

Charles of Italy Beauty College And Massage Therapy School

Lake Havasu City

Main Campus

1987 McCulloch Blvd. Suite 205

Lake Havasu City, AZ 86403

Tel: 928-453-6666

Charles of Italy Beauty College

Bullhead City

2135 South Highway 95, Suite 191

Bullhead City, AZ 86442

Tel: 928-704-4247

Catalog/Program Guide

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VA



U.S. Department
of Veterans Affairs

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Staff Directory*

Charles Bartolomeo	Owner/Instructor
Lee Bartolomeo	Owner/Instructor (Substitute)
Franca Bartolomeo-Jacobs	Director of Education/Manager (LHC)
Scott Jacobs	Director of Operations/ Financial Aid(LHC)
Stephanie Saia	Instructor (LHC)
Cynthia Rutledge	Instructor (LHC)
Richard Plunkett	Instructor (Massage Therapy)
Robert Peterson	Instructor (Massage Therapy)
Michelle Prielipp	Instructor (LHC)
Susan Ramsey	BHC Director of Education/ Instructor
Elizabeth Fiumara	Instructor/ Financial Aid Administrator (BHC)
Crystal Sanderson	Instructor (BHC)
Charlene Williams	Instructor (BHC/Substitute)

* All instructional staff and administrative staff meet the requirements set forth by our accrediting agency, the National Accrediting Commission of Career Arts and Sciences. All instructors are appropriately licensed by either the Arizona State Board of Cosmetology or the Arizona State Board of Massage Therapy.

Mission Statement

The mission of Charles of Italy Beauty College and Massage Therapy School, Lake Havasu City and Charles of Italy Beauty College, Bullhead City is to provide a quality educational experience to all students, regardless of their chosen program, by giving them the necessary tools and knowledge to successfully pass their licensing examination and find gainful employment in their chosen field.

Educational Goals

In an effort to meet the demands for well-trained professionals, Charles of Italy Beauty College and Massage Therapy School, Lake Havasu City and Charles of Italy Beauty College, Bullhead City, offer a variety of instructional programs including Cosmetology, Nail technology, Cosmetology Instructor Training (LHC Only) and Massage Therapy (LHC Only), each are designed to lead the graduate to a variety of career options in their industry. All programs are taught by combining classroom theory with practical clinical experience. The programs are offered in an environment that approximates as closely as possible to the working environment graduates will encounter after completion and licensure.

Ownership

Charles of Italy Beauty College and Massage Therapy School, Lake Havasu has been under the continuous ownership and control of Mr. Charles Bartolomeo and Mrs. Lee Bartolomeo since opening in 1980. Charles of Italy Beauty College, Bullhead City was opened as an additional location in 2011.

Facilities

Lake Havasu City Campus

- The beauty college has over 4,000 square feet of educational facilities. This includes a 1,200 square foot classroom, 2,800 square foot clinic floor and two administrative offices. There are 26 styling stations, multiple nail stations, a facial area as well as areas for portable stations.
- The Massage Therapy School has over 1,730 square feet of educational facilities. This includes two classrooms, three treatment/clinic rooms and a front office/ waiting area.

Bullhead City Campus

- The beauty college has over 1,500 square feet of educational facilities. This includes a classroom, office area, and a salon area with 10 styling stations, multiple nail stations, and 8 practice stations.

Financial Assistance

Financial assistance is available to United States citizens and eligible non-citizens who may qualify through one or more of the following sources:

- United States Department of Education Title IV Student Financial Aid programs, including Pell Grant and William D. Ford Direct Student Loans
- Veterans Administration Education Programs
- Outside scholarships are also accepted, but are the responsibility of the student.

Information about financial aid is available free of charge from the financial aid offices. Students who elect to participate in and qualify for the Title IV Student Financial Assistance programs will be informed of their rights and obligations prior to being funded by these programs. This information is also available to and will be given to any interested party upon request.

Admissions and Enrollment Requirements

The school does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin nor does it recruit students already attending or admitted to another school offering similar programs of study. All programs are taught in the English language.

Cosmetology, Nail Technology or Massage Therapy (Lake Havasu Campus Only) programs must:

- Complete an application for enrollment.
- Provide proof of secondary education such as a high school diploma, a GED certificate, an official transcript showing secondary school completion, or a state certification of home-school completion.
- Massage Therapy students must be a minimum of 18 years of age prior to enrollment.
- Students transferring from other institutions must meet the admissions requirements of Charles of Italy Beauty College(s) and Massage Therapy School.

Cosmetology Instructor Training (Lake Havasu Campus Only)

Applicants:

- Hold a current license as a practitioner in the field they wish to teach.
- must meet all of the above requirements and
- Has been in active practice under the scope of that license for at least one of the past five years.
- Complete an application for enrollment.
- Meet any additional regulatory requirements that may be promulgated by the Arizona State Board of Cosmetology.

