



*233 STOBE AVENUE
STATEN ISLAND, NY 10306
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COURSE CATALOG

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Volume 2

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The student should be aware that some information in the catalog may change. It is recommended that students considering enrollment check with the school director to determine if there is any change from the information provided in the catalog. In addition, a catalog will contain information on the school's teaching personnel and courses/curricula offered. Please be advised that the State Education Department separately licenses all teaching personnel and independently approves all courses and curricula offered. Therefore, it is possible that courses/curricula listed in the school's catalog may not be approved at the time that a student enrolls in the school or the teaching personnel listed in the catalog may have changed. It is again recommended that the student check with the school director to determine if there are any changes in the courses/curricula offered or the teaching personnel listed in the catalog.

WHY BEAUTY CULTURE ACADEMY?

- ❖ Our training program includes advanced, creative, and comprehensive cosmetology and esthetics curricula.
- ❖ Our instructors are trained to our standards of excellence so that they can train you to be the best.
- ❖ We have a state-of-the-art, boutique beauty school in the fashion and beauty capital of the world. We foster an intimate and personalized program that puts the attention on you.
- ❖ You will be connected to the wealth of knowledge and talent at CLASSIQUE studio. Master stylists from the salon give periodic guest demos and lectures, offering you their unique experience and insight to the industry.
- ❖ Your education will be forever connected to the CLASSIQUE name: A company known across the world for its creative excellence and commitment to the highest standards of hairdressing.
- ❖ We help each and every student achieve their own career goals: we have connections throughout the industry and we use them to help to open the right career path for you. Also, after graduation students can apply to join the CLASSIQUE Salon team.
- ❖ Our combination of theory and hands-on practical work will build your knowledge, confidence, and creative repertoire so that you'll be ready for a lifetime of success.
- ❖ You will learn a full range of skills including communication, business building, editorial, retail success, team work, how to set and achieve goals, as well as hair cutting, coloring, chemical restructuring and styling.
- ❖ You will see cosmetology from every angle: You'll be in a retail environment, you'll be presenting your own creative projects, you'll meet and greet guests, and you'll even be put into the shoes of a salon manager.

Beauty Culture Academy Mission Statement

Beauty Culture Academy is passionately committed to the future cosmetologist and esthetician. We aim to provide an inspirational, career-shaping curriculum that exceeds state requirements and pave the path to a rewarding and successful career.

We prepare all students to pass their State Board examination and find gainful employment. We give all students the foundation to build a successful career and master the art and craft of cosmetology and esthetics. We aim to improve personal confidence and experience with exposure to a variety of clients.

Class size allows learning objectives to be achieved through individual attention. Expert staff from CLASSIQUE Salon will periodically provide advanced education in cutting, coloring, chemical restructuring, styling, make up and editorial and fashion related hairstyling.

ACADEMY SPACE, EQUIPMENT AND FACILITIES

Beauty Culture Academy is a purpose built, state of the art facility. Designed with as much open-planned space as possible, the school reflects our belief in an open line of communication between students and staff. All equipment and facilities meet the highest professional standards.

Included in The Space:

The salon is large, bright and airy and has been set up as a professional salon service environment. There will be a diverse spectrum of clients for you to practice hair and beauty skills and gain invaluable salon floor experience. All services will be performed under the supervision of your instructor(s).

- Two large student classrooms are fully equipped for theoretical and practical education.
- Retail Store featuring hair and beauty products from around the world to help give you the opportunity to perfect your client service retail skills.
- Student lockers and a fully stocked dispensary are included for your convenience.
- State of the art audio/video for guest speakers and presentations.
- Beauty Culture Academy is fully equipped for handicapped access.

YOUR FUTURE

Welcome to the exciting world of cosmetology. As a licensed Cosmetologist and Esthetician, your future career opportunities will be rich and varied.

Job opportunities include, but are not limited to:

Cosmetologist
Master Stylist
Color Specialist
Editorial or Session Stylist
Cruise Ship Stylist
Esthetician
Skin Care Specialist
Salon and/or Spa Manager
Salon Owner
Educator

We are committed to your education and future career. Assistance in finding employment through salon visits, employer presentations, and promotion will be provided. We will also assist all students with salon placement by using our relationships with salons and spas across America. Students that excel during their cosmetology course will be considered for the CLASSIQUE Salon cutting or coloring assistant training program. However, the Beauty Culture Academy cannot guarantee employment for any graduate.

Standard Occupational Code (SOC Code) Hairdressers, Hairstylists and Cosmetologists

<http://www.onetcodeconnector.org/ccreport/39-5012.00>

Standard Occupational Code (SOC Code) for Skin Care Specialists

<https://www.onetcodeconnector.org/ccreport/39-5094.00>

National Centre for Education Statistics (CIP Code) Classification of Instructional Programs

<http://nces.ed.gov/pubs2002/cip2000/cip2000.asp/cip2=12.040>

Housing and Professional Assistance Policy

The institution 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 and in the student restroom.

ACADEMY SCHEDULE

School Hours of Operation: Monday-Thursday 8am-10:30pm Friday 8am-5pm.

The daily schedules for the programs are as follows:

Cosmetology Full-time: 8am-4pm Monday -Friday; 7 hours daily, 35 hours weekly; 29 Weeks

Cosmetology Part-time:

- 5pm-10:30pm Monday -Thursday; 5 hours daily, 20 hours weekly; 50 Weeks

Esthetics Part Time:

- 4pm-10:30pm Tuesday & Thursday (6 hours); 12 hours weekly; 50 Weeks
- 5:00pm-10:30pm; Tuesday & Thursday (5 hours); 10 hours weekly, 60 weeks (schedule no longer available)

Full-time students have a one-hour lunch break. Part-time students have a 30-minute lunch break.

Beauty Culture Academy is Governed By:

The New York State Education Department
Room 560, Education Building Annex
89 Washington Ave
Albany, NY 12234
Tel: 518-474-3969

Beauty Culture Academy is Nationally Accredited By:

National Accrediting Commission of Career Arts & Sciences, Inc. (NACCAS)

3015 Colvin Street

Alexandria, VA 22314

www.naccas.org or (703)600-7600

FACULTY AND STAFF

The most important factor in the quality of your education is the quality of your instructors. We hire experienced, expert educators with an abundance of in-salon, editorial and business-related knowledge. Each instructor has a broad understanding of cosmetology or esthetics, our curriculum and the standards we set for students and educators. Our instructors also have a caring attitude, love of learning and a desire to make a difference in your life.

All school directors and teachers hold current New York State Cosmetology and/or Esthetics, and Teaching Licenses.

School Owner:

Beauty Culture Academy LLC, 233 Stobe Avenue, Staten Island, New York 10306

Staff Name

Title

Vincent Gerwer

Owner/Director

Patricia Gerwer

Substitute Cosmetology Teacher

Desiree Cowhig Caserta

Administrator/ Cosmetology Teacher/ Financial Aid/ Title IX Coordinator

Charles Milo

Director of Education/ Cosmetology Teacher

Robert Joseph

Admissions Agent

Kerri Johnsen

Cosmetology Teacher

Lisa Tenneriello

Cosmetology Teacher

Tara Dutton

Esthetics Teacher

Agent

Vincent Gerwer

ADMISSIONS

If you want an inspirational education and a lasting, prosperous and rewarding career, there is no better place to start than Beauty Culture Academy. To enroll, you will need to show us your academic background and your commitment to the craft of cosmetology. The programs are taught in English. The text books and course materials are only offered in the English language.

Admissions and Enrollment Requirements

Beauty Culture Academy is committed to equal educational opportunity and does not discriminate in its employment, admissions, instruction, career services or graduation policies or any other activity on the basis of gender, race, sex, color, age, religion, ethnic origin, pregnancy, disability, marital or veteran's status, gender identity, sexual orientation or financial status. Applicants will not be denied on the basis of any of the foregoing factors, but applicants must meet all requirements specified for admission.

Enrollment

Beauty Culture Academy does not recruit students already attending and/or admitted to another cosmetology school offering the same or similar programs of study. Beauty Culture Academy does not accept ATB (Ability-to-Benefit) students. Each student must Have an interview with the school Admissions Director and meet the following requirements for consideration for admission to our programs of study:

- Driver's license or government issued photo ID (proof of at least 17 years of age); AND

- High school diploma, High school transcript showing completion/graduation date; GED certificate or Transcript showing passing; College transcript showing completion of an associate’s degree or higher.

Foreign diplomas: must provide evidence that verification of a foreign student’s high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a high school diploma awarded in the United States. Recognized credential evaluation agencies such as World Educational Services (WES), Globe Language Services and Educational Credential Services.

Additional Admissions Information

Beauty Culture Academy does not accept appropriate credit from other licensed schools for previous education. The school does not guarantee transferability of its credits received at this school to any other institution.

Beauty Culture Academy accepts students back for re-entry into the program after a period of withdrawal depending on the circumstances at the time of withdrawal, and at the discretion of the school director. All applicants must meet the current requirements for admission, pay a registration fee, and will be charged for the current rate per hour of instruction for the hours remaining in the program. Additionally, the applicant must pay off any debt owed the school based on the previous enrollment period.

Beauty Culture Academy reserves the right to deny admission to any applicant who on the basis of background, record and statements or conduct during the admission process, determines not to be qualified to succeed in or benefit from the academic program offered.

COSMETOLOGY PAYMENT INFORMATION

Students requiring loans may seek out a private personal loan.

Registration:	\$100
Tuition:	\$10,700
Books:	\$1441.50
Supply/Kit:	\$1258.50 (including tax)
Total Tuition:	\$13,500

ESTHETICS PAYMENT INFORMATION

Students requiring loans may seek out a private personal loan.

Registration:	\$100
Tuition:	\$7,400
Books:	\$450
Supply/Kit:	\$550 (including tax)
Total Tuition:	\$8,500

Registration fee, books/kit fees are non-refundable.

PAYMENT OPTIONS

- Cash, credit card, or money order, certified check, and TFC Tuition Financing.
- Any payments made by credit cards, there will be a 3% fee added.
- Please ask the Admissions department for information on TFC Tuition Financing.

Other Charges

- Extra Instructional Charges: School will charge additional tuition for hours remaining after the calculated contract ending date stated on the enrollment contract at the rate of \$10.00 per hour, or any part thereof, payable in advance until graduation.
- The student will be charged to replace books/kit items.

Financial Assistance

Beauty Culture Academy is a private school cash pay school. We do not yet offer financial aid from the government. Enrolling students must pay their own tuition fees or seek out a private student loan, private scholarship, or family benefactor.

Federal Assistance Programs

The school is seeking approval to be an eligible institution by the U. S. Department of Education to participate in Title IV federal grant and loan programs. The packaging of financial assistance is determined according to guidelines set by the US Department of Education. A variety of programs are available for students qualifying for assistance:

Federal Grants

Federal Pell Grant: Intended to be the basis of the financial aid package and may be combined with other aid to meet the full cost of attendance. The Federal Pell Grant is a need based aid program in which an eligible recipient does not have to repay the funds received.

Federal Direct Loan Program

These are low interest loans for undergraduate and graduate students that are made available through the Federal Government. This program includes the Federal Subsidized Stafford, Federal Unsubsidized Stafford and Federal Parent Plus loans. There are grade level progressions and loan limits used for the administration of these loans, and repayment terms include a six-month grace period that begins when the student graduates or drops below half time enrollment.

