requires that all students phone in before 9 a.m. if they are going to be late or absent.
2. School days for students are Tuesday through Friday, 9:00 a.m. to 5:00 p.m. All students must be clocked in and ready to begin class by 9:00 a.m. If a student is not clocked in by 9:00 a.m., they will be considered absent and not allowed to participate in school for that day. The only exception to this rule will be if a student completes a prearranged Late Arrival Report form, or if they bring a verifiable excuse such as a medical slip.
3. Students will be allowed 30 minutes for lunch. They must clock in and out during this time. Students will also be required to clock out whenever they are outside of the building. The only exception will be retrieving an item from your car, or taking your morning or afternoon 15 minute break.
4. Students are allowed 10% absence in their respective course of study without additional charge. Any absence beyond 10% will result in a charge to the student at a rate of \$20.00 per absent hour, until the course is completed.
5. Students who are absent 14 consecutive calendar days or more, become subject to a drop fee of \$100.00 and re-admission requirements, including a readmittance fee of \$250.00 as per the Enrollment Agreement.
6. If a student should find it necessary to be out of school for a medical reason, a leave of absence should be requested in writing. During an approved leave of absence, a student may not receive financial aid. A student is allowed one (1) medical leave of absence per 12 month period.
7. Refusing to accept or walking out on clients, without permission from the School Administration, will result in a suspension. The number of days will be designated by the School Administration.

PLEASE NOTE:

Due to inclement weather conditions, the tardy policy may be waived at the discretion of the School Administration.

The Masters of Cosmetology College, Inc. reserves the right to expel or suspend any student who habitually violates any of the school guidelines or attendance policies. At the discretion of the School Administration, the policies may be changed or modified and subsequently posted in the school.

STUDENT GUIDELINES AND DRESS CODE POLICY

1. Tuition must be paid in accordance with the student enrollment agreement. We do not send out invoices.
2. Each student is expected to inform the office promptly of any change of name, address, or telephone number.
3. Students must adhere to The Masters of Cosmetology College attendance policies (see attendance policies).
4. A time clock is provided for the purpose of recording the hours of college instruction.
5. Each student must clock in and out for him/herself.
6. State Board law requires students that are off the school premises to be off the clock.
7. Student Dress Code:

Please be prepared to adhere to the dress code:

1. Student Dress Code:
 - a. All black Tuesday, Wednesday, Thursday and Friday
 - b. Black Masters T-Shirt
 - c. Black Pants or Capri pants (knee length or longer)
 - d. Black walking shorts (touching the knee)
 - e. Black Jeans
 1. No gray, navy, or brown
 2. No Stonewash
 3. No Color or Bling
 4. No pin stripes
 5. No holes or pretend holes
 6. No skirts - short or maxi
 7. No spandex, leggings, or yoga pants
 8. No sweats
 - f. All black closed toe shoes
 1. No color or white laces
 - g. Black socks
 - h. Black apron
 - i. Name tag
8. Students may eat and drink in the break room only.
9. Any student found to be cheating will be subject to suspension or expulsion.
10. Any student found to be involved in stealing from another student, or from the school, will be expelled immediately.
11. Students must conduct themselves in a professional manner, while working on the clinic floor.
12. Students must clean up after themselves at all times.
13. Each student is assigned duties that are his/her responsibility.

14. Each student is responsible for his/her kit and all supplies in it. Any lost item must be replaced by the student. A student locker is assigned to each student in which to keep their books, kits, and valuables. The locker must have a lock on it, and be kept locked at all times.
15. Alcoholic beverages and illegal drugs are not allowed on the premises. Any student in violation will be expelled.
16. The Masters of Cosmetology, in keeping with Local, State, and Federal law, prohibits the possession, use or distribution of any weapons (guns, knives, chains, clubs, etc.) by students or faculty, while on school property, or when involved in any school sponsored activity.
17. Emotional outburst, profanity, or insubordination will not be tolerated. Suspension or expulsion will be at the discretion of the Administration.
18. Students are not to discuss their personal or school problems in the presence of clients.
19. Students are not to involve other students with gossip or personal negative attitudes.
20. Students are not allowed to change appointments without staff permission. A student will be suspended if they are caught changing appointments on the book for the purpose of avoiding particular clients, or rescheduling them with another student for a vengeful purpose.
21. The school phones are for school business only.
22. The use of cell phones, whether calling, receiving calls, texting, receiving texts, or checking messages is not allowed in student salon, student spa areas and/or class rooms. Any violations will result in the phone being held in the office until said student is clocked out for the day.
23. Face Book-Be aware that 90% of all employers check the face book pages of potential employees. Other students and staff will eventually see the crude and unacceptable things that are put on your pages, be careful how you portray yourself.
24. Students will be allowed to have personal services performed on them only if they have all of their tests current, and they obtain a permission slip signed by a staff member. Student must pay for any services listed on the reverse side of the permission slip. If a student is caught obtaining chargeable services without a slip, they will be required to pay the full customer cost of the service.
25. Students are required to obey the rules and regulations set forth by the Indiana State Board of Cosmetology Examiners.
26. All concerns, suggestions, and complaints should be expressed to the immediate instructor. In the event the student is not comfortable approaching their immediate instructor, due to the nature of the concern, they may approach any staff member of their choosing, including the Director of the school.