Prior Training Credit:

Credit may be given for prior massage therapy training received at other institutions subject to review by this institution. Prior training credit may be given for the Cosmetology, Nail Technology, and Cosmetology Instructor Training programs regulated by the Arizona State Board of Cosmetology and taught by this institution. Prior Training credits received require an official transcript from the prior institution.

This institution ***will*** inquire about each veteran's previous education and training, and request transcripts from all prior institutions, including military training, traditional college coursework, and vocational training. Previous transcripts will be evaluated and credit will be granted as appropriate.

Re-Entry Policy

Students who have been terminated or withdrew from school may re-enroll (if determined eligible), after 6 months. However, these students will be responsible to pay the current rate of tuition for hours remaining in the program and a \$100 non-refundable application fee. All re-enrolling students will be evaluated by the school Director for placement in the curriculum and kit needs. Re-enrolling students may be required to purchase the current school kit.

Students will be responsible to pay any remaining balance from the previous enrollment that cannot be covered with reinstated federal funds.

Students applying for re-entry or transfer-in from other schools may be required, as a condition of enrollment, to bring delinquent prior student loans to a current status.

A determination of Satisfactory Academic Progress was documented at the time of withdrawal. That determination of status will apply to the student at the time they return to school. Students re-entering will begin in the same satisfactory progress status at the time of withdrawal. The school reserves the right to permit students to re-enter within 6 months of withdrawal. Re-enrollment is at the discretion of the school administration.

Cosmetology Overview

The Cosmetology Program meets the requirements of the Arizona State Board of Cosmetology, is a 1600 Clock Hour program, and prepares the student for licensure as a cosmetologist. Enrolled students are scheduled to complete this course of study within 13.5 months from their date of entrance. The minimum time frame for completing this program for Title IV recipients is 11.5 months. Lake Havasu campus instruction is offered Monday through Friday, 8:30 a.m. to 4 p.m. with a half-day offered on Saturdays for students who may need to make up hours due to absence or other reasons. Bullhead campus instruction is offered Monday through Friday 9 a.m. to 4 p.m. All students are considered full-time and are contracted for a minimum of 30 hours per week, including a minimum of four hours of theory class per week. The instructional methods to teach the course include theory lectures, practical demonstrations, and audio/visual aids. Students will be graded on written theory tests and practical graded assignments.

Cosmetology Course Units- 1600 Clock Hours

Unit One: Theory Essentials

1. Professional Development: 60 hours
 1. Healthy mind and body
 2. Effective communication
 3. Human Relations
2. Salon Ecology: 75 hours

1. Micro-Biology
2. Infection Control
3. First Aid
3. Anatomy and Physiology: 120 hours
 1. Building blocks of human body
 2. Basic body systems
4. Electricity: 75 hours
 1. Principles of electricity
 2. Electricity in Cosmetology
5. Chemistry: 120 hours
 1. Matter
 2. P.H. Scale
 3. Chemistry of Cosmetics
6. Salon Business: 75 hours
 1. The Beauty Industry
 2. Job search
 3. Professional relationship
 4. Salon ownership
 5. Salon retail
 6. Front desk procedures
7. Laws and Rules: 120 hours
 1. Arizona Law
 2. Arizona Rules

Unit two: Hair Services

8. Trichology: 100 hours
 1. Hair theory
 2. Hair care
 3. Draping, shampooing, scalp massage
9. Design Decisions: 120 hours
 1. Design and considerations
 2. Client consultation
 3. Design composition
10. Hair Cutting: 120 hours
 1. Hair cutting theory
 2. Hair cutting procedure
11. Hair Styling: 100 hours
 1. Hair styling theory

Cosmetology Course (continued)

2. Thermal styling
3. Wet Styling
4. Long hair styling
12. Wigs and Hair Additions: 75 hours
 1. Wigs and hair pieces
 2. Hair additions
13. Chemical Texturizing: 120 hours
 1. Perming
 2. Chemical relaxing
 3. Curl reforming
14. Hair Coloring: 120 hours
 1. Color theory
 2. Identifying natural hair color
 3. Changing existing color

Unit 3: Nail and Skin Services

15. Study of the Nails: 100 hours
 1. Nail theory
 2. Natural nail care
 3. Artificial nail care
16. Study of the Skin: 100 hours
 1. Skin theory
 2. Skin care
 3. Hair Removal
 4. Make-up

Nail Technology Overview

The Nail Technology Program meets the requirements of the Arizona State Board of Cosmetology, is a 600 clock hour program and prepares the student for licensure as a nail technician. Enrolled students are scheduled to complete this course of study within 5 months from their date of entrance. The minimum time frame for completing this program for Title IV recipients are 4.3 months. All students are considered full-time and contracted for a minimum of 30 hours per week, including a minimum of four hours of theory class per week. Instruction is offered 8:30 AM to 4:00 pm Monday through

Friday, with a half-day offered on Saturday at the Lake Havasu City Campus for students who may need to make up hours due to absence or other reasons. Bullhead Campus instruction is offered 9:00 am to 4:00 pm Monday through Friday. The instructional methods to teach the course include theory lectures, practical demonstrations, and audio/visual aids. Students will be graded on written theory tests and practical graded assignments.