Federal Direct Subsidized Stafford Loan: This is a need-based-loan for which the Federal government subsidizes the interest until repayment begins and during any period of deferment. This is a loan and recipients must begin making payments at the end of their six-month grace period.

Federal Direct Unsubsidized Stafford Loan: This is a non-need-based loan for which the Federal Government does not pay the interest subsidy. Interest accrues after disbursement. The recipient has the option to pay the interest or to defer payment of the interest for the grace period. This is known as capitalization.

Federal Direct Parent Plus Loan: This loan is available to parents of dependent undergraduate students to help pay for the cost of the dependent's education. Borrowers of PLUS Loans are required to undergo a credit check by the lending institution. The definition of a "parent" for PLUS Loan eligibility is a student's biological or adoptive or step-parent in the event that person's income would have been taken into consideration when calculating the student's expected family contribution (EFC).

Career Considerations

The school wants to ensure that students interested in pursuing a career in hair, skin or nails, considers all aspects of such a decision. Persons who want to become professionals in this field must:

- Have finger dexterity and a sense of form and artistry
- Enjoy working with the public and be able to follow a customer's direction
- Keep abreast of the latest hair, skin and nail care techniques and technological innovations
- Work long hours while building a personal clientele in order to earn the desired income
- Make a strong commitment to the educational process and complete the program of study
- Learn the skills necessary to operate a personal business

Applicants and students should be aware that:

- The work can be arduous and physically demanding because of long hours standing over a stylist's chair, an esthetician's treatment bed or manicurist table
- There will be exposure to various chemicals and fumes that may cause allergic reactions or could be harmful if used incorrectly
- The practice of safety and infection control is essential for effective and successful performance within the industry
- Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding scale commission, retail commission or independent contracting (renting space and equipment from an existing salon or spa).
- Please see the last page of this catalog for more info.

Physical and Safety Demands of the Profession

The institution educates students on the following physical demands essential to the beauty industry. Students must be able to perform these demands, with or without reasonable accommodations (as appropriate), to participate in the program and become a graduate. Students must understand that as part of the program, there may be other necessary physical and safety requirements. If you require a reasonable accommodation to perform these demands, you must direct a written request with documentation, to the manager prior to enrollment.

Some products used in the cosmetology industry may cause an allergic reaction. If you have encountered allergic reactions or are concerned about a reaction, you should consult with your physician. In addition, the profession requires that you work with sharp and/or hot instruments which could cause injury. During instruction, students will be educated on how to work with instruments and the procedure for conditions in which blood may become present.

To ensure continued success, students will need to continue to learn new and current information related to skills, trends, and methods for career development. Students will be required to stand for long periods of time and perform precise work with arms and hands in a raised manner. Students must be able to physically and verbally interact with clients and staff. Students must have the ability to maintain work areas and sanitize all implements, towels and sheets that may have been used during a service. Individuals must have finger and wrist dexterity, range of motion for their arms and backs and in several of the professions a sense of form and artistry. All should enjoy dealing with people and have the ability to utilize basic analytical skills to determine safe and proper use of implements and/or tools, products, disinfection specifications, and able to follow patrons' instructions.

Students must have the skills to learn and ultimately be able to perform the following:

- Evaluate, wet, shampoo, comb, sculpt, cut, braid and dry the clients hair and/or scalp
- Evaluate, clean, file, buff, clip, massage and apply polish to a client's nails
- Evaluate a client's hair color to determine a course of action to achieve the desired result
- Evaluate, apply product and massage a client's face, hands, arms, feet and leg below knee
- Evaluate, test temperature, apply and remove wax
- Evaluate and apply product and makeup to a client's face
- Evaluate clients skin and nails

Class Start Dates

Cosmetology (Full-time) Start and End Dates

Start Date	End Date		Start Date	End Date
5/22/2023	12/11/2023		1/22/2024	8/13/2024
7/10/2023	1/29/2023		3/4/2024	9/23/2024
8/21/2023	3/11/2024		4/15/2024	11/4/2024
9/18/2023	4/8/2024		5/27/2024	12/16/2024
10/30/2023	5/20/2024		7/8/2024	1/27/2025
12/11/2023	7/1/2024		8/19/2024	3/10/2025

Cosmetology (Part-time)

Start Date	End Date		Start Date	End Date
5/22/2023	5/6/2024		1/22/2024	1/7/2025
7/10/2023	6/24/2024		3/4/2024	2/17/2025
8/21/2023	8/5/2024		4/15/2024	3/31/2025
9/18/2023	9/2/2024		5/27/2024	5/12/2025
10/30/2023	10/14/2024		7/8/2024	6/23/2025
12/11/2023	11/25/2024		8/19/2024	8/4/2025

(The above date ranges do not include holidays and school closures)

Esthetics (Part-time) Dependent upon enrollment. Please see Admissions

Scheduled Holidays & Closures

Beauty Culture Academy recognizes the following days as legal holidays.

- New Year's Eve and Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day & the Day After
- Christmas Eve, Day, and the day after (may be extended upon notice)

Weather Related School Closings

Beauty Culture Academy does not generally close because of weather related conditions. When there is a serious "weather emergency", which causes retail businesses and government offices to close, Beauty Culture Academy may cancel or delay classes. A decision to have a late opening or early closing will be made by the School Director. Students will be contacted by text to inform of school closure.

ACADEMY POLICIES AND PROFESSIONAL STANDARDS

Attendance

Students enrolled in the Cosmetology full time day schedule will attend 35 hours per week, 7 hours per day, Monday – Friday 8am to 4pm. Full-time students receive a one-hour lunch break. If a student is unable to take a lunch break due to curriculum or client related activities, the instructor must approve the adjusted lunch break(s) and the student will be given the full half hour to meet the daily schedule requirement.

Students enrolled in the Cosmetology part time program will attend 20 hours per week, 5 hours per day, Monday thru Thursday, from 5:00pm to 10:30pm OR 4pm-9:30pm Monday -Thursday; 5 hours daily, 20 hours weekly; 50 weeks (not currently offered). Part-time students receive a 30-minute lunch break.

Students enrolled in the Esthetics part time program will attend 10 hours per week, 5 hours per day, Tuesday & Thursday, from 5:00pm to 10:30pm (schedule no longer available) OR 4pm-10:30pm Tuesday & Thursday; 6 hours daily; 12 hours weekly; 50 weeks. Part-time students receive a 30-minute lunch break.

Students are required to attend their scheduled hours to ensure they get the most out of their career education and avoid paying extra instructional charges for extending their training beyond their contract ending date. Tardiness is considered more than 15 minutes late. Attendance is recorded to the nearest quarter hour. Students unable to attend classes should call and let the instructor know that they will not be attending that day.

Excused/unexcused absences are not applicable this institution. All students must attend all clock hours in the program and make-up any hours and missed assignments.

How the School Ensures Good Attendance

The classroom teacher maintains the attendance roster. The attendance roster is kept at the school at all times. In the event that a substitute teacher is used, the substitute must initial the day's attendance.

Attendance will be taken three times a day in the following manner:

1. The beginning of morning class
2. The beginning of afternoon class (after lunch)

3. The end of afternoon class

If absent that student will be contacted by phone and the results will be recorded on the Absence/Drop Record Form and/or their attendance record. If appropriate, the student will be informed that a leave of absence status is available.

Academic Advising & Career Counseling

The Beauty Culture Academy 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.

The school actively posts potential job offers on the in-house job posting board and continuously works to establish relationships with potential employers. In addition, the institution suggests student's access www.indeed.com/beauty to search employment opportunities.

If at any time you need further assistance with employment placement contact the Director. However, the institution does not guarantee employment to any students.

Make Up Hours & Make Up Work

Make up hours are available upon the discretion of the school owner. We strongly suggest students sign up for make up hours in advance on content missed. Make up hours must be clearly differentiated from regular attendance.

In order to qualify to make up hours, both Esthetics and Cosmetology students must have completed a minimum of 300 attended hours. You must also have perfect attendance the week prior and leading up to the day you are making up said hours. This rule applies to both Cosmetology and Esthetics. If you are absent the week prior or even the day before, you are not permitted to makeup hours. No hours for either Cosmetology or Esthetics are to be made up from 4pm to 5pm. NO EXCEPTIONS!

Make up work is associated with any missed or failed assignments. All assignments and make up work must be made on the content that was missed. Make up work can only be completed with the permission of the instructor or School Director.

Personal Responsibility

All students must be fully enrolled a minimum of one day prior to course commencement. It is the responsibility of the individual student to ensure they arrive on time, in proper uniform and with all necessary tools and equipment.

Uniform

The Cosmetology uniform is as follows: Black pants or skirts, with a black shirt or Beauty Culture Academy t-shirt.

The Esthetics uniform is as follows: All white scrubs.

Personal Conduct

While on school property, or representing Beauty Culture Academy outside of school, all students must conduct themselves in a respectful, safe, and businesslike manner. In order to maintain a professional environment, any student found to be disruptive (foul language, rude or unprofessional behavior), will be immediately removed from the learning environment and may be dismissed for the day or until further notice.

Professional Appearance

In order to conduct oneself in a professional manner, a cosmetology student must look and feel professional in him or herself. Full uniform must be worn at all specified times, with no modifications or alterations. If uniform becomes damaged it is the individual's responsibility to replace it within 24 hours at their own expense. Suitable closed in footwear must be worn to comply with health and safety rules and regulations. For the same reason no jewelry is to be worn whilst attending practical class. Hair must be clean and styled at all times as we are promoting and working in a beauty environment (certain

classes may require tying the hair back from the face and neck for health and safety reasons). Fingernails must be at a workable length, neat and clean; neutral nail polish is allowed.

Personal Hygiene

All students must be fully aware of their responsibility for their personal hygiene. A daily bath or shower must be taken, teeth must be clean with fresh breath, please use regular mints/mouthwash if you smoke or drink coffee. Beauty Culture Academy reserves the right to instruct students with regard to appearance and hygiene issues at any time.

Professional Conduct

All clients must be treated courteously at all times. Client confidentiality must be maintained and never discussed with peers in or outside Beauty Culture Academy. All students will be responsible for arranging their own models for practical class, if no model is available students may use each other for the practical assignment.

Personal Belongings

All student kits must be brought clean, safe and sanitized to every practical lesson. It is the individual student's responsibility to replace any missing or damaged items to the same quality they were provided. Tools and equipment must only be used for their purpose as directed. All belongings are the responsibility of the individual and Beauty Culture Academy bears no responsibility for items lost on school property. Lockers are provided for daily use and locks must be removed at the end of your course. Student must provide their own locks and assume responsibility for items lost on school property. Lockers are provided for daily use and locks must be removed at the end of your course, otherwise items will be removed and discarded. Students must provide their own locks.

Drug Free Workplace Policy

Beauty Culture Academy intends to help provide a safe and drug free work environment for our students and our employees. Beauty Culture Academy explicitly prohibits the use, possession, solicitation for, or sale of narcotics or other illegal drugs, alcohol, or prescription medication without a prescription on or around school premises.