INTERNAL SCHOOL COMPLAINT PROCEDURE

A student, instructor, or interested party may file a complaint against the school, however, that complaint shall be in writing to the school Director stating the nature of the complaint, day, time, people involved, and situation. It must be signed, dated, and returned to the business office.

A school representative will meet with the complainant within 10 days of receipt of the written complaint. If, after careful evaluation, the problem cannot be resolved through discussion, the complaint will be referred to the school's complaint committee. The school complaint committee will be comprised of at least (3) individuals that would be from the following categories: school owner, director, financial aid administrator, instructor, staff member, students, or member of the public interest.

The institution's complaint committee should meet within twenty-one (21) calendar days of receipt of the complaint and review the allegations. If more information from the complainant is needed, a letter will be written outlining the additional information. If no other information is needed or submitted, the complaint committee will act on the allegations as stated.

A letter will be sent by the committee to the complainant, within fifteen (15) calendar days, either stating the steps taken to correct the problem, or stating the allegations were not found to be warranted.

If the complainant wishes to pursue the matter further, a complaint form is available through the institution's accrediting agency. The complainant *is required* to try to resolve the problems through the school's complaint process, prior to filing a complaint with the school's accrediting agency.

The Masters of Cosmetology College accrediting agency:

National Accrediting Commission of Career Arts and Science

4401 Ford Avenue Suite 1300

Alexandria Virginia, 22302-1432

Phone: (703) 600-7600

DRUG AND ALCOHOL ABUSE & PREVENTION PROGRAM

The Masters of Cosmetology College, in keeping with local, state, and federal law, prohibits the possession, use, or distribution of illicit drugs and alcohol by students, faculty, or staff while on school property, or when involved in any school sponsored activity.

Any student, faculty, or staff found to be in violation of this standard of conduct will be subject to expulsion from school, or termination of employment, and referred to the applicable local state, or federal agency for prosecution.

Applicable Laws:

Local, state, and federal law prohibits the possession, use, or distribution of illicit drugs.

Local and state law prohibits the possession, use, or distribution of alcohol to anyone under the legal age of 21 years.

Drug, alcohol counseling, treatment, rehabilitation programs, or for any other personal crisis please contact:

PARKVIEW BEHAVIORAL HEALTH
1720 BEACON STREET
FORT WAYNE, IN 46805
(260)373-7500
24 HOUR HELPLINE

Health risks associated with the use of illicit drugs and alcohol:

MARIJUANA

The most commonly used current drug, this mind-altering active agent is obtained from the marijuana (ganja, sensemilla) plant and more than 400 chemical combinations. In minutes, the heart rate can be speeded up by 50 percent. A sense of euphoria and heightened mood can result, but just as easily, acute anxiety with mood swings can surprise the user. Long-range psychological and physical damage is a risk of beginning casual use.

COCAINE

A white crystalline powder, when extracted from the leaves of the cocoa plant, is in its purest form. The drug is universally mixed with other substances by dealers to increase the bulk and profits. These adductors are often irresponsible, including even toxins that have the right look and taste, which makes it always risky to use, and frequently heightens the danger. Smoking it affects the brain in seconds and even small amounts can result in heart or respiratory failure.

CRACK

Also called “rock”, it is a purified version of cocaine that is smoked by inhaling the fumes while heating the drug. Dealers sell small chunks for burning with tobacco or marijuana. Crack gives an intense high within seconds that lasts 5 to 7 minutes. Deep depression is chemically the next stage, encouraging repeated resort to use the drug again. It can cause intense deep dependency in a short time.

AMPHETAMINES

The chemist’s magic may place a tempting selection before you. These are the amphetamines, dextroamphetamines and methamphetamines, speed, white crosses, uppers, dexies, bennies, and crystal meth, mostly in tablet or capsule form. They increases the heart and breathing rates, raise the blood pressure, often blur vision, cause dizziness, loss of sleep, and anxiety. The temporary high upsets the body chemistry, and leads to long term danger.

ALCOHOL

Alcohol may provide a feeling of confidence and being in control. Those likely to be addicted may have an enzyme deficiency, which allows them a high rate of consumption without drunkenness, encouraging belief that since one doesn’t get obviously drunk that no harm is done. The tolerance is only on the surface. Liver, brain, heart, and stomach destruction goes on even without apparent symptoms. Over time, beer, wine, and wine coolers, as well as hard alcohol often cause dependency and may be fatal.