Nail Technology Course Units- 600 Clock Hours

1. Professional Development: 30 hours
 1. Healthy mind and body
 2. Effective communication
 3. Human relations
2. Salon Ecology: 60 hours
 1. Micro Biology
 2. Infection Control
 3. First Aid
3. Anatomy and Physiology: 100 hours
 1. Building block of a healthy body
 2. Basic hand, arm, leg, and foot
4. Chemistry: 100 hours
 1. Matter
 2. Chemistry of nail products
5. Salon Business: 50 hours
 1. The beauty industry
 2. Job search
 3. Professional relationships
 4. Nail salon ownership
 5. Salon retail
6. Laws and Rules: 40 hours
 1. Arizona Laws
 2. Arizona Rules
7. Natural Nail Care: 100 hours
 1. Manicures
 2. Pedicures
 3. Massage techniques
8. Artificial Nail Enhancements: 100 hours

1. Acrylic, Gels, Fiberglass
2. Overlays and Fills
3. Enhancement removers
9. Aromatherapy and Reflexology: 20 hours
 1. Scents and uses
 2. Basic Reflexology

Cosmetology Instructor Training (Lake Havasu City Only)

The Cosmetology Instructor Training Program meets the requirements of the Arizona State Board of Cosmetology, is a 650-clock hour program and prepares the student for licensure as a Cosmetology Instructor. Enrolled students are scheduled to complete this course of study within 5.5 months from their date of entrance. The minimum time frame for completing this program for Title IV recipients is 4.5 months. All students are considered full-time and contracted for a minimum of 30 hours per week, including a minimum of four hours of theory class per week. Instruction is offered from 8:30 am to 4:00 pm Monday through Friday, with a half-day offered on Saturdays for students who may need to make up hours due to absence or other reasons. The instructional methods to teach the course include theory lectures, practical demonstrations, and audio/visual aids. Students will be graded on written theory tests and practical graded assignments.

Cosmetology Instructor Training Course- 650 Clock Hours

1. Theory of Teaching: 120 hours
 1. Fundamentals of teaching
 2. Development of a course
 3. Lesson planning
 4. Teaching styles
2. Rules and Laws: 10 Hours
 1. Arizona Law
 2. Arizona Rules
3. Record Preparation: 80 hours
 1. Classroom record and reports

2. Progress and evaluation
3. Feedback to students
4. Practical Demonstration: 120 hours
 1. Preparation and presentation
 2. Testing and evaluation
 3. Student motivation
5. Class Theory: 120 hours
 1. Lecture
 2. Visual aids
 3. Discussion
 4. Testing
 5. Motivation for learning
6. Clinic Floor: 120 hours
 1. Student in relation to client
 2. Checking and aiding students
 3. Building self-esteem in students
7. Evaluation: 80 hours
 1. Testing oral and written
 2. Types of test
 3. Preparing test

Graduation Requirements-
Cosmetology, Nail Technology, Cosmetology Instructor
Training(Lake Havasu City Only)

In order to graduate from Charles of Italy Beauty College and Massage Therapy School, Lake Havasu City or Charles of Italy Beauty College, Bullhead City programs and be considered as a candidate for licensure by the Arizona State Board of Cosmetology in their program of study students must:

- 1) successfully complete all designated course work,
- 2) have 70% or higher attendance rate,
- 3) pass a final written and practical examination with 70% (If you require more than two final exams, a \$25.00 fee will apply to take the third exam)
- 3) complete the required number of program hours and,
- 4) satisfy all financial obligations.

Once these requirements are met the student will be granted a diploma to indicate the successful completion of their course of study and graduation requirements.

Massage Therapy Overview (Lake Havasu City Only)

The Massage Therapy Program is a 700-clock hour program, scheduled for completion in 6 months from the date of entrance, not to exceed a maximum time frame of 8 months and prepares the student for licensure as a Massage Therapist. Students will be contracted to attend a minimum of 32.5 hours per week. Instruction is offered from 9:00 am to 4:00 pm Monday through Friday. The instructional methods to teach the course include theory lectures, practical demonstrations, and audio/visual aids. Students will be graded on written theory tests and practical graded assignments.