Media Guidelines For Students

Beauty Culture Academy respects the rights of students and coworkers to use social media during their personal time. Social media includes all forms of online publishing and discussion, including but not limited to Facebook, Myspace, Foursquare, Pinterest, Instagram, Twitter, YouTube, blogs, wikis, file sharing and user generated video and audio.

Beauty Culture Academy students are personally responsible for the content that they publish on social networking sites. Be mindful that what you publish will remain online for a very long time and be respectful of your audience.

Beauty Culture Academy does not permit ethnic slurs, personal insults, obscenity, intimidation, cyber bullying or engaging in conduct that would not be acceptable in Academies or any of Beauty Culture Academy media sites. Beauty Culture Academy reserves the right to remove any posts at its discretion and take necessary disciplinary action as appropriate. It is the duty of Beauty Culture Academy to protect itself from undue harm related to information that is shared on social networking sites.

Copyright Infringement Policy

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing may subject a student to civil and criminal liabilities. A summary of the penalties may be found at: <http://www.copyright.gov/title17/92appf.pdf>

Students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the school's information system will be terminated.

Reasonable Accommodation Policy

The Americans with Disabilities Act Coordinator is your School Director. Prior to starting school, the Director should be contacted by any person requiring information relative to the services available for individuals with disabilities.

Tuition Reimbursement Fund

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending proprietary schools. If a school closes while you are in attendance prior to the completion of your educational program, then you may be eligible for a refund of all tuition expenses which you have paid. If you drop out of school prior to completion and you file a complaint against the school with the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations. To file a complaint, either write the New York State Education Department- Bureau of Proprietary School Supervision, 116 West 32nd Street, 5th Floor, New York, NY 10001 or telephone (212) 643-4760. The New York State Education Department's staff will assist you in the preparation of a tuition reimbursement form (a sample of which should have been provided to you upon enrollment).

Policy Against Harassment

Beauty Culture Academy firmly believes that each individual has the right to study and work in an environment that promotes equal opportunities for all and prohibits discrimination, including any form of harassment. Therefore, Beauty Culture Academy has developed a "Policy Against Harassment" that is distributed at the time of enrollment. The Policy provides a means by which individuals can bring any violations of the Policy to Beauty Culture Academy's attention. It also includes guidelines for the investigation of complaints and enforcement of the Policy. Please address any questions regarding the Policy to your School Director.

OSHA (Occupational Safety & Health Administration)

Beauty Culture Academy fully complies with all rules and regulations regarding OSHA industry standards. All MSDS sheets are kept on premises in a secured metal cabinet and are accessible to all employees as required.

Performance Statistics - NACCAS Annual Report Outcome Rates 2021

The institution's accrediting agency requires that any adjustments made to its student outcomes rates due to the COVID-19 Pandemic must be disclosed. As student achievement at this institution has not been significantly impacted by the Pandemic, the outcome rates reported do not reflect any such adjustments related to COVID-19.

(The below rates are for the Cosmetology program only. There were no Esthetics students enrolled)

Graduation Rate	100.00%
Placement Rate	82.35%
Licensure Rate	100.00%

Performance Statistics – OEDS Reporting 2021-2022

Program	Applied for Enrollment	Enrolled	Graduated
Cosmetology	27	41	22
Esthetics	13	31	9

Please note that the above numbers reflect the time during the COVID-19 Pandemic and shutdowns.

COURSE CONTENT AND CURRICULUM

Cosmetology 1000 Clock Hours

Nobody becomes a true master hairdresser in 1000 hours. But, done right, those 1000 hours will equip you with the skills to make a successful start to your career. And, done right, those 1000 hours will give you the impetus to continue to improve throughout your career.

This course takes a modern, dynamic, and personalized approach to teach you the latest theory and practical techniques in hair cutting, coloring, chemical restructuring and styling. It also includes basic knowledge of nail and skin care and make up application.

The aim of this curriculum is first to give you a rock-solid foundation so you can begin your career as Cosmetologist with confidence and second, to give you the inspiration and ability to keep learning and become a true master of the cosmetology craft. The curriculum is broken down as follows:

PROFESSIONAL REQUIREMENTS- 24 HOURS

- New York State License Requirements
- State and Federal Payroll Requirements
- New York State Sales Tax Requirements
- Career Opportunities and Placement
- Professional Ethics, Conduct and Attitude
- Professional Organizations, Trade Shows and Publication

SAFETY AND HEALTH- 26 HOURS

- New York State Laws, Rules and Regulations
- OSHA Regulations Concerning Hazardous Materials Communications
- Types and Classification of Infectious Organisms- Bacteria, Viruses, Molds, Fungus
- Growth and Reproduction of Infectious Organisms
- Infections and their Prevention
- Immunity and Body Defenses
- Decontamination and Infection Control
- Physical and Chemical Agents

ANATOMY AND PHYSIOLOGY- 15 HOURS

- Cells, Tissues and Organs
- Body Systems
- Basic Principles of Nutrition
- Overview of Bones and Muscles of the Head, Arms, Hands, Legs, and Feet

HAIR ANALYSIS- 10 HOURS

- Structure
- Growth Patterns
- Texture
- Porosity
- Elasticity

HAIR & SCALP DISORDERS & DISEASES- 10 HOURS

- Dandruff
- Alopecia
- Fungal Infections
- Infestations
- Infections

CHEMISTRY AS APPLIED TO COSMETOLOGY- 5 HOURS

- Forms and Properties of Matter
- Elements, Compounds and Mixtures

- Chemical Reactions and Solutions
- The pH Scale
- FDA Laws Governing Hair Care Products and Product Safety

SHAMPOOS, RINSES, CONDITIONERS, AND TREATMENTS- 30 HOURS

- Client Preparation, Analysis and Consultation
- Hair Analysis Instruments and Equipment
- Shampooing Products, Composition and Procedures
- Rinsing Products, Composition and Procedures
- Conditioning Products, Composition and Procedures
- Procedures for Hair and Scalp Disorders
- Scalp Manipulations

HAIRCUTTING & SHAPING- 175 HOURS

- Fundamentals, Principles and Concepts of Design
- Scissor Haircutting: Nomenclature and Care of Scissors, Techniques & Procedures
- Razor Haircutting: Nomenclature and Care of Razor, Techniques & Procedures
- Clipper Haircutting: Nomenclature and Care of Tools, Techniques & Procedures
- Removal/Trim of Superfluous Hair
- Contemporary and Specialized Haircutting: Female Styles, Male Styles, Children Styles
- Mustache and Beard Shaping
- Shaving: Dexterity of the Hands and Razor, Preparation and Procedures

HAIR STYLING- 245 HOURS

- Finger waving
- Pin curling
- Skip waving
- Roller Styling
- Patterns in Hairstyling: Waves, Pin curls, Rollers and Combinations
- Finishing Techniques
- Twisting, Wrapping, Weaving, Extending, Locking, and Braiding
- Traditional Weaving and Styling
- Services in Hairstyling: Tools and Implements, Blow drying, Thermal Curling, Hair Pressing
- Hair Pieces

CHEMICAL RESTRUCTURING- 180 HOURS

- Chemistry
- Chemical Restructuring Products
- Client Consultation
- Preliminary Procedure of Chemical Restructuring
- Procedure of Chemical Restructuring
- Corrective Chemical Restructuring

HAIR COLORING AND LIGHTENING- 180 HOURS

- Color Theory
- Chemistry
- Preliminary Procedure of Hair Coloring
- Client Consultation
- Hair Coloring Procedures

- Hair Lightening
- Special Effects
- Corrective Procedures

NAIL CARE AND PROCEDURES- 40 HOURS

- Nail Structure
- Nail Disorders and Diseases
- Nail Shape and Color Analysis
- Basic Manicuring and Pedicuring
- Manipulations of the Hand, Arm, Leg and Foot
- Nail Tip Application: Adhesives, Fitting, Design, and Application
- Nail Wrap Application: Silk, Fiberglass and Linen Procedures, Surface Wrapping Natural Nail and Mending, Tip Overlay Wrapping, Repair, Maintenance & Removal
- Liquid and Powder Nail Extensions: Application Procedures for Tips with Overlays, Natural Nails and Sculptured nails, Repair, Maintenance & Removal
- Chemical Reactions to Liquid and Powder

SKIN CARE AND PROCEDURES- 60 HOURS

- Structure and Function of the Skin
- Skin Conditions and Disorders
- Facial and Body Procedures: Client Preparation, Skin Analysis and Consultation
- Wet and Dry Exfoliations and Applications
- Use of Various Products to Enhance the Appearance of the Skin: seaweed, salt, paraffin, mud, ampoules, creams, etc.
- Discussion for Further Training Required for Advanced Techniques such as Aromatherapy and Water Therapies
- Temporary Methods of Hair Removal: Manual Tweezing, Depilatory Lotion, Waxing, and Bleaching
- Make Up Application: Color Analysis, Morphology of the Face, Product Knowledge, Chemistry and Related Composition, Eyebrow Contouring, Corrections and Contouring, False Eyelashes, Further Training Required for Advanced Techniques

The Cosmetology course Curriculum is broken into four units:

Unit 1: Introduction to Fundamentals

To acquire theoretical knowledge and understanding of cosmetology.

UNIT 2: Cut & Color Techniques

Unit 2 covers State Exam essentials and classic techniques in cutting, coloring, styling, blow-drying, and chemical restructuring.

UNIT 3: Apply Your Knowledge

Now realizing techniques on models and clients on the student salon floor, students continue to evolve their skills in cutting, coloring, styling, and chemical restructuring.

UNIT 4: Perfect Your Skills

Students practice and master advanced techniques. We also carefully assess theoretical and practical knowledge to ensure students are ready to pass their state exam and become a successful cosmetologist.

Program Description

Cosmetology is the art and science of enhancing beauty for both men and women. Our program includes instruction in the care of hair, nails and skin. Students will learn hair design, color, cutting and styling and will apply this knowledge to mannequins, live models and guests. The care of healthy nails, manicure, pedicure, and table set-up is also taught.

Program Goals

The cosmetology program prepares students for the state licensing examination, and give students the advanced training needed to enter into their chosen profession as a cosmetologist with the knowledge to compete with licensed professionals.

Instructional Methods

Our program is taught using the Milady Standard Cosmetology Course Management Guide. Instructors will use methods of lecture, visual aids, practical demonstration and interactive activities. Students will demonstrate their knowledge through practical, clinical and theory exams.

Standard Grading Scale:

90% - 100%	A
80% - 89%	B
70% - 79%	C
69% and below	Failing

Esthetics 600 Clock Hours

Esthetics training includes theory and practical instruction that prepares the student to perform skin care services on the public.

