



355 Via Vera Cruz, Suite # 3  
San Marcos, CA 92078  
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[www.pic.edu](http://www.pic.edu)

## **July 1, 2016 - June 30, 2017 Catalog**

Accredited by: The National Accrediting Commission  
of Career Arts and Sciences

Published: 2/17/2017

# TABLE OF CONTENTS

ERRATA AND UPDATES FOR 2016-2017 CATALOG .....	v
APPROVAL DISCLOSURE STATEMENT .....	1
HISTORY .....	2
INSTRUCTIONAL AIDS.....	2
MEMBERSHIPS - CERTIFICATIONS – APPROVALS .....	2
PURPOSE STATEMENT.....	2
MISSION STATEMENT .....	3
EDUCATIONAL GOALS AND OBJECTIVES .....	3
ADMINISTRATIVE STAFF AND FINANCIAL AID STAFF .....	3
FACULTY.....	4
ADMISSION REQUIREMENTS .....	5
4. RE-ENTRY .....	6
6. TRANSFER POLICY.....	6
NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION .....	7
QUALIFICATIONS FOR EXAMINATION AND LICENSURE REQUIREMENTS.....	7
EQUAL OPPORTUNITY POLICY AND NON-DISCRIMINATION POLICY .....	8
DISABILITY ACCOMMODATION.....	8
ENROLLMENT .....	9
RECRUITMENT POLICY.....	9
CALENDAR AND SCHEDULE.....	9
2016-2017 CLASS START DATES.....	11
ATTENDANCE POLICY .....	12
HOURS .....	12
UNEXCUSED ABSENCES.....	13
MAKE-UP HOURS .....	14
FRESHMAN ATTENDANCE POLICY.....	14
TARDINESS.....	14
MAKE-UP WORK .....	15
TERMINATION .....	15
CONDUCT POLICY.....	15
RULES AND REGULATIONS.....	16
DRUG AND ALCOHOL POLICY .....	16
SMOKING POLICY .....	17
REASONS FOR SUSPENSION AND DISMISSAL .....	17
COUNSELING SERVICES.....	18