Massage Therapy Course Units- 700 Clock Hours

Unit One: Theory Essentials

1. History of Massage Therapy: 5 hours
2. Requirements: 10 hours
3. Professional Ethics: 10 hours
4. Anatomy and Physiology: 165 hours
5. Kinesiology: 30 hours
6. Pathology: 20 hours
7. First Aid and CPR: 15 hours
8. Massage Effects, Benefits, Indications, and Contraindications: 17hours
9. Equipment and Products: 9 hours
10. Sanitation and Safety Precautions: 20 hours
11. The Consultation: 19 hours
12. Classification of Massage Movements: 20 hours
13. Application of Massage Technique: 27 hours
14. Massage Procedures: 230 hours
15. Face and Scalp Massage: 20 hours
16. Massage in Nursing and Health Care: 16 hours
17. Specialized Massage: 40 hours

- 18. Therapeutic Exercise: 7 hours
- 19. Business Administration: 20 hours

Massage Therapy Graduation Requirements, LHC Campus Only-

In order to graduate from Charles of Italy Beauty College and Massage Therapy School and be considered for licensure students must

- 1) successfully complete all designated course work,
- 2) have 70% or higher attendance rate,
- 3) pass a final examination with a minimum of 70%,
- 4) complete the programs required number of hours, and
- 5) satisfy all financial obligations.

Currently, the final examination administered by Charles of Italy Beauty College and Massage Therapy School (as a nationally accredited program), is your Arizona Massage Therapy licensing examination.

Transcripts to the Arizona State Board of Massage Therapy will not be released until all student fees and accounts are paid in full. Once these requirements are met the student will be granted a diploma to indicate the successful completion of the Massage Therapy Program and graduation from Charles of Italy Beauty College and Massage Therapy School.

Tuition and Fees

The following tuition and fees apply for all programs offered by both campuses:

Cosmetology Program:

*Application Fee:	\$100.00
*Books:	\$500.00
*Kit:	\$1,400.00
Supplies:	\$1,500.00
<u>Tuition:</u>	<u>\$12,500.00</u>
Total:	\$16,000.00

Nail Technology Program:

*Application Fee:	\$100.00
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*Books:	\$350.00
*Kit:	\$800.00
Supplies:	\$910.00
Tuition:	\$4,840.00
Total:	\$7,000.00

Cosmetology Instructor Training Program: (LHC Campus Only)

*Application Fee:	\$100.00
*Books:	\$300.00
Supplies:	\$710.00
Tuition:	\$5,390.00
Total:	\$6,500.00

Massage Therapy: (LHC Campus Only)

*Application Fee:	\$100.00
*Books:	\$300.00
* Kit:	\$550.00
Supplies:	\$200.00
Shipping&Handling	\$50.00
Tuition:	\$8,800.00
Total:	\$10,000.00

*** Indicates Non-Refundable Items**

Transfer Fees

Cosmetology, Nail Technology, Cosmetology Instructor Training:

In the case of a student wishing to transfer into the student body of Charles of Italy Beauty College and Massage Therapy School or Charles of Italy Beauty College, he or she is responsible for any and all transcript, testing, or other fees that may be necessary to meet the entrance and/or documentation requirements. A student wishing to transfer out of the student body of Charles of Italy Beauty College and Massage Therapy School or Charles of Italy Beauty College will not be charged for any transcripts or other information that may be required for their transfer.

Extra Instructional Charges

If a student must attend longer than their contracted end date as it appears in their signed written Enrollment Agreement, the student must pay in full the required over contract fees. Over contract fees may be waived by the school for extenuating circumstances at the Director's discretion. In order to ensure fairness of the school's ability to write off such over contract fees, the school will document the reason in which the school has either approved or denied the school's right to waive over contract fees. VA beneficiaries enrollment certifications cannot be extended out beyond the original contract dates due to absences. VA benefits cannot pay for additional instructional charges. The following is a flat rate of over contract fees for each program offered at either campus:

Cosmetology- \$13.00 per hour

Nail Technology- \$14.00 per hour

Cosmetology Instructor Training- \$15.00 per hour

Massage Therapy- \$20.00 per hour

It should be noted that by meeting the minimum requirement of 70% for attendance does not mean that the student will not incur over contract fees, all students must maintain a 90% attendance rate in order to avoid any over contract fees.

Examination and Licensing Fees

Cosmetology, Nail Technology, Cosmetology Instructor Training, (LHC Campus Only)

Graduates who elect to take the Arizona State Board of Cosmetology licensing exam must meet the graduation requirements. On the date these graduation requirements are met for each program the school will send to the Arizona State Board a Certification of Graduation that will allow them to apply for their program's license. Students are required to pay examination fees that are not included in the student's cost of attendance. The fees are paid to the Arizona State Board of Cosmetology in the form of credit card or check and are as follows: Written: \$100.00, Practical: \$77.00, for a total of \$177.00 to take the exam (paid to PCS) First License Fee: \$70.00

(paid to the board). Once licensed, the student will be responsible to renew their license biannually on their birthday or 30 days prior; the renewal fee is available on the Arizona State Board of Cosmetology website (azboc.gov).

The Arizona State Board of Cosmetology's website is also available for registering and pre-registering for the exam. Information will be given to the students during the course of their study regarding this process.