COURSE CONTENT

Estheticians shall include the following subjects and the hours assigned to each:

Scope of Curriculum Hours

Orientation	5
(1) Safety and Health	8
(2) Infection Control	18
(3) Anatomy and Physiology	30
(4) Structure and Functions of the Skin	18
(5) Nutrition for Healthy Skin and Body	5
(6) Skin Disorders and Diseases	12
(7) Skin Analysis	18
(8) Superfluous Hair	60
(9) Chemistry	3
(10) Chemistry as Applied to Esthetics	21
(11) Electricity and Equipment	18
(12) Facial and Body Procedures	263
(13) Make-Up Techniques	70
(14) Business Practices	30
(15) Career Skills	12
(16) Introduction to Advanced Esthetics	9
Total	600 clock hours

Subject matter. Each Subject (including orientation) shall include a treatment of the topics as set forth herein:

ORIENTATION—5 HOURS

- School Rules and Regulations
- History of Esthetics
- The Role of the Esthetician
- Qualities of the Professional Esthetician
- Code of Ethics
- New York State and Federal Laws, Rules, and Regulations

SAFETY AND HEALTH—8 HOURS

- Local, State, Federal Safety Codes
- Classroom/Student Salon Rules and Regulations
- Hazardous Materials Communications (HAZMAT)

INFECTION CONTROL—18 HOURS

- Types and Classification of Bacteria
- Viral, Bacterial and Fungal Infections
- Immunity and Body Defenses
- Methods of Infection Control
- Physical and Chemical Agents for Infection Control

ANATOMY AND PHYSIOLOGY — 30 HOURS

- Cells, Tissues, and Organs
- Body Systems

STRUCTURE AND FUNCTIONS OF THE SKIN—18 HOURS

- Physiology and Histology of the Skin
- Structure and Functions of the Skin
- Appendages of the Skin

NUTRITION FOR HEALTHY SKIN AND BODY—5 HOURS

SKIN DISORDERS AND DISEASES—12 HOURS

SKIN ANALYSIS—18 HOURS

SUPERFLUOUS HAIR—60 HOURS

- Theoretical Overview of Permanent Methods (Electrolysis, Thermolysis and Blend)
- Temporary Methods of Hair Removal: Manual Tweezing and Waxing (Strip and Non-strip)

CHEMISTRY—3 HOURS

- Acidity and Alkalinity

CHEMISTRY AS APPLIED TO ESTHETICS – 21 HOURS

- Cosmetics and Skin Care Products
- Massage Creams and Oils
- New Product Technologies
- FDA Laws Governing Cosmetics and Skin Care
- Skin Sensitivity and Allergic Reactions

ELECTRICITY AND EQUIPMENT—18 HOURS

- Electricity as Related to Esthetics Equipment
- Electrical Equipment Safety
- Galvanic Current for Iontophoresis or Desincrustation
- High Frequency Current
- Esthetics Equipment
- Paraffin Unit
- Emerging Technologies

FACIAL AND BODY PROCEDURES —263 HOURS

- Client Consultation
- Skin Analysis, Product Selection and Treatment Recommendations
- Facial and Body Procedures
- Overview of Various Products to enhance the Appearance of the Skin
- Facial Procedures with Electrical Equipment
- Wet and Dry Exfoliations and Applications
- Overview of Advanced Techniques

MAKE-UP TECHNIQUES—70 HOURS

- Color Theory

- Morphology of the Face
- Eyebrow Contouring
- Make-up Application
- Artificial Eyelashes
- Advanced Make-up Techniques

BUSINESS PRACTICES—30 HOURS

- Business Operation
- Accounting and Inventory
- Payroll Regulations
- Ethics and Professional Conduct
- Retailing Techniques
- Marketing (Advertising, Retailing, and Promotion)
- Customer Relations

CAREER SKILLS—12 HOURS

INTRODUCTION TO ADVANCED ESTHETICS—9 HOURS

- Define Paramedical Procedures
- Discuss Scope of Licensure
- Overview of Medical Procedures
- Pre and Post-Operative Care

Program Goals

The objectives of the Esthetics program is to prepare students for the state licensing examination, and give students the advanced training needed to enter into their chosen profession as an esthetician with the knowledge to compete with licensed professionals.

Instructional Methods

Our program is taught using the Milady Standard Cosmetology Course Management Guide. Instructors will use methods of lecture, visual aids, practical demonstration and interactive activities. Students will demonstrate their knowledge through practical, clinical and theory exams.

Standard Grading Scale:

90% - 100%	A
80% - 89%	B
70% - 79%	C
69% and below	Failing

FAMILY EDUCATION RIGHT TO PRIVACY ACT POLICY (FERPA)

The policy of Beauty Culture Academy is to maintain confidentiality of information entrusted to it by students, prospective students or guardians of dependent minors. Therefore, prior to the release of information, a written Authorization of Release of Information form (in writing) must be on file with:

Beauty Culture Academy, 233 Stobe Ave, Staten Island, New York 10306

An authorization for Release of Information is not required by students, prospective students or guardian(s) of dependent minors wishing to review their own records or for legal or accreditation purposes, a student or parent/guardian of dependent minors may review the students' record by contacting the school Director to make an appointment. The school Director will be present during the review to provide supervision and interpretation. A student shall be permitted to review his/her record on file with the school, seven (7) days after the school has received the student's written request to review his/her records in accordance with the manner set forth in the school catalog or any supplement to the catalog. The parent or eligible student may seek to amend educational records that the parent or eligible student believes to be inaccurate, misleading, or otherwise a violation of the student's privacy rights. Beauty Culture Academy will make a determination on the student's

request for amendment within 30 days of the request. If the school agrees that the information is inaccurate, misleading or otherwise in violation of the privacy rights of the student, Beauty Culture Academy will amend the record accordingly and inform the parent or eligible student in writing that the record was amended. If Beauty Culture Academy decides not to amend the record, the student has a right to a hearing within 30 days of the denial. Beauty Culture Academy will notify the parent or eligible student of the time, date and place of the hearing.

The decision of the hearing will be sent to the parent or eligible student in writing and will be based solely on the evidence presented in the hearing. If the decision to amend the record is determined, the parent or eligible student has the right to place a statement in the student’s file contesting the information in the record.

School staff members and administrators who the school deems to have a “legitimate educational interest” have access to student’s information as required to perform duties that are specific to their position.

FERPA permits Beauty Culture Academy to disclose, upon request, directory information (Student’s name, address, telephone number, date and place of birth, field of study, dates of attendance and degrees/awards received) without the student’s consent unless the student has otherwise directed the school in writing.

The FERPA regulations include exceptions where the school may disclose personally identifiable information from the student’s file without prior written consent. The institution provides access to student and other school records to its accrediting agency, if applicable, without the need for written consent.

Satisfactory Academic Progress Policy & Attendance Policy

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school regardless of form of payment, cash pay or Title IV HEA Program funds*, if applicable. 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

The academic year length for all of our programs is 900 clock hours.

Students are evaluated for Satisfactory Academic Progress based on **actual hours** as follows:

Program Name	Length in Clock Hours	Evaluation Points (Actual Hours)	Scheduled Academic Weeks
Cosmetology (Days)	1000	450; 900	13; 26
Cosmetology (Nights)	1000	450; 900	23; 45
Esthetics	600	300	26

The institution shall evaluate students’ (academic and attendance) Satisfactory Academic Progress at the conclusion of each evaluation period on a cumulative basis. All evaluations will be completed within seven (7) school business days following each established evaluation period. 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 of the academic year or course and/or program whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

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 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	MAXIMUM TIME ALLOWED	
	WEEKS	SCHEDULED HOURS
Cosmetology (Full time, 35 hrs/wk) - 1000 Hours	41 Weeks	1430
Cosmetology (Part time, 20 hrs/wk) – 1000 Hours	72 Weeks	1430
Esthetics (Part time, 12 hrs/wk) – 600 Hours	72 Weeks	858

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

All courses offered by the institution are clock hour programs and all students attend on a continuous basis. Therefore, we do not offer term or credit hour based programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA program funds*. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student's enrollment agreement.

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. 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. Students must make up failed or missed tests and incomplete assignments.

The grading scale is as follows:

90% - 100%	A
80% - 89%	B
70% - 79%	C
69% and below	Failing

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. School staff will review with students a 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, HEA Funds* interrupted, unless the student is on warning.

WARNING

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, your Title IV, HEA program funds*, as applicable, will be interrupted and you will be responsible for payment of all tuition balances. You will then be required to bring your grades and/or attendance up to satisfactory levels in order to have financial aid reinstated.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV, HEA program funds*, as applicable, by meeting minimum attendance (70%) and academic requirements (70%) by the end of the warning period at the next scheduled evaluation. Students can make up hours during course times the student is not normally scheduled for attendance. Students may begin attending makeup hours as they are needed.

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. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

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

Beauty Culture Academy does not accept appropriate credit from other licensed schools for previous education.

NOTE: Course incompletes, withdrawal passing/withdrawal failing and appeals are not applicable to this institution. *The institution is not currently approved to offer Title IV, HEA Program funds.

- End of SAP Policy –

NY ACADEMIC STANDING POLICY

Any student each marking period who has not maintained academic progress shall be placed on academic probation. Any student who fails to meet academic progress at the end of any marking period, regardless of attendance will also be placed on academic probation. For students, including transfers with more than 900 hours remaining in a program, the first marking period will end at 450 scheduled clock hours. The second marking period will be completed at 900 scheduled clock hours. For cosmetology transfer students with less than 900 hours remaining in a program, there may be two marking periods with the first marking period ending at the mid-point of the program.

Acceptable academic progress is defined as a minimum cumulative grade average of 70%. A student placed on academic probation who fails to raise his or her cumulative grade average to 70% and who fails to maintain attendance for at least 85% of the instructional hours offered during the probationary period shall be dismissed.

NOTE: In addition to the requirements for NY Academic Standing, students are also required to maintain overall standards of Satisfactory Academic Progress (SAP) to maintain eligibility for Federal Financial Assistance from Title IV funds. Those Standards require a cumulative rate of attendance of 70%, and a cumulative grade average of 70% at the end of each evaluation cycle (regardless of attendance and academics during a NY Academic Standing marking period). A full description can be found in Satisfactory Academic Progress (SAP) Policy.

It should also be noted that the term “probation” in the NY Academic Standing Policy and the term “warning” in the Satisfactory Academic Progress policy are defined as one and the same. Financial aid “probation” does not apply to the Satisfactory Academic Progress policy or this institution.

Graduation Requirements

Beauty Culture Academy will graduate a student who meets all of the requirements. Graduates will be issued Certificate of Completion, Transcript of Hours and Licensing paperwork when the student has:

- ✓ Completed documented actual clock hours for the *program enrolled* in the specific areas of training required by the State of New York.
- ✓ Completed all of the curriculum requirements.
- ✓ Paid all debt owed the school prior to graduation or have a current payment arrangement not in arrears.

Certificate of Completion

A Certificate of Completion will be awarded to each graduating student. It will reflect the name and address of the institution, student's name, course hours and the date of course graduation. Copies of the certificate will be kept in the student's file.

Transcript

A transcript listing the course, grades, final average and other permanent student record requirements will be maintained in the student's academic file. A final transcript is critical for student assistance after graduation. Students will receive one transcript at the end of their program.

Beauty Culture Academy will issue a Transcript of Hours to students, who withdraw prior to program completion when the student has successfully completed the required paperwork, and after all required tuition payments are paid in full. A refund calculation will be performed to assist in this process; any refund balance due will be paid within 45 days of withdrawal determination.

Licensing Requirements

Beauty Culture Academy will inform students of all licensing requirements and student understands that he/she is responsible for state licensing exam fees and other examination or licensing related expenses.

Licensure Information

Required to take a written and practical exam with a passing grade of 65% or higher before receiving their license.