<b>EMPLOYMENT ASSISTANCE .....</b>	<b>18</b>
<b>TUITION AND FEES POLICY .....</b>	<b>18</b>
<b>COLLECTION POLICY .....</b>	<b>19</b>
<b>STUDENT GRIEVANCE POLICY .....</b>	<b>19</b>
<b>FAMILY EDUCATIONAL RIGHTS &amp; PRIVACY ACT OF 1974 (FERPA).....</b>	<b>20</b>
<b>RECORD RETENTION.....</b>	<b>21</b>
<b>ELECTRONIC SIGNATURES .....</b>	<b>21</b>
<b>SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY.....</b>	<b>23</b>
<b>EVALUATION PERIODS .....</b>	<b>23</b>
<b>QUANTITATIVE (ATTENDANCE) PROGRESS REQUIREMENTS .....</b>	<b>23</b>
<b>MAXIMUM TIME FRAME .....</b>	<b>24</b>
<b>QUALITATIVE (ACADEMIC) PROGRESS REQUIREMENTS.....</b>	<b>24</b>
<b>TRANSFER STUDENTS.....</b>	<b>25</b>
<b>DETERMINATION OF SATISFACTORY ACADEMIC PROGRESS (SAP).....</b>	<b>25</b>
<b>SATISFACTORY ACADEMIC PROGRESS (SAP) WARNING.....</b>	<b>25</b>
<b>SATISFACTORY ACADEMIC PROGRESS (SAP) PROBATION .....</b>	<b>25</b>
<b>SATISFACTORY ACADEMIC PROGRESS (SAP) APPEAL PROCEDURE .....</b>	<b>26</b>
<b>RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS AND REINSTATEMENT OF FINANCIAL     AID ELIGIBILITY .....</b>	<b>26</b>
<b>LEAVE OF ABSENCE POLICY .....</b>	<b>26</b>
<b>WITHDRAWALS/COURSE INCOMPLETES .....</b>	<b>27</b>
<b>RE-ENTRY POLICY .....</b>	<b>27</b>
<b>NON-CREDIT OR REMEDIAL COURSEWORK .....</b>	<b>28</b>
<b>REPEATED COURSEWORK.....</b>	<b>28</b>
<b>READMISSION FOR SERVICE MEMBERS .....</b>	<b>28</b>
<b>VETERAN'S POLICY.....</b>	<b>29</b>
<b>2016-2017 PROGRAM TUITION .....</b>	<b>30</b>
<b>PERSONAL SERVICE FEES.....</b>	<b>31</b>
<b>STATE OF CALIFORNIA STUDENT TUITION RECOVERY FUND .....</b>	<b>31</b>
<b>INSTITUTIONAL REFUND PROVISIONS POLICY .....</b>	<b>33</b>
<b>TITLE IV REFUND REQUIREMENTS &amp; DISTRIBUTION .....</b>	<b>37</b>
<b>COSMETOLOGY, ESTHETICS, AND MANICURING PROGRAMS.....</b>	<b>38</b>
<b>INSTRUCTION.....</b>	<b>38</b>
<b>STUDENT EXTERNSHIPS .....</b>	<b>38</b>
<b>COSMETOLOGY PROGRAM – SOC Code 39-5012.00 .....</b>	<b>39</b>
<b>LEVEL OF OCCUPATION .....</b>	<b>39</b>
<b>STUDENT MASTER STYLIST SUITE .....</b>	<b>39</b>
<b>GRADUATION REQUIREMENTS.....</b>	<b>39</b>
<b>STATE REQUIREMENTS .....</b>	<b>40</b>
<b>ESTHETICS – SOC Code 39-5094.00.....</b>	<b>43</b>
<b>LEVEL OF OCCUPATION .....</b>	<b>43</b>
<b>GRADUATION REQUIREMENTS.....</b>	<b>43</b>
<b>STATE REQUIREMENTS .....</b>	<b>43</b>
<b>MANICURING PROGRAM – SOC Code 39-5092.00 .....</b>	<b>46</b>

LEVEL OF OCCUPATION .....	46
GRADUATION REQUIREMENTS.....	46
STATE REQUIREMENTS .....	46
<b>THE COSMETOLOGY INDUSTRY PROFESSION .....</b>	<b>48</b>
PREREQUISITES FOR EMPLOYMENT.....	48
REGULATORY OVERSIGHT RESTRICTIONS .....	48
ABILITY TO MEET REQUIREMENTS SET FORTH BY EMPLOYERS.....	49
JOB DEMAND AND PROSPECT IN THE COSMETOLOGY INDUSTRY - 2015-2024.....	49
SALARY DATA .....	50
WORK ENVIRONMENT AND PHYSICAL REQUIREMENTS OF THE INDUSTRY .....	50
<b>HIGHER EDUCATION ACT DISCLOSURE - CONSUMER INFORMATION .....</b>	<b>51</b>
INSTITUTIONAL GENERAL INFORMATION.....	51
STUDENT SERVICES DIRECTORY.....	52
EMERGENCY PROCEDURES.....	52
SAFETY TIPS AND COMMON PRACTICES FROM NACCAS .....	52
CONTACT PERSONNEL .....	53
COPYRIGHT INFRINGEMENT & ILLEGAL FILE SHARING- POLICIES AND SANCTIONS.....	53
FINANCIAL ASSISTANCE INFORMATION .....	53
VACCINATION POLICY .....	56
CONSTITUTION DAY .....	56
INSTITUTIONAL ACCREDITING ANNUAL REPORT SUMMARY.....	56
VOTER REGISTRATION .....	57
HOUSING.....	57
STUDENT BODY DIVERSITY .....	57

## **ERRATA AND UPDATES FOR 2016-2017 CATALOG**

The errata and updates below are items that were amended after the initial PDF files were posted to the Web. For questions about the catalog contents, please send email to [info@ocb.edu](mailto:info@ocb.edu).