Disclosure: Please refer to the Arizona State Board of Cosmetology, Revised Statutes, Title 32 Chapter 5, Article 6, 32-572, for reasons why the Board may suspend, deny, or revoke a license and prevent an individual from becoming gainfully employed in their chosen profession. Therefore, the school makes no guarantees of licensure to anyone enrolling in our programs

Massage Therapy

Those who fulfill the graduation requirements may be issued a license from the Arizona State Board of Massage Therapy upon completion. Once the graduation requirements are fulfilled the Administration Office will mail the Arizona State Board of Massage Therapy a Certified Transcript. The student is then responsible for sending in an Application for their license, which is available on the Arizona State Board of Massage Therapy's website, www.massageboard.az.gov.

Massage Therapy (continued)

Fees are as follows:

\$217.00- Application Processing Fee and 2 year license, or

242.00- Application Processing fee and 2 year license and optional wall display license

The student must be able to provide along with their application a completed fingerprint card and proof of U.S. Citizenship/Alien Registration documentation, which includes two forms of accepted identification.

Disclosure: Please refer to the Arizona State Board of Massage Therapy, Statutes, 32-4222 (7-10) Qualifications for Licensure, for reasons why the Board may deny licensure and prevent an indi-

vidual from becoming gainfully employed in their chosen profession. Therefore, the school makes no guarantees of licensure to anyone enrolling in our programs.

Absenteeism and Tardiness

Students are responsible for all projects, tests, and theory classes missed due to absences. If a student is absent they are still responsible for the information covered during that time. The instructor will administer missed tests and/or assignments at their earliest convenience. Student's will have one-week to complete his/her missed tests and/or assignments after their official due date. This is the student's responsibility and failure to make up missed tests or assignments will result in a 0 grade. Excused absences are not accepted. (If a student misses tests and/or assignments due to a Leave of Absence the Director will administer the missed tests and/or assignments before graduation)

Make-Up Hours

Title IV students cannot receive more than 35 hours in one week without the school's permission and only in extenuating circumstances based on the operating hours of the school. Private pay students may exceed these attendance parameters according to their signed Enrollment Agreement and the operating hours of the school. Cosmetology students must attend a minimum of 4 hours of theory each week regardless of method of payment.

The Director of each campus reserves the right in accordance with the Arizona State Board to offer 20% of Cosmetology Hours as Alternative Learning Hours (Does not apply to the Massage Therapy Program). Alternative Learning hours will be given at the discretion of the Director of each campus or the Owner. (Examples include: outside education, illness, death, weather) Alternative Learning hours can be given by classes provided by subject matter experts in the Cosmetology field and/or assigned written work.

Licensing and Accrediting Agencies

The Arizona State Board of Cosmetology licenses Charles of Italy Beauty College(s) and Massage Therapy School and its instructional staff. Information about the licenses held by this school and its staff may be obtained from this agency at the following address:

Arizona State Board of Cosmetology
1740 W Adams Street #4400
Phoenix, Az 85007
Phone (480) 784-4539
www.azboc.gov

The Arizona State Board of Private Post-Secondary licenses and regulates the Massage Therapy Program offered by Charles of Italy Beauty College and Massage Therapy School.

The Arizona State Board of Private Post-Secondary Education
1740 W Adams Street Suite 3008
Phoenix, AZ 85007
Phone (602) 542-1253
www.appse.gov

The National Accrediting Commission of Career Arts and Sciences (NACCAS) accredits the institution. This agency is recognized by the U.S. Department of Education as an accrediting agency for schools of cosmetology and massage therapy and its many related fields and ensures that the institution provides sound, logical, and cohesive training in a way that is fair to the students and communities served by these schools. Information regarding the school's accrediting agency may be obtained at the following address:

National Accrediting Commission of Career Arts and Sciences
3015 Colvin St.
Alexandria, VA 22314
Phone (703) 600-7600
www.naccas.org

Licensing and Accrediting Agencies (cont.)

The US Department of Education
400 Maryland Avenue Southwest
Washington, D.C. 20202
Phone (800) 872-5327
www.ed.gov/www.fafsa.ed.gov/www.studentloans.gov

Grievance Policy

Student Grievance Procedure: Should a student have a complaint with the Institution, then the following steps shall be taken by him/her:

1. Student shall first attempt to address the grievance informally with the instructor or applicable staff member and try to resolve it. If unsuccessful, proceed to the written grievance procedure.
2. Student may state the grievance in writing to an Administrator, Campus President, or designee. Administrator or designee shall have five (5) business days in which to investigate and address the grievance.
3. Should Administrator or designee fail to or unacceptably address the grievance, the Student may file a complaint with:
Massage Therapy: the Arizona State Board for Private Postsecondary Education.
Cosmetology, Nail Technology, and Cosmetology Instructor Training: The Arizona State Board of Cosmetology
NACCAS and/or the U.S. Department of Education. The Student must contact the Boards for further details. See addresses above.

If the Student complaint cannot be resolved after exhausting the institution's grievance procedure, the student may file a complaint with the Arizona State Board for Private Postsecondary Education. The student must contact the State Board for further details.