See the attached links to specific sections of the NY State Board website for your reference

GENERAL- <https://dos.ny.gov/licensing-services>

COSMETOLOGY page- <https://dos.ny.gov/cosmetology>

ESTHETICS page- <https://dos.ny.gov/esthetics>

STATES NY HAS RECIPROCITY WITH- Cosmetology - <https://dos.ny.gov/cosmetology-reciprocity>

Esthetics - <https://dos.ny.gov/endorsement-states>

College Credit – Disclaimer Statement

Licensed private career schools offer curricula measured in clock hours, not credit hours. Certificates of completion, i.e., school diplomas, are issued to students who meet clock hour requirements. The granting of any college credit to students who participated in and/or completed a program at a licensed private career school is solely at the discretion of the institution of higher education that the student may opt to subsequently attend.

Leave of Absence Policy

All students must follow this policy in requesting an LOA. 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 extenuating circumstances, such as an accident, prolonged illness, or the death of a relative and where there is a reasonable expectation that the student will return from the LOA.

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 is required 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 via mail or in person within reasonable resolution of the emergency. In an emergency instance, the beginning date of the LOA will be determined to be the first date that the student was absent due to the emergency. The institution will document the reason for the grant of an emergency LOA.

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 1 week or 7 calendar days. A student will not be granted a LOA if the LOA, together with any additional LOAs previously granted, exceeds a total of 180 days in any twelve-month period. An LOA may be granted for a shorter period of time at the discretion of the school administrator.

If the student takes an unapproved LOA or does not return from the approved LOA by the expiration of the approved leave of absence, the student will be dropped from the program. 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 calendar days from the last date of attendance, if applicable. The student's contract end date and maximum time frame will be extended for the same number of calendar days the student was on the LOA without any additional institutional charges or penalty to the student. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

Disciplinary Probation and Suspension

A student may be suspended from class for the day for any infraction of the Professional Guidelines.

A student may be placed on disciplinary probation for a specific time for any infraction of the Guidelines. If the problem is not corrected the student may be placed on suspension for a specific time frame. Suspension time missed will not be included in the student's scheduled attendance percentage nor will the student incur additional charges due to this period of suspension. The student's contract and maximum time frame will be extended for the same number of calendar days the student was on suspension. Make-up hours do not apply to suspensions.

Corrective Action Policy

Our goal is to provide clear direction and feedback on your performance. When you choose to perform or behave outside of the school policies and guidelines, corrective action will be taken. Students must understand that any infraction of the Professional Guidelines, General Policies or

Enrollment Agreement could result in any of the following corrective actions. A student may be provided with a written warning for any infraction of the Professional Guidelines.

Complaint Procedure Guidelines

Our staff is willing to resolve any problems our students may encounter during their education here. In some cases, students may feel the instructor did not answer a concern to their satisfaction. If they feel they did not receive a satisfactory answer, they should follow the procedure below:

1. Write a complaint and submit it to the school Director. Outline the nature of the complaint and the steps taken to date.
2. The Director 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, we will refer the complaint to a committee for review.
3. The complaint committee will meet within 21 calendar days of receipt of the complaint and review the allegations. If more information from the complainant is needed a letter is sent outlining required additional information.
4. If no further information is needed the complaint committee will act on the allegations and a letter will be sent to the complainant within 15 calendar days stating the steps taken to correct the problem, or provide information indicating the allegations were not warranted or based on fact.

We feel that all problems can be resolved through our school's complaint process. If students still believe, after exhausting the school grievance policy that their complaint is valid and wish to pursue the matter further, this procedure does not in any way limit a student's right to exercise their legally protected rights to take any complaint to the State Education Department or the school's accrediting agency. Contact information may be found elsewhere in this catalog.

New York State Complaints Procedure

All complaints must follow the official complaints procedure. Please see the current edition of the Disclosure pamphlet for full instructions. Any student who believes he/she has been subjected to or affected by any such harassing and/or discriminatory conduct should report it to the appropriate supervisory personnel (if such supervisory personnel is not the source of or otherwise involved in the harassing and/or discriminatory conduct, in which case the complaint should be directed to the school director) so the supervisor may investigate and attempt to resolve the matter.

Termination of Enrollment

Beauty Culture Academy may terminate a student's enrollment for noncompliance with any school policy or State Laws and Regulations; improper conduct or any action which causes or could cause bodily harm to a client, a student or employee of the school; failure to maintain Satisfactory Academic Progress; willful destruction of school property; theft or any illegal act; engaging in the use, manufacture, distribution, possession or sale of drugs or alcohol on school property.

A student may be terminated at the discretion of School Director if it is deemed necessary to maintain the general objectives of the school.

Measures Taken When a Student Drops

If absent fourteen (14) consecutive calendar days without notifying the school, the student will be considered withdrawn. The school will contact in writing and formally advise the student of this status. Results will be recorded.

Disclosure Statement

Failure of the student to notify the Director in writing of withdrawal may delay refund of tuition due pursuant to Section 5002 of the Education Law. The student refund may be more than stated above if the accrediting agency results in a greater refund.

Refund Policy

For applicants who cancel enrollment or students who withdraw from enrollment the following refund policy 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.

1. A student who cancels within 7 days of signing the enrollment agreement but before instruction begins receives all monies returned with the exception of the non-refundable registration fee.
2. Thereafter, a student will be liable for
 - the non-refundable registration fee plus
 - the cost of any textbooks or supplies accepted plus
 - Tuition liability as of the student's last date of physical attendance. Tuition liability is divided by the number of quarters in the program. Total tuition liability is limited to the quarter during which the student withdrew or was terminated, and any previous quarters completed.

All refunds are based on scheduled hours. The following schedule of tuition refund will apply:

Cosmetology Program Refund Policy:

Full Time Schedule 29 Weeks - 4 Quarters of 8 weeks

Part Time Schedule 50 Weeks - 4 quarters of 13 weeks

Esthetics Program Refund Policy: 50 Weeks – 4 quarters of 13 weeks

The following schedule of tuition refund will apply:

First Quarter

<i>If termination occurs</i>	<i>School may keep</i>	<i>Student Refunds</i>
Prior to or during the first week	0%	100%
During the second week	25%	75%
During the third week	50%	50%
During the fourth week	75%	25%
After the fourth week	100%	0%

(b) Subsequent Quarters

<i>If termination occurs</i>	<i>School may keep</i>	<i>Student Refunds</i>
During the first week	25%	75%
During the second week	50%	50%
During the third week	75%	25%
After the third week	100%	0%

- ✓ The cancellation date will be determined by the last date of attendance.
- ✓ If a student on an approved leave of absence does not return on the designated return date, they will be terminated and the refund schedule above will apply.
- ✓ Enrollment time is defined as the time scheduled between the actual starting date and the date of the student's last day of physical attendance at the school. Any monies due the applicant or student shall be refunded within 45 days of the formal cancellation date as defined above, or formal termination by the school, which shall occur no more than 30 consecutive calendar days from the last day of physical attendance, or in the case of a leave of absence, the earlier of the dates, when the student notifies the institution that they will not be returning on the documented return date.
- ✓ Student must notify the Director either in writing or orally, of intent to withdraw.

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; Unsubsidized Federal Stafford Student Loan; Subsidized Federal Stafford Student Loan; Parent Loan for Undergraduate Students (PLUS).

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 institution determines the earned and unearned portions of Title IV aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance. The percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the last date of attendance, by the total number of clock hours in the payment period.

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV aid disbursed or the Title IV aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

- The student was scheduled to complete 225 hours as of the student's last date of attendance
- Percentage of Aid earned equals 50%. This is calculated by dividing the scheduled hours as of the last date of attendance divided by total hours in the payment period. (225/450)

- Amount Title IV Financial Aid Earned equals \$1250. This is calculated by multiplying the total aid disbursed or could be disbursed by the percentage of aid earned \$1250 (2500x50%)

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. 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.

If the post-withdrawal disbursement includes loan funds, the School must get the student's permission before it can disburse the loan. Students may choose to decline some or all of the loan funds so that s/he does not incur additional debt. A notice will be sent out to the student, and the signed, original document must be returned to the School within 14 days.

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 your 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.

If a student drops before they start classes, they cannot use Title IV to cover their non-refundable application fee because they will not have earned any Title IV funding. Also, if a student withdraws at 50% scheduled hours, 100% of tuition will be earned by the institution. However, the institution will be required to refund 50% back to Title IV. If the student used Title IV to pay all of their charges, they will now owe the institution 50% of the charges after the 50% refund is sent back to Title IV funding.

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 45 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 Federal Stafford Student Loan;
Subsidized Federal Stafford Student Loan;
Parent Loan for Undergraduate Students (PLUS);
Federal 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.

Textbooks and Kit Disbursement Policy

The institution has payment options available for the purchase of textbooks and kit items. For those students using Title IV funds, the charge for textbooks and kit items can be added to the institution charges and funds will be disbursed by

the payment period. The textbook and kit costs are payable in the first academic year. Students that use the Title IV option are considered to have authorized the use of Title IV funds to cover the cost of textbooks and kit items and will not have to give a written authorization for this purpose only. NOTE: The Student using Title IV funds (financial aid) only receives Title IV funds if the student is making satisfactory progress or has been placed on financial aid warning. For those students that are on a cash payment plan, a down payment on tuition, plus books, kit and fees is paid prior to the first day of class and the remaining balance is paid as agreed upon prior to signing enrollment agreement. The textbook and kit items are non-refundable.

RIGHT TO KNOW / OCCUPATIONAL INFORMATION

Bureau of Labor Statistics

<http://www.bls.gov/ooh/occupation-finder.htm?pay=&education=Postsecondary+nondegree+award&training=None&newjobs=&growth=&submit=GO>

UNITED STATES DEPARTMENT OF LABOR
BUREAU OF LABOR STATISTICS
OCCUPATIONAL EMPLOYMENT STATISTICS
OCCUPATIONAL EMPLOYMENT AND WAGES

39-5012 Hairdressers, Hairstylists, and Cosmetologists <http://www.bls.gov/oes/current/oes395012.htm>
39-5904 Skin Care Specialists <https://www.bls.gov/oes/current/oes395094.htm>

O*NET Resource Center

The O*NET program is the nation's primary source of occupational information. Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation.

O*NET Code Cosmetology: <http://www.onetonline.org/link/summary/39-5012.00>
O*NET Code Esthetician: <https://www.onetonline.org/link/summary/39-5094.00>

IPEDS Statistics

The College Navigator website (<http://nces.ed.gov/collegenavigator>) provides current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories:

- Male / Female
- Self-identified members of a major racial or ethnic group
- Federal Pell Grant recipients

The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment and transfer of credit from other academies, retention, licensure, graduation and placement rates.

Financial Aid Professional Code of Conduct

The institution is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within the institution is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and Company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial aid Professionals ("Code of Conduct") applies to all employees who are employed in a financial aid role (collectively "Covered Employees" or "you"). If you violate provisions of this Code of Conduct, you subject

yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about the institution policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor and/or the compliance department. If you believe any employee is violating policies or procedures, a school catalog, or a Code of Conduct, you must immediately notify your supervisor and the compliance department.