Updated file posted February 17, 2017

**Pages 1, 2, and 20** – Address was updated for National Accrediting Commission of Career Arts and Sciences (NACCAS).

**Page 4-5** – Faculty names and titles were updated.

**Page 8** – Title IX Coordinator has been changed to Melanie Sas

**Page 52** - Employees available to disseminate consumer information updated

**Page 57 – Institutional Accrediting Annual Report Summary** – Rates were updated from 2014 to 2015.

## **APPROVAL DISCLOSURE STATEMENT**

Palomar Institute of Cosmetology, 355 Via Vera Cruz # 3, San Marcos, CA 92078, is a private institution that is approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

Approved programs:

Cosmetology	1,600 clock hours
Esthetics	600 clock hours
Manicuring	400 clock hours

Instruction is in residence with facility occupancy level accommodating 145 students at any time. California statute requires that a student, who successfully completes a course of study, be awarded an appropriate diploma or certificate verifying the fact.

Prospective students are encouraged to visit the physical facilities of the Institution and to discuss personal educational and occupational plans with Institution personnel prior to enrolling or signing enrollment agreements. This Institution currently does have available sponsored programs, government or otherwise, to provide grants or to pay for portions of tuition and fees. This Institution participates in financial aid programs such as: the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant<sup>1</sup> and Federal Direct Loan Programs.

The following state boards, bureaus, departments or agencies which set minimum standards for your program of studies in accordance with Education Code Section 94316.22 are:

**National Accrediting Commission  
of Career Arts and Sciences**

3015 Colvin Street  
Alexandria, VA 22314  
703-600-7600  
www.naccas.org

**Board of Barbering and  
Cosmetology**

1625 N. Market Blvd., Ste. 202  
Sacramento, CA 95834  
800-952-5210 Toll-Free  
www.barbercosmo.ca.gov

**Bureau for Private  
Postsecondary Education**

2535 Capitol Oaks Dr. Ste. 400  
Sacramento, CA 95833  
888-370-7589 Toll-Free  
www.bppe.ca.gov

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, [www.bppe.ca.gov](http://www.bppe.ca.gov), toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the bureau's internet web site [www.bppe.ca.gov](http://www.bppe.ca.gov).

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<sup>1</sup> Starting July 1, 2016, the institution will no longer participate in the FSEOG program.

Palomar Institute of Cosmetology has never operated as a debtor in possession, never filed for bankruptcy petition, or had a petition of bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C Sec. 1101 et seq.)

## **HISTORY**

Palomar Institute of Cosmetology is located at 355 Via Vera Cruz, Suite 3, San Marcos, California 92078. The Institution was established at this location in 1985 and is designed with an atmosphere for learning the profession of Beauty and Cosmetology. With approximately 10,000 sq. feet of classrooms, offices and clinic space, the Institution includes: Facial classroom, Freshman classroom, Theory classroom, reception area, Student Master Stylist Suite, Clinic Areas, Student Resource Center, storage rooms, shampoo stations, student lounge, Manicure area, dispensary, Instructors' Office, and the Administrative Office.

Palomar Institute of Cosmetology was initially accredited by the National Accrediting Commission of Career Arts & Sciences (NACCAS) in 1987. The National Accrediting Commission of Career Arts and Sciences is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools and departments of cosmetology arts and sciences, and massage therapy. Any student or prospective student wishing to obtain more information regarding the accreditation of this institution may contact **NACCAS at: 3015 Colvin Street, Alexandria, VA 22314** or call **(703) 600-7600**.

## **INSTRUCTIONAL AIDS**

We are pleased to offer the following tools for instruction: 2 large flat screen TVs, computers with internet access, visual aids, charts, multiple dry erase boards, mannequins for student practice, and books and equipment as required by the California Board of Barbering and Cosmetology.