Methods and Terms of Payments

The school will accept cash, personal check, cashier's check, and Title IV Federal Student Aid (from those students who qualify for these programs). Students will be required to make monthly payments depending on what is signed on their written Enrollment Agreement. Please note that while the school does not offer any institutional scholarships, it will accept outside scholarships from other organizations. If a student is not receiving any Title IV Funds, prior to or on the student's scheduled start date the school must receive the student's application fee, kit, books, and supply fee for their course of study, unless other arrangements have been made with the Financial Aid office. Tuition balances must be paid in full by the student's contracted end date in order to fulfill graduation requirements or paid at any time during enrollment with no pre-payment penalties. Any contract carried by the school may be subject to an administrative handling fee of an annual percentage rate (APR) of ten percent (10%) of the outstanding balance at the time of signing the enrollment agreement or the student's actual start date, whichever is later.

Class Schedule and School Closures

Charles of Italy Beauty College and Massage Therapy School, Lake Havasu Campus, forms new classes the first Monday of every month. Charles of Italy Beauty College and Massage Therapy School, Lake Havasu City opens to students and staff at 8:30 am and will begin theory class at 9:07 am to 10:00 am followed by practical and clinic floor experience and closes its doors at 4:00 pm Monday through Friday. On Wednesday, students will have theory class from 9:07 am to 11:00 am. Saturdays may be available as an optional day for students who need to make up hours based on student participation. Massage Therapy doors open to students and staff at 8:45 a.m., theory class begins at 9:15 to 12:00, followed by practical and clinic floor experience. Doors close at 4:00 p.m., Monday through Friday.

Charles of Italy Beauty College, Bullhead City Campus, forms new classes the second Monday of every month and is closed the

first Monday of every month for staff in service. **The Lake Havasu City Campus does not close the first Monday of the Month.** Charles of Italy Beauty College, Bullhead City opens to students and staff at 8:45 am and will begin theory class at 9:07 am to 10:00 am followed by practical and clinic floor experience and closes its doors at 4:00 pm Monday through Friday. On Wednesday, students will have theory class from 9:07 am to 11:00 am. **The Bullhead City Campus is not open to students or staff on Saturday.**

For both campuses, if the class start date falls on a recognized holiday classes will form the second or third Monday of the month depending on the campus. Both campuses will accept students up to one week after their official start date.

Both campuses are closed the first full week of January and the first full week of July. Both campuses reserve the right to close with pre-posted notice for continuing education. Summer hours may change based on the Director of Education's discretion, never exceeding minimum requirements set by the Arizona State Board of Cosmetology, NACCAS, the Department of Education, or student's contracted end time.

When a student inquires about the programs offered at Charles of Italy Beauty College(s) and Massage Therapy School they will receive this Program Guide/Catalog. Both Campuses will hold an Orientation at a minimum of three days prior to the student's official start date. At this time the students will go over the Program Guide/Catalog they received and an Administrator will read all the rules and regulation to the student. During this time any questions, concerns, or clarifications will be taken care of. After the student has a full understanding of what their Program entails the student will sign their Enrollment Agreement/Contract if the student still wishes to enroll. If a student enrolls within the one-week grace period after the official start date an Administrator will hold Orientation with them at least three days prior to their official start date.

The following is a listing of closed holidays recognized by both campuses:

January-	New Year's Day Martin Luther King Day
February-	President's Day
May-	Memorial Day
July-	Independence Day
September-	Labor Day
October-	Columbus Day
November-	Veteran's Day Thanksgiving Day and The following day
December-	Christmas Day and the following day

SATISFACTORY ACADEMIC PROGRESS POLICY

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

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology: 450, 900, and 1250 clocked (actual) hours

Massage Therapy: 175, 350, 525 clocked (actual) hours

Nail Technology: 150, 300, 450 clocked (actual) hours

Cosmetology Instructor Training: 162.5, 325, 487.5 clocked (actual) hours

*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first. SAP evaluations periods are based on actual contracted hours at the institution. 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 and/or academic year, whichever occurs sooner.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 70% 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 actually 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 70% 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 143% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

COURSE	<u>MAXIMUM TIME ALLOWED</u>	
	WEEKS	SCHEDULED HOURS
Cosmetology (Full time, 30 hrs/wk) 1600 Hours	76.2	2288
Massage Therapy (Full time, 32.5hrs/wk) 700 Hours	30.8	1001
Cosmetology Instructor Training (Full time, 30hrs/wk) 650 Hours	30.9	929.5
Nail Technology (Full time, 30hrs/wk) 600 Hours	28.6	858

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 70% of the scheduled contracted hours. Students who have not completed the course within the maximum time frame may continue as a student at the institution on a cash pay basis.

ACADEMIC PROGRESS EVALUATIONS

The quantitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 70% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. *Note: for VA beneficiaries, VA benefits cannot be extended due to absences.