JUST SAY YES

YES- To your own health and success and remember that You Are Important!!!

YES- To career preparation and being on the right track – with concerned staff who are here to help, you are ready to step up to the lifestyle you deserve.

YES- To a life free of drug-induced, artificial highs – a good life in itself is a natural high.

YES- To continuing education and training, keeping you current with the needs of the marketplace.

YES- Say it to someone at school, checks with our office, and just asks who cares.

SAY NO TO CHEMICAL ADDICTION

AND TO THOSE HOPING TO PROFIT FROM YOUR LOSS

CRIME AWARENESS AND CAMPUS SECURITY ACT

Any person witnessing some form of criminal action or other emergency should report it to any staff member. The staff member will investigate the incident and report the findings to the office, who will report it to the local police department if warranted. A report will be kept on file at the school.

All facilities are locked during non-business hours, and only authorized personnel are permitted on the premises. The silent alarm is hooked directly into the police dispatcher, so police are automatically called when the security is broken.

The school does not employ private security personnel. Therefore, all incidents of a criminal or emergency nature are reported to the local police station of jurisdiction.

During orientation and other student gatherings, as well as staff meetings, students and employees are informed about the importance of secure premises. They are reminded that they can assist in crime prevention by ensuring that all doors are locked upon leaving, that they do not walk alone to cars or public transportation facilities, and that they report any suspicious situation to school staff.

Whenever any of the following crimes occur on this campus, the information is reported to local police agencies and kept on file at the school. These statistics are disclosed to students and employees every year.

| | |
|---------|---------------------|
| Murder | Aggravated Assault |
| Rape | Burglary |
| Robbery | Motor Vehicle Theft |

This campus is not affiliated with any off-campus organization.

Whenever an arrest is made for the violations listed below, this school records the incident and reports the statistics to students and employees every year.

| |
|--------------------|
| Liquor Violations |
| Drug Violations |
| Weapons Possession |

The sale or use of alcohol and illegal drugs are not permitted in the school or its adjacent parking facilities. Anyone observed using illegal drugs and any underage alcoholic consumer will be referred to local police authorities. This school has in place a drug and alcohol abuse prevention program required under public law 101-226.

The Masters of Cosmetology College, Inc.

STAFF

| | |
|----------------|---|
| Kaydean Geist | Owner/School Director/ Master Instructor |
| Kari Tonkel | Co-Owner/ School Director/ Administration |
| Holly Woods | Financial Aid Director |
| Dede Amburgey | Director of Customer Service |
| Chad Ellis | Director of Instructors |
| Crystal Graham | Cosmetology Instructor |
| Kimberly Long | Cosmetology Instructor |
| Aunglia Bonham | Esthetics Instructor |
| Jessica Cour | Cosmetology Instructor |
| Stefanie Roper | Cosmetology Instructor |

OWNERSHIP

The Masters of Cosmetology College was established in 1981 under the corporate name of The Masters of Cosmetology College, Inc., by Ron Blackman, and with Ron’s passing in 2005, is currently under the direction of Kaydean Geist and Kari Tonkel.

BOARD OF DIRECTORS

| | |
|---------------|-----------------------------|
| Kaydean Geist | Kari Tonkel/ Vice President |
| President | Secretary/Treasurer |

SCHOOL ADMINISTRATION

| | |
|--|------------------------|
| Kari Tonkel | Holly Woods |
| School Director/ Administrative Assistant | Financial Aid Director |

LICENSED BY

State Board of Cosmetology Examiners
 302 West Washington Street
 Room W072
 Indianapolis, IN 46204
 (313) 234-3031

ACCREDITED BY

National Accrediting Commission of
 Career Arts & Sciences, Inc.
 4401 Ford Avenue
 Suite 1300
 Alexandria, VA 22302
 (703) 600-7600

Certified to be true and correct in content and policy.

Kaydean Geist

President

October 3, 2013

The Masters of Cosmetology College Weather Closing Policy

The Masters of Cosmetology College typically will have a 1 hour delay when the weather is bad. Students will need to LISTEN for The Masters of Cosmetology College by name on the following TV and Radio stations for any delays or closings.

**TV: Channel 15
Channel 21
Channel 33**

**Radio: WOWO 1190
WAJI 95.1 (Majic)
WMEE 97.3
WLDE 101.7 (Oldies)
WQHK 105.1 (K105)**

Internet: The Masters of Cosmetology College - Facebook

The Masters of Cosmetology College, Inc.

I, _____ understand that it is my obligation to read the catalog, and follow the rules and regulations set forth within the Student Catalog. I also understand that the Student Catalog is made available to me on the Schools website, www.mastersofcosmetology.com .

Student Signature

Date