## **MEMBERSHIPS - CERTIFICATIONS - APPROVALS**

- *National Accrediting Commission of Career Arts & Sciences*
- *Bureau for Private Postsecondary Education*
- *California Board of Barbering and Cosmetology*
- *American Association of Cosmetology Schools*
- *Association of Skin Care Professionals*
- *San Marcos Chamber of Commerce*

## **PURPOSE STATEMENT**

Cosmetology is described as being an art and science. As an art, the stylist expresses their human creative skill and imagination to produce work to be appreciated primarily for beauty. As a science, the stylist uses a systematically organized body of knowledge to produce the desired results. Palomar Institute of Cosmetology's purpose is to train students to become skilled professionals in a growing industry where they can be creative, passionate, and successful by developing their skills of art and science. The beauty industry offers many opportunities for those who choose to pursue a fulfilling career in the field of cosmetology.

## **MISSION STATEMENT**

Our mission is to provide up-to-date, quality training to all students enrolled at Palomar Institute of Cosmetology. We are committed to preparing students for licensure as well as successful careers in the exciting beauty industry.

## **EDUCATIONAL GOALS AND OBJECTIVES**

The objective of Palomar Institute of Cosmetology is to offer training that prepares each student to acquire the knowledge and skills necessary to pass the California State Board Exams and be successful in the beauty industry. Our Institution is committed to achieving the following goals:

**Prepare Students for Employment.** Our goal is to prepare students with the updated training, information and inspiration to become successful in the beauty industry.

**Provide a Quality Environment.** Our goal is to provide students with the tools, environment and educators to be able to thrive in their education.

**Promote a Positive Culture.** Our goal is to create a positive culture and environment where student outcomes improve by making school fun and motivating.

**Present Quality Education.** Our goal is to create a learning environment that caters to the different learning types in order to improve retention and improve academic and practical grades.

In order to achieve the goals and objectives the institution provides a comprehensive curriculum, maintains a qualified teaching staff and conducts its business in an ethical and educational atmosphere.

## **ADMINISTRATIVE STAFF AND FINANCIAL AID STAFF**

**Stainback, Raymond – President/CEO and Owner – 20+ years in financial aid and managing schools**  
Certified as Director by the Bureau for Private Postsecondary Education  
Completed the Fundamentals of Federal Student Aid Administration training workshop and certified by the Department of Education  
Attended yearly financial aid training workshop and certified by the American Association of Cosmetology Schools

**Dati, Mai – Director of Compliance and Certified Public Accountant– 20+ years of experience**  
Bachelor of Science in Business Administration - Accounting, California State University San Marcos  
Licensed as Certified Public Accountant by the California Board of Accountancy  
Qualified as School Owner/Administrator Independent Contractor Peer Evaluator (ICPE) for National Accrediting Commission of Career Arts & Sciences (NACCAS)  
Certified as Financial Aid Director by the Bureau for Private Postsecondary Education  
Certified as Associate Director by the Bureau for Private Postsecondary Education  
Attended yearly financial aid training workshop and certified by the American Association of Cosmetology Schools and various loan servicers  
Completed the Fundamentals of Federal Student Aid Administration training workshop and certified by the Department of Education



**Sas, Melanie – Financial Aid Director, Accountant and Title IX Coordinator** – 10+ years experience  
 Associate in Applied Science - Accounting, Brookhaven College - Texas  
 Attended yearly financial aid training workshop and certified by the American Association of Cosmetology Schools, various loan servicers  
 Completed the Fundamentals of Federal Student Aid Administration training workshop and certified by the Department of Education

**Wright, Blanca – Financial Aid Officer and Office Manager**– 15+ years experience  
 Business Administration– Pan America University, TX  
 General - MiraCosta Community College, CA  
 Attended yearly financial aid training workshop and certified by the American Association of Cosmetology Schools and various loan servicers  
 Completed the Fundamentals of Federal Student Aid Administration training workshop and certified by the Department of Education  
 Completed H&R Block Income Tax Course