ACADEMIC PROGRESS (continued)

Numerical grades are considered according to the following scale:

90 - 100	EXCELLENT
80 - 89	VERY GOOD
70 - 79	SATISFACTORY
69 and BELOW	UNSATISFACTORY

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 and/or VA 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 a 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.

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 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 or VA education benefits.

RE-ESTABLISHMENT 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 at the next scheduled evaluation.

INTERRUPTIONS, COURSE INCOMPLETE, 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 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

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.

Refund Policies

Institutional Refund Policy

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 30 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. If an applicant is not accepted by the school, the applicant shall be entitled to a refund of all monies paid.
2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started classes. All monies collected by school are refunded.
3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less the application fee in the amount of \$100.
4. A student notifies the institution of his/her withdrawal in writing.

5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
6. Refunds will be issued within 30 days of student notification, or date of school determination (withdraws due to absences or other criteria as specified in this catalog), or in the case of a student not returning from an authorized leave of absence (LOA), within 30 days of date the student was scheduled to return from the LOA and did not return.
7. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 calendar days.)
8. In type 2, 3, 4, 5, or 6, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
 - For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours.

PERCENT OF SCHEDULED TIME ENROLLED IN PROGRAM	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 30 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has

enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. 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. 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. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative 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, kit & books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in the enrollment agreement. Kits and supplies purchased by the student are not refundable once they have been issued to the student.
- 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 and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

Return of Title IV Funds

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Stafford Loans, PLUS Loans.

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal):

The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

When you withdraw during your payment period the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of the scheduled hours in your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the scheduled hours in your payment period, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your

school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of: your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any Institutional Refund Policy that the school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

Return of Funds by the School

The school will make the refund determination within thirty (30) days from the date of withdraw/termination and return the unearned funds for which the School is responsible as soon as possible, but no later than 30 days after the date of student withdraw/termination.

The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs

Unsubsidized FFEL/Direct Stafford Loan

Subsidized FFEL/Direct Stafford Loan

FFEL/Direct PLUS (Graduate Student)

FFEL/Direct PLUS (Parent)

Pell Grant

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the web at www.studentaid.ed.gov.

Student Privacy Policy

Student records are kept confidential in a locked filing cabinet and are available only to the student to whom they pertain, to parents or guardians of dependent students, authorized school personnel, its accrediting agency, and any other authorized agencies. A student and/or parent in the case of a dependent minor can request a copy of their records and/or any information contained in their student file by completing a Request for Records Form with the Administration Office. The Administration Office shall have three business days in which to provide the records being requested by the student and/or parent. It is the policy of Charles of Italy Beauty College(s) and Massage Therapy School, in accordance with the **Family Educational Rights and Privacy Act (FERPA)**, to withhold disclosure of personally identifiable information from educational records unless the student has consented to disclosure or FERPA allows disclosure.

For more information on FERPA please visit: www2.ed.gov/policy/gen/guide/fpco/ferpa. Students will be required to sign Permis-

sion to Disclose Educational Records Form each time a person other than a parent in the case of dependent minor requests any information pertaining to the student. Charles of Italy Beauty College(s) and Massage Therapy School will comply will all FERPA rules and laws.

Employment Assistance and Advising

Charles of Italy Beauty College(s) and Massage Therapy School does not guarantee employment after graduation and licensing and will not use employment as an inducement for enrollment. However, the institution will assist any of their licensed graduates in finding employment based on identifying employment opportunities, providing letters of reference to prospective employers upon request, and maintaining a listing of employer request on the student bulletin board. The school provides academic and career advice to all students including professionalism, resume development, interview preparation and job search skills. The faculty and staff are available by appointment or informally to meet with the students to discuss any obstacle that may be in the way of success. Additionally, student advising takes place during Satisfactory Academic Progress evaluations.

Housing and Professional Assistance

Charles of Italy Beauty College(s) and Massage Therapy School can recommend suitable housing in the area. However, the institution does not own or operate housing facilities. Students in need of professional advising may be referred to professional counseling in the community outside the school. A list of professional services, with contact information, is available through the administrative office.

Career Considerations & Physical Demands

Potential students should look over the factors and understand the commitment level they are about to undertake to be successful in their chosen field. You should be aware of the following:

1. Enjoy dealing with the public and able to follow client direction

2. Keep abreast and knowledgeable in your chosen field
3. Long working hours while building clientele
4. Learning business skills
5. Work in this field can be physically demanding, repetitious, with long hours on your feet
6. Exposure to chemicals and chemical fumes, which may cause allergies
7. Compensation varies depending on circumstance.
8. You may work for a salary, commission, booth rental or a combination of the above.

Performance Statistics

NACCAS Annual Report Outcome Rates 2017 Combined Campus Annual Report

Graduation Rate:	68.00%
Placement Rate:	61.76%
Licensure Rate:	100.00%

School Dress Code

Lake Havasu Campus- Shorts must be no shorter than 2 inches above the knee. Clothing that is shredded or has holes is not permitted. Sleeveless shirts are not allowed. Smocks or other uniform must be worn while on campus.