As a Financial Aid Employee, I understand that I **MUST**:

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the institution's student loan code of conduct.
3. **PROVIDE** prospective and enrolled students with accurate and complete financial aid and policy information.
4. **KEEP** student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the school catalog.
5. **COMPLY** with applicable federal and state laws and regulations, accredited rules and The School policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the institution. As a Financial Aid Employee, I understand that I **MUST NOT**:
 1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
 2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
 3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
 4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
 - a. Initialing any document on behalf of a student
 - b. Using white-out on erasure material of any kind on a document and
 - c. Modifying or altering information provided by a student
5. **PROVIDE** inaccurate information, such as information about
 - a. The school's programs, facilities, student services and jobs
 - b. The school's graduation and placement rates
 - c. Criteria for financial aid eligibility
 - d. Amount of financial aid funding
 - e. Interest rates for student loans
 - f. Availability of financial aid funding
 - g. Transfer of credits to or from other colleges or universities
 - h. Credentials or licensing a student may obtain
 - i. Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or **LOAN** or give money to a prospective or enrolled student.
7. **DISCUSS credit** history, credit ratings or credit standings with a student.
8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid.

As a Financial Aid Employee, I further commit that I **WILL**:

1. Frequently re-read The School's policies and procedures, school Catalog, student loan code of conduct, and this Code of Conduct to ensure that I am familiar with all of their requirements and or contents
2. Immediately contact my supervisor and or Compliance Department if I have any questions about the school Catalog or this Code of Conduct
3. Immediately notify my supervisor and/or the Compliance Department at if I believe any Employee is violating this Code of Conduct, the school catalog, the school policies and procedures, or any code of conduct.

Title IV Funding – General Information

School educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students/family's needs are unique. We are committed to the student's educational success, a part of which includes securing the proper funding. The information from the FAFSA, provided by the student and/or parent, in conjunction with state and federal regulations determines eligibility for available programs. Many parents borrow money to help cover educational costs and living expenses for their daughter/son. School encourages parents of eligible dependent students to apply for the Federal Parent Plus Loan.

Types of Financial Aid Available

Federal Pell Grant (Need Based Aid)

Pell Grants provide a foundation of financial assistance that may be supplemental by other resources and doesn't have to be repaid after graduation. Pell Grants are determined after the financial status of a student is fully reviewed. Based on a student's financial circumstances, a specific amount of money is disbursed annually toward the student's education through the Pell Grant. How much you can expect to receive from a Pell Grant is solely based on your financial situation and other criteria.

William D. Ford Direct Stafford Loans (Need & Non-Need Based Aid)

Loans made through this program are referred to as Direct Loans, because eligible student and parents borrow directly from the US Department of Education. You must be enrolled at least a half-time student to be eligible for a loan. Direct Loans include the following:

Direct Stafford Loans

- Direct Subsidized Loans – you must have financial need to receive a subsidized loan. The US Department of Education will pay (subsidize) the interest that accrues on your Direct Subsidized Loan during certain periods.
- Direct Unsubsidized Loans – financial need is not a requirement to obtain an unsubsidized loan. You are responsible for paying the interest that accrues on your Direct Unsubsidized Loan.
- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children.

GI Bill

We do not participate in the GI Bill.

Consumer Loans –

We do not participate in Consumer Loans.

State Grants

We do not participate in any state funding.

For updates and more information on federal financing, go to www.studentaid.ed.gov to learn more.

Eligibility of Title IV Aid

To be eligible for Title IV Aid, the student must:

- have a high school diploma, GED or equivalent
- complete the FAFSA for each financial aid year the student is eligible for aid
- comply with The School Satisfactory Academic Progress Policy
- not be in default on previous student loans
- not owe repayment on an adjusted Pell Grant
- not exceed the annual and aggregate loan limits
- have remaining eligibility if the student is a transfer student
- be enrolled in an eligible program
- be enrolled at least half time
- have ISIR Social Security match successful or comment code indicates successful INS match
- if male, ages 18-25 have registered with the Selective Service
- be a citizen or eligible non-citizen
- have resolved any drug convictions

Steps To Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at www.fafsa.ed.gov. To complete a web FAFSA, the student will need an FSA ID. This can be obtained at <https://fsaid.ed.gov/npas/index.htm>. This ID is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the student's signature required to submit a FAFSA. A parent of a dependent student must also apply for a FSA ID. The parent is required to sign the web FAFSA with their uniquely created ID.
2. Once your FSA ID has successfully been created, a web FAFSA can now be completed. Be sure to follow all

instructions when completing the FAFSA. Enter *the School Code*, _____, for Beauty Culture Academy. This will allow disclosure of information from the FAFSA to the school chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the student's FAFSA.

3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The school will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive the school's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
7. School utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at www.studentloans.gov
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be completed by the parent requesting the loan.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentloans.gov
11. Students will need to accept or decline eligible aid by completing the Student Financial Aid Award Notice with the Financial Aid Administrator.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify the school's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Cosmetology Students will complete said process for the 1st academic year (1-900 hours) and 2nd academic year (901-1000 hours). Esthetics Students will complete the process for only one academic year.

Special Circumstances – Dependency Override & Professional Judgement

Dependency Override – Students who do not meet the Federal definition of an independent, but have unusual circumstances, may appeal their dependency status to The Academy's Financial Aid Office. Dependency Status overrides are done on a case-by-case basis and a determination from one Financial Aid Administrator at one institution is not binding at another institution. Successful appeals may result in an increase in the student's eligibility for aid. The Application and Verification Guide (AVG) has identified four conditions that individually or in combination with one another, **do not qualify as "unusual circumstances" or that do not merit a dependency override**. These circumstances are as follows:

1. Parents refusing to contribute to the student's education
2. Parents unwilling to provide information on the application or for verification
3. Parents are not claiming the students as a dependent for income tax purposes

4. Student demonstrates total self-sufficiency.

Students with special circumstances should contact The Academy's Financial Aid Office. Those students whose appeals are determined eligible will be required to submit three letters detailing the student's situation. The first letter must be from the student detailing their situation and the other two letters must be from outside sources familiar with the student's situation (i.e.: Clergy, family friend, counsellor, etc.)

Professional Judgement – Circumstances beyond the student's control (and/or family) that affect the student's (and/or family) income during the current academic year could result in a reduced estimated family contribution (EFC). Students with special circumstances should always complete a FAFSA and then contact the Financial Aid office. If a student wishes to appeal the EFC based on special circumstances and is determined eligible to do so, the student should complete a Professional Judgement form and may be requested to supply supporting documentation of said circumstances.

Verification

Students selected by CPS (Central Processing System) for the process of verification are frequently required to submit additional information and/or parents' financial & household information to the finance office. The verification procedures will be conducted as follows:

1. When selected by CPS for the process of verification, the student must submit all required documentation to the finance office within 14 days from the date the student is notified that additional documentation is needed for this process.
2. If the student does not provide all the required documentation within the 14-day time frame, the student will be required to make other payment arrangements until the documentation is received and the student's eligibility for federal student aid has been established.
3. The finance office reserves the right to make exceptions to the policy stated above on a case-by-case basis for extenuating circumstances.
4. The finance office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

Deferment

Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at Beauty Culture Academy. Please log on to www.studentaid.gov to find your current loan servicer and to find out more details on "in-school deferment".

Cost of Attendance Budgets (COA)

In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, childcare and expenses related to disability.

How funds will be disbursed:

Students meeting requirements at the end of each payment period will be considered making Satisfactory Progress. In order for a student to be considered making Satisfactory Progress, the student must meet both attendance (70%) and academic (70%) minimum requirements. Beauty Culture Academy uses a 100-point grading scale:

90% - 100%	A
80% - 89%	B
70% - 79%	C
69% and below	Failing

The hourly disbursement schedule for the cosmetology student is as follows:

First disbursement is scheduled for the first day of classes for Pell and thirty days after class begins for direct loans.

Second disbursement after successful completion of 450 clock hours.

Third disbursement after successful completion of 900 clock hours.

The hourly disbursement schedule for the esthetics student is as follows:

First disbursement is scheduled for the first day of class for Pell and thirty days after class begins for direct loans.

Second disbursement after completion of 300 clock hours.

At the time of disbursement, the student will sign a line receipt acknowledging the disbursement and the status of their account.

Disbursement of Credit Balance Refund Summary

If the student has financial aid that exceeds his or her tuition and fee charges for the payment period in which the disbursement occurred, the student will have a credit balance. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

A credit balance refund will be given to the parent if:

The amount of the PLUS loan is greater than the student's tuition and fees charges for the payment period in which the disbursement occurred. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

Effects of Student Loans

- If the student receives other forms of financial assistance such as scholarships it may reduce the student or the student's parent eligibility for Federal Aid.
- Loans must be repaid, even if the student does not finish their education. Loan repayment begins 6 months from the date of graduation or withdrawal.
- If a student does not return from a maximum 6 month Leave of Absence, the student's loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark on the borrower's credit.
- Over borrowing of student loans may cause a borrower to pay more than their earning potential can handle, especially during the early years of repayment.

Loan Disclosures

- Student loan information published by the US Department of Education (The Guide to Federal Student Aid) is available in the Financial Aid Office.
- NSLDS (National Student Load Data System) – student loans will be submitted to the NSLDS and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

Annual and aggregate loan limits for Direct Stafford Loans

(3rd yr. and beyond and maximum total debt from direct Stafford loans when you graduate can be found in the "Your Federal Student Loans" guide in the FA office)

Terms and Conditions

Year	Dependent undergraduate students (except students whose parents are unable to obtain PLUS loans)	Independent undergraduate students (and dependent students whose parents are unable to obtain PLUS loans)
First Year	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second Year	\$6,500-No more than \$4,500 of this amount may be in subsidized loans	\$10,500 -No more than \$4,500 of this amount may be in subsidized loans

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 3.73% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 4.99%	\$3,500 - \$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 3.73% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 4.99%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be in subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 6.28% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 7.54%	The student's cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e. You are responsible for paying all interest).

Student (Borrower's) Rights

You have a right to know the details of your loan (depending on your loan, some of the following might be included as part of your entrance counseling). Below is what you need to know and must receive from your school, lender, or the Direct Loan Servicing Center:

- The full amount of the loan and the current interest rate.
- The date you must start repayment.
- A complete list of any charges you must pay (loan fees) and information on how those charges are collected.
- Information about the yearly and total amounts you can borrow.
- Information about the maximum repayment periods and the minimum repayment amount.
- An explanation of [default](#) and its consequences; and
- An explanation of available options for consolidating your loans and a statement that you can prepay your student loan(s) at any time without a penalty.

Before you leave school, you will receive the following information about your loan (as part of exit counseling) from your school, lender or the Direct Loan Servicing Center:

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest rate and the total interest charges on your loan;
- If you have FFELSM Loans, the name of the lender or agency that holds your loans, where to send your payments and where to write or call if you have questions;
- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in [default](#);
- A reminder of available options for loan consolidation and a reminder that you can prepay your loan without penalty at any time.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;

- Notification that you must provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your school's records concerning your name, Social Security number, references and driver's license number (if you have one).

If you are attending school at least [half-time](#), you have a set period of time after you graduate, leave school or drop below [half-time](#) status before you must begin repayment on a Stafford or Perkins Loan. This period of time is called a grace period.

- You will receive a grace period before your repayment period begins on a Stafford or Perkins Loan.
- Your grace period will be six or nine months depending on the type of loan.
- PLUS Loans do not have a grace period. For more information, see "[When do parents and graduate and professional degree students begin repaying a PLUS Loan?](#)"
- If you are in active military duty for more than 30 days, the grace period will be delayed.

Your school, lender or the Direct Loan Servicing Center, as appropriate, must give you a loan repayment schedule that states:

- when your first payment is due;
- the number and frequency of payments; and
- the amount of each payment.

If you or your parents borrow under the FFEL Program, you (or your parents, or graduate and professional degree students for PLUS Loans) must be notified when the loan is sold if the sale results in making payments to a new lender or agency. Both the old and new lender must provide this notification. You must be given:

- the identity of the new lender or agency holding the loan; and
- the address where you or your parents must send payments, and the telephone numbers of both the old and new lender or agency.

Student (Borrower) Responsibilities

1. Borrower – it is the responsibility of the student to:
 - Think about how much you are borrowing: how the amount of loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
 - Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
 - Sign a promissory note: you agree to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after you complete the program, or you didn't like the education that you received. You can do this online at www.studentaid.gov. This promissory note can be signed electronically or hard copy before any loan funds can be disbursed.
 - Make payments on time: you are required to make payments on time if you don't receive a bill, repayment notice, or a reminder. You also must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.
 - Continue to pay your loans while waiting for deferment or forbearance approval.
 - Keep in touch with your loan servicer: notify your servicer when you graduate; withdraw from school, drop below half-time status, change your name, address, or social security number; or transfer to another school.
2. Entrance Counseling: First-time borrowers must complete an entrance counseling session before your first loan disbursement. This session includes useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education's entrance counseling online at www.studentaid.gov.
 - Review deferment
 - Importance of keeping financial aid papers
 - Reinforce the importance of repayment
 - Importance that loan repayment is required even if the student does not finish their education
 - Default and its consequences
 - How to use the MPN or E-MPN
 - Explain interest and capitalization
 - Provide sample monthly repayment amounts and the importance of not over borrowing
 - NSLDS and how to access the system
 - Contact information for questions

- Notification of change of name or address
 - Withdrawal from the program and how the withdrawal will affect the student
3. Exit Counseling: Students must complete exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education’s exit counseling online at www.studentaid.gov and www.studentaid.gov as well as discuss the following during your personal appointment with the FAO:
- Review information concerning loans from entrance interview
 - Review repayment options including seriousness and importance
 - Provide information on loan consolidation (pros and cons)
 - Discuss how to contact the party servicing the student borrowers’ direct loans
 - Discuss debt management strategies
 - Provide information on forbearance, deferment, and cancellation options
 - Describe the likely consequences of default
 - How to access the NSLDS website and availability of FSA Ombudsman’s office
 - Help the borrower understand their rights and responsibilities concerning loan repayment
 - Collect updated personal contact information for the borrower
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. PLUS Loans do not have a grace period. Depending on the type of loan a student receives, and the repayment plan chosen, the student may have 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to www.studentaid.ed.gov/repaying.

Sample of Schedule of Repayment

Total Monthly Payments at Various Interest Rates

Amount Owed	6%	6.80%	7.50%	8.25%
\$1,000	\$50	\$50	\$50	\$50
\$2,000	\$50	\$50	\$50	\$50
\$3,000	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50
\$5,000	\$56	\$58	\$59	\$61
\$6,000	\$67	\$69	\$71	\$74
\$7,000	\$78	\$81	\$83	\$86
\$8,000	\$89	\$92	\$95	\$98
\$9,000	\$100	\$104	\$107	\$110
\$10,000	\$111	\$115	\$119	\$123
\$15,000	\$167	\$173	\$178	\$184
\$20,000	\$222	\$230	\$237	\$245
\$25,000	\$278	\$288	\$297	\$307
\$30,000	\$333	\$345	\$356	\$368
\$35,000	\$389	\$403	\$415	\$429
\$40,000	\$444	\$460	\$475	\$491
\$45,000	\$500	\$518	\$534	\$552
\$50,000	\$555	\$575	\$594	\$613

This chart is intended to show monthly payments at various debt and interest rates. This chart is for a standard ten-year repayment plan. The amounts above include all outstanding loan balances at the time of entering repayment. The last payment in the ten-year cycle may be smaller than the amount listed above.

For All Students Participating In Consumer Loans or Federal Financial Aid

All students attending Beauty Culture Academy may choose to use a lender not on The Academy's preferred lender list and the Academy is required to process loan documents for any eligible lender selected by students.

Students are not required to use any federal or private lender recommended by The Academy and may select any lender of the student's choice.

Terms offered by preferred lenders are equally available to all of The Academy's eligible students.

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

Beauty Culture Academy's primary goal is to assist students in achieving educational career goals by providing appropriate financial resources. The financial aid office is committed to:

- Making every effort to assist students and families with their financial needs
- Inform students and remove financial barriers for those desiring to further their education
- Educating students and families concerning all consumer information and aid available for those who qualify
- Protecting and respecting the privacy of students
- Ensuring the confidentiality of student records and personal circumstances
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner
- Providing services that do not discriminate on the basis of race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

Beauty Culture Academy financial aid office is expected to always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position. All Academy Staff involved will:

- Remain objective in making decisions and advising in relation to the student's financial aid
- Provide accurate information without any personal bias
- Abstain from taking any actions for personal benefit
- After approved for Federal funding, follow the Title IV laws and regulations
- Will keep the best interest of the student and families first and foremost
- Refrain from soliciting or accepting gifts from loan agencies, or any government agency

Code of Conduct/Academy Ethics

- Federal Reserve Board and Department of Education final rules for private education loans and Title IV Funding
- Replaces prior special rules for student credit extension

The Federal Reserve Board (FRB) regulates required disclosures on private education loans and defines certain key terms. The Department of Education (ED) regulates the required disclosures on Title IV Aid, HEA loans and private education loans.

○ The Higher Education Opportunity Act (HEOA) defines:

- An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
- Lender-an eligible private education lender or any other person engaged in the business of securing, making or extending education loans on behalf of the lender.
- Private education loan-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
 - The Academy is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.

- Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes, or endorses the education loan products of the lender.
 - Includes arrangements between a lender and an institution-affiliated organization
 - Does not include:
 - Direct Loan Program Loans through the DOE,
 - Education funds covered by The Academy's own funds
 - Funds by donor-directed contributions
 - State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
- An Education loan is a Direct Loan, or a private education loan
- Preferred Lender Arrangement (PLA) – The Academy will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
 - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The Academy does not endorse the product in question.
 - The Academy has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The Academy chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

Preferred Private Lenders – TFC (3rd Party Tuition Management Company)

Criteria for Selection – In house application and approval

Reason favorable to Borrower – Flexible payment plans

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
- The Academy offering private loans will concurrently provide information in the form of a private lender model disclosure form.
- The Academy does not require students to borrow from any of the preferred lenders. The Academy will not deny the borrowers choice of lender.
- Method/criteria used to choose lenders is without prejudice, based on the borrower's best interest and for the sole benefit of students attending The Academy.
- The Academy will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
- Academy's approved for Title IV aid will inform borrowers of all Title IV eligibility and the terms and conditions of the Title IV aid in comparison to the private education loans.
- The Academy approved for Title IV aid will provide a clear distinction between the presentations of the Title IV aid in relation to the presentation of the private loans.
- The Academy approved for Title IV Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information The Academy has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
- The Academy will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The Academy with the lender which could imply the loan is offered or made by The Academy or affiliate.
- The Academy will ensure the lender's name is shown in all information/documentation related to the loan.
- The Academy will submit to the Department of Education an annual report that includes:
 - Truth In Lending Disclosures of each lender on the preferred lenders list
 - Detailed reasons why The Academy participates with each private lender and reasons why the lender is beneficial to the borrower
 - Report will be available to the public, including both current and prospective students

○ **Code of Conduct Requirements for The Academy – Affiliated Organizations**

- The Code of Conduct will be displayed in plain sight on The Academy’s website and also on the preferred lenders website.
- The Academy will administer, enforce, and review the Code of Conduct for all Academy staff involved annually.
- Lenders are also required to enforce and review the same Code of Conduct with the affiliate’s agents annually.
- The Academy prohibits a conflict of interest between The Academy FAO and the preferred lenders.
- The Academy does not promote any lender during the Entrance/Exit Interview process.
- The Academy does not promise any loan volume to any preferred lender.
- The Code of Conduct prohibits revenue-sharing arrangements with any lender.
 - The Academy will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
 - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
 - “Gifts” include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a “gift”.
 - The term “Gift” does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
 - The Academy will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
- The Academy does not hire any consultants contracted by any private lender.
- The Academy does not have any affiliates of lenders serve on their Advisory Board.
- The Academy owners/staff will not participate on any affiliated lenders Advisory Board.
- The Academy’s financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The Academy does not assign lenders to any student’s aid award package and does not refuse, or delay loan certification based on the borrower’s choice of lender.
- The Academy is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.

SECTION 504/AMERICANS WITH DISABILITIES ACT POLICY

Beauty Culture Academy (the School) does not discriminate in admission or access to our programs on the basis of age, race, color, sex, disability, religion, sexual orientation, gender identity, financial status, veteran status or national origin.

If you would like to request academic adjustment or auxiliary aids, please contact the School’s Section 504 Compliance Coordinator, Desiree Caserta. You may contact Mrs. Caserta at 233 Stobe Avenue Staten Island, NY 10306, phone 718-667-9200, email: dmcaserta630@gmail.com. You may request academic adjustments or auxiliary aids at any time.

Applicants who are persons with disabilities, as defined in paragraph 104.3(j)(1)(if) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to provide necessary academic adjustments and auxiliary aids and services unless a particular adjustment would alter or waive essential academic requirements; fundamentally alter the nature of a service, program or activity; or result in undue financial or administrative burdens considering the school’s resources as a whole.

Any qualified individual with a disability requesting accommodation or auxiliary aid or service should follow this procedure:

1) Notify Mrs. Caserta, the School’s Section 504 Compliance Coordinator, of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for accommodation or auxiliary aid. Requests should be submitted in writing unless you cannot provide the request in writing, in which case the School would accept a verbal request. You may contact Mrs. Caserta at 233 Stobe Avenue Staten Island, NY 10306, phone 718-667-9200, email: dmcaserta630@gmail.com. In those situations when the disability or need for accommodation or auxiliary aid is not obvious or already known, the School may request documentation from a health care provider to establish the disability or need for a reasonable accommodation or auxiliary aid.

2) Mrs. Caserta will schedule a time to meet with you after receiving your request for accommodation. The purpose of this meeting is to help ensure that the School is obtaining adequate information and understanding of your individual needs.
3) Mrs. Caserta will review the request and provide you with a written determination as soon as practically possible but in no event more than two weeks after receiving the request.

4) If you would like to request reconsideration of the decision regarding your request, please contact Mr. Vincent Gerwer, Director of Beauty Culture Academy, within 15 days of the date of the response. Please provide a statement of why and how you think the response should be modified. Statements may be submitted to the School's Director by email at vg1812@gmail.com, or by mail to Mr. Gerwer, 233 Stobe Avenue Staten Island, NY 10306, phone 718-667-9200.