Bullhead City Campus- Students must wear scrub tops and bottoms in solid colors only, no print. The student is responsible for providing their own scrubs.

Professional Conduct

Both students and staff shall conduct themselves in a professional manner at all times while in the school. This includes but is not limited to:

1. Respecting every ones right to personal choice.
2. Be on time and ready for theory class.
3. Notifying a staff member before 9:00 A.M if going to be late or absent.

4. Clocking in and out at scheduled times, failure to clock in or out may result in loss of hours.
5. Notifying a staff if leaving prior to contracted time.
6. Appropriate hair, make-up and school dress code.
7. All implements in clean and sanitary condition.
8. Station to be clean and disinfected before and after each client
9. No smoking except in designated areas.
10. Staff, client, student, shall be treated courteously and professionally.
11. There shall be no refusal of clients. Inability or refusal to perform services will result in being clocked out.
12. No criticism of students or staff.
13. Possession of illicit drugs or alcohol is not permitted on campus.
14. Cheating, dishonest, falsification of records or theft will not be tolerated.
15. No cell phones, pagers during class or with a client.
16. Willful destruction of school property will be cause for immediate termination.
17. Students are expected to attend school according to their signed contract.
18. No inappropriate conversation.
19. There will be no food on the clinic floor.
20. Any student making monthly payments will not be allowed to attend should their account become delinquent and no arrangements approved by staff.

Failure to follow the rules will result in written warning. Three written warnings in one month will result in probation for one month. Any additional written warnings during this time will result in suspension for a maximum of 5 days. Further disciplinary issues after suspension will result in termination of enrollment.

Termination Policy

The school may terminate a student prior to the completion of their programs for one or all of the following reasons; unsatisfactory progress in academics and/or attendance, not fulfilling financial obligations to the School, insubordinate behavior, violation of Drug Free

School, and/or it is not in the best interest of the School or student to remain enrolled. A \$150.00 termination fee will be applied to the student's charges and an Institutional Refund Calculation will be completed.

Cancellation Policy

An applicant who provides written notice of cancellation within three days (excluding Saturday, Sunday, and federal and state holidays) of signing an enrollment agreement is entitled to a refund of all monies paid. No later than 30 days of receiving the notice of cancellation, the school shall provide the 100% refund.

Other Cancellations

An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid, less the registration fee in the amount of \$100.

Campus Security and Student's Right to Know

Charles of Italy Beauty College(s) and Massage Therapy School follows all required security measures. There has been no crime reported at our campuses.

Students are given the school's drug and alcohol policy during orientation along with a list of organization available if ever needed. The institution takes a proactive approach to Campus Security as to deter any future Campus Crime.

Non Discrimination Policy

Charles of Italy Beauty College(s) and Massage Therapy School does not discriminate on the basis of sex, age, race, color, religion, or ethnic origin in admitting students at either of their campuses.

Drug & Alcohol Policy

Charles of Italy Beauty College(s) and Massage Therapy School is drug & alcohol free. Any student caught with drugs or alcohol on

campus will be immediately terminated and the refund policies will go into effect. If you or someone you know has a drug or alcohol problem resources are available. A list of agencies is given during Orientation and can also be found on the student bulletin board. Any student who is prescribe medication must be able to perform all procedures safely. If an instructor feels the student cannot perform the service they may be asked to work on written assignments.

Leave of Absence Policy

A student who must take an approved Leave of Absence (LOA) or must withdraw from training will return to school in the same satisfactory academic progress status as prior to the leave of absence.

A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA:

1. Financial Hardship
2. Medical Issues
3. Personal or Family Related Matters.

The LOA must be requested and approved in writing prior to LOA occurring. In addition, the student is required to list the reason for the LOA and their signature on the LOA form. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to the school, unless unforeseen circumstances prevent the student from doing so. In this case the institution will document the reason for it's decision and collect the request from the student at a later date. For Example, if the student was in an accident and they could not submit in writing a request for a LOA, the beginning date of the approved LOA would be determined by the institution to be the first date the student was unable to attend the institution because of an accident. A student who is granted a LOA that meets the above mentioned criteria is not considered to have withdrawn from the school and a refund calculation is not required.

The maximum time frame for a LOA is 180 calendar days and the minimum is 2 weeks or 14 calendar days. The school permits more than one LOA provided the total number of days of all LOA does not exceed 180 calendar days within a 12 month period.

If the student does not return from the LOA by the specified date as stated on the LOA form, the student will be dropped from the school. The school is required to take attendance and therefore the withdrawal date for the purpose of calculating a refund will be the student's last date of attendance. Additionally, the student's loans will go into repayment after 180 days from the last date of attendance. On the day the student returns from a LOA the student is required to complete an enrollment agreement addendum. The student's contract and maximum time frame will be extended for the same number of days the student was on LOA without any additional institutional charges or penalty to the student.

Certified as a true and correct in content and policy.

School Official

Date

Addendum