DISCRIMINATION GRIEVANCE PROCEDURE

Beauty Culture Academy has adopted the following Grievance Procedure for addressing complaints of discrimination under Section 504 of the Rehabilitation Act of 1973. A person is not required to use this procedure and may instead file a complaint directly with the U.S. Department of Education's Office for Civil Rights, John C. Kluczynski Federal Building, 230 S. Dearborn Street, 37th Floor, Chicago, IL 60604, Telephone: 312-730-1560, Email: OCR.Chicago@ed.gov.

Step 1: A person who believes that he/she has been discriminated against by the School is encouraged, but is not required, to discuss the matter informally with the Section 504 Coordinator, Mrs. Caserta, 233 Stobe Avenue Staten Island, NY 10306, phone 718-667-9200, email: dmcaserta630@gmail.com. If the 504 Coordinator is the subject of the complaint, the grievant may, instead, contact the School's Director, who will appoint another administrator to discuss the matter. The person receiving the complaint shall verbally convey his/her findings to both the person who alleged the violation and the person who is the subject of the complaint within 10 business days.

Step 2: If the informal Step 1 process does not resolve the matter, or if the grievant does not wish to use the informal procedures set forth in Step 1, a written complaint may be submitted to the School's Section 504 Coordinator who will investigate the complaint. [NOTE: if the Section 504 Coordinator is the subject of the complaint, the complaint should be submitted to the School's Director who will appoint another administrator to conduct the investigation]. The complaint shall be signed by the grievant and include 1) the grievant's name and contact information; 2) the facts of the incident or action complained about; 3) the date of the incident or action giving rise to the complaint; 4) the type of discrimination alleged to have occurred; and 5) the specific relief sought. Names of witnesses and other evidence as deemed appropriate by the grievant may also be submitted. An investigation of the complaint will be conducted within 10 business days following the submission of the written complaint. The investigation shall include an interview of the parties and witnesses, a review of the relevant evidence, and any other steps necessary to ensure a prompt and thorough investigation of the complaint. A written disposition of the complaint shall be issued within 10 business days of completion of the investigation, unless a specific written extension of time is provided to the parties. Copies of the disposition will be given to both the grievant and the person who is the subject of the complaint. If discrimination or harassment was found to have occurred, the disposition will include the steps that the School will take to prevent recurrence of any discrimination or harassment and to correct its discriminatory effects on the grievant and others, if appropriate.

Step 3: If the grievant wishes to appeal the decision in Step 2 above, he/she may submit a signed, written appeal to the School's Director within 10 business days after receipt of the written disposition. The Director or her designee shall respond to the complaint, in writing, within 10 business days of the date of the appeal. Copies of the response shall be provided to both the grievant and the person who is the subject of the complaint.

The School hereby provides assurance that it strictly prohibits any form of retaliation against persons who request a reasonable accommodation or auxiliary aid or who utilize this Grievance Procedure. If you have questions regarding these procedures or desire to file a complaint, please contact the School's Section 504 Coordinator: Mrs. Caserta, 233 Stobe Avenue Staten Island, NY 10306, phone 718-667-9200, email: dmcaserta630@gmail.com.

Textbook and Kit Purchasing Policy

The School books and kits items are available through suppliers that sell to licensed professionals/cosmetology and barber colleges only. The textbook and kit items are non-refundable. The School reserves the right to change books and kit costs as needed. Students provide their own stationary supplies.

The student books and Kit are a required purchase by the student from the School. However, students have the option to purchase these items from outside vendors only if they are the EXACT SAME items that may be purchased from the school. Students may obtain a list of kit and books items from the FA office.

Program Books	Book	ISBN#	Cost
Cosmetology: Milady Standard Cosmetology 13th Edition	Textbook	ISBN# 9781285769417	\$169.95
	Theory Work Book	ISBN# 9781285749455	\$64.95
	Practical Work Book	ISBN# 9781285769479	\$64.95
	Study Guide	ISBN# 9781285769639	\$64.95
Esthetics Milady Esthetics and Foundations	Textbook Package	ISBN# 9780357263792	\$188.95
	Workbook Package	ISBN# 9780357482841	\$161.95
	Exam Prep Book	ISBN# 9780357871478	\$61.95

Additional Costs

Students provide their own stationary school supplies. Students will be given a dress code for their program and must adhere to the guidelines.

High School Diploma/GED Validation Policy

In the event the school has reason to believe that a high school diploma is not valid or was not obtained from an entity that provides secondary school education, the school will conduct additional research to determine if the diploma is in fact valid. Red flags that will prompt additional research are:

- No apparent state legal authority for high school or G.E.D.
- Limited curriculum/instructors
- High school diploma given for a fee within a short period of time
- High school diploma date/place not consistent
- High school diplomas/transcripts/GED's that were issued by a school that bears a non-traditional name that does not end in "high school", such as "academy", or "center"
- High school diplomas/transcripts/GED's that were purchased and/or completed online
- High school diplomas/GED's that have names and/or dates that have been written on the diploma, and those where "white out" type corrections have been made

Should any of the above red flags exist, the school will conduct additional research to include:

- Checking the National Center for Education Statistics (NCES) website for information relative to the validity of the school, and if the school in fact provides secondary school education. If the School is unable to obtain the required information, the school will contact the state the school is located in an attempt to obtain the appropriate documentation.
- Determining if the school has previously been identified as a high school diploma mill, via internet research and existing lists the school maintains.
- Determining if the diploma or transcript was purchased online with little work expected by the student, or if it was earned via brick-and-mortar traditional high school.

If the school is not reasonably certain a high school diploma or G.E.D. is not valid, the student will not be admitted. The school's decision relative to the validity of a particular high school diploma or G.E.D. is final, and not subject to appeal.

Information for Students **Student Rights**

Schools are required to give this disclosure pamphlet to individuals interested in enrolling in their school.

What is the purpose of this pamphlet?

All prospective and enrolled students in a non-degree granting proprietary school are required to receive this pamphlet. This pamphlet provides an overview of students' rights with regard to filing a complaint against a school and accessing the tuition reimbursement fund if they are a victim of certain violations by the school.

Licensed private career schools which are licensed by the New York State Education Department are required to meet very specific standards under the Education Law and Commissioner's Regulations. These standards are designed to help insure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York State Education Department's Bureau of Proprietary School Supervision closely monitors and regulates all non-degree granting proprietary schools. The schools are required to have their teachers meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department, at minimum, every four years, thereby helping to insure that all curriculum offered in the schools are educationally sound.

In addition, staff members of the Bureau of Proprietary School Supervision are often in the school buildings monitoring the educational programs being offered. The interest of the New York State Education Department is to ensure that the educational

program being offered meets your needs and that your financial investment is protected.

The New York State Education Department's Bureau of Proprietary School Supervision wishes you success in your continued efforts to obtain the necessary skill training in order to secure meaningful employment. In addition, Bureau staff will continue to work with all the schools to help insure that a quality educational program is provided to you.

Who can file a complaint?

If you are or were a student or an employee of a Licensed Private Career School in the State of New York and you believe that the school or anyone representing the school has acted unlawfully, you have the right to file a complaint with the New York State Education Department.

What can a student or employee complain about?

You may make complaints about the conduct of the school, advertising, standards and methods of instruction, equipment, facilities, qualifications of teaching and management personnel, enrollment agreement, methods of collecting tuition and other charges, school license or registration, school and student records, and private school agents.

How can a complaint be filed by a student or employee?

You should try to resolve your complaint directly with the school unless you believe that the school would penalize you for your complaint. Use the school's internal grievance procedure or discuss your problems with teachers, department heads, or the school director. We suggest that you do so in writing and that you keep copies of all correspondence to the school. However, the school cannot require you to do this before you file a complaint with the New York State Education Department. If you do file a complaint with the Department, please advise the Bureau of any action that you have taken to attempt to resolve your complaint.

The steps you must take to file a complaint with the New York State Education Department are:

1. Write to the New York State Education Department at 116 West 32nd Street, 5th Floor, New York, New York 10001, or telephone the Department at (212) 643-4760, requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including an enrollment agreement, financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.
2. If you cannot come for an interview, send a letter or call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include with it copies of all relevant documents. You should keep the originals. You must file a complaint within two

years after the alleged illegal conduct took place. The Bureau cannot investigate any complaint made more than two years after the date of the occurrence.

3. The investigator will attempt to resolve the complaint as quickly as possible and may contact you in the future with follow-up questions. You should provide all information requested as quickly as possible; delay may affect the investigation of your complaint. When appropriate, the investigator will try to negotiate with the school informally. If the Department determines that violations of law have been committed and the school fails to take satisfactory and appropriate action then the Department may proceed with formal disciplinary charges.

What is the Tuition Reimbursement Fund?

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending non-degree proprietary schools. If a school closes while you are in attendance, prior to the completion of your educational program, then you may be eligible for a refund of all tuition expenses which you have paid. If you drop out of school prior to completion and you file a complaint against the school with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations. To file a claim to the Tuition Reimbursement Fund, you must first file a complaint with the State

Education Department at the address included in this pamphlet. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).

What is the tuition refund and cancellation policy?

All schools must have a tuition refund and cancellation policy for each program included in the catalog and in the student enrollment agreement.

Read and understand the school's policy regarding tuition refund and cancellation before you sign the enrollment agreement. If you do not understand it, or are confused by the school's explanation, get help before you sign. You may ask for assistance from the Department at the address included in this pamphlet.

What should students know about "private school agents?"

Private School Agents are employed by schools for the purpose of recruiting or enrolling students in the school; they are not school counselors. Private school agents cannot require a student to pay a placement or referral fee. Each school agent must be licensed by the New York State Education Department, must have an Agent identification card and must be a salaried employee of the school. School agents who cannot show an Agent Identification Card are breaking the law if they try to interest students in enrolling in a particular school or group of schools. The name(s) of the agent(s) who enrolled a student must appear on that student's enrollment agreement. Therefore, you should write down the name of the agent who talked to you. Each student will be required to confirm the name(s) of

the agent(s) when signing the enrollment agreement. A full refund shall be made to any student recruited by an unlicensed private school agent or even by a licensed agent if there is evidence that the agent made fraudulent or improper claims. To find out if you are eligible to receive a refund, you must follow the complaint procedures included in this page.

What should students know about "grants and guaranteed student loans"?

A grant is awarded to a student based on income eligibility, and it does not need to be repaid (for example, New York State Tuition Assistance Program (TAP) grants or Pell grants provided by the federal government).

Guaranteed student loans are low interest loans provided under the Federal Guaranteed Student Loan Program. The decision to apply for such a loan is yours--the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you.

It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender and the insurance premiums charged on these loans.

Read and understand all the information and applications for financial aid grants and loans before signing.

Where can students file a complaint, file a claim to the tuition reimbursement fund, or get additional information?

Contact the New York State Education Department at:

New York State Education Department
116 West 32nd Street, 5th Floor
New York, New York 10001
Attention: Bureau of Proprietary School
Supervision
(212) 643-4760

This pamphlet is provided to you by the New York State Education Department (NYSED). The NYSED regulates the operation of Licensed Private Career Schools.