**Carter, Megan – Financial Aid Officer and Accounting Assistant** –2+ years experience  
 Associate in Arts – Nursing, MiraCosta College - California  
 Completed Federal Student Aid Coach Online training by the Department of Education, various loan servicers

**Mateo, Libby – Registrar** – 9+ years experience  
 Attended training workshops by the American Association of Cosmetology Schools  
 Attended Euphora Salon Coordinator Business Class

**Baker, Talitha – Compliance Coordinator** –5+ years experience  
 Completed Workshop with National Accrediting Commission of Career Arts & Sciences (NACCAS)  
 Attended training workshops by the American Association of Cosmetology Schools  
 Licensed Cosmetologist

**FACULTY**

All instructors are licensed by the Board of Barbering & Cosmetology. Additionally, each instructor has a minimum of three years of experience in the field of Cosmetology and/or Esthetics. All instructors are required to complete a minimum of 12 hours of continuing education annually. Several Cosmetology Instructors are Board Certified by the American Board of Certified Haircolorists.

<b>Name</b>	<b>Title</b>	<b>Program</b>	<b>License</b>	<b>Experience</b>
Lisa Arreguin	School Director	All Programs	Cosmetology	25+ years
Barbara Brown	Evening Supervisor	Cosmetology	Cosmetology	10+ years
Alicia Novak	Instructor	Cosmetology	Cosmetology	38+ years
MaryBeth Adams	Instructor	Cosmetology	Cosmetology	3+ years
Breanna Giavelli	Instructor	Cosmetology	Cosmetology	4+ years
Cara Karpinski	Instructor	Cosmetology	Cosmetology	7+ years
Nicole Mills	Instructor	Cosmetology	Cosmetology	5+ years
Merlany Lopez	Instructor	Cosmetology	Cosmetology	5+ years

Toni Gama	Esthetics Supervisor	Esthetics	Cosmetology	35+ years
Tiffany Ciardullo	Instructor	Esthetics	Esthetician	7+ years
Kristine Blakesly	Instructor	Esthetics	Esthetician	7+ years
Nicole Collins	Instructor	Esthetics	Esthetician	10+ years
Erika Wightman	Day Receptionist	All Programs	Cosmetology	5 + years
Cynthia Bernal	Evening Receptionist	All Programs	Cosmetology	5+ years

## **ADMISSION REQUIREMENTS**

The Institution admits a regular student and requires that each student enrolling in the Cosmetology Program must:

1. Provide proof of completion of secondary education such as a high school diploma, a GED certificate or passage of the California high school proficiency exam that the state recognizes as the equivalent of a high school diploma, an official transcript showing secondary school completion, an academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit towards a bachelor's degree or *one* of the following for home-school completion, as applicable:
  - a. A copy of a secondary school completion credential for homeschool (other than a high school diploma or its recognized equivalent) if state law requires homeschooled students to obtain that credential.
  - b. A transcript or the equivalent, signed by the parent or guardian of a homeschooled student that lists the secondary school courses the student completed and documents the successful completion of a secondary school education in a homeschool setting.
2. Successfully complete the pre-enrollment process and demonstrate the ability to be trained and be proficient in English. The ability to be trained is determined on the basis of a personal interview(s) and appropriate entrance examination. The institution administers the Wonderlic Scholastic Level Exam to all prospective students. A minimum passing score of 15 is required for all applicants in order to be eligible for enrollment. If applicant does not pass on 1<sup>st</sup> attempt, they would need to wait 1 week to retest. If they do not pass on the 2<sup>nd</sup> attempt, they would need to wait 1 month from the time they took the test the 2<sup>nd</sup> time. If they do not pass the test on the 3<sup>rd</sup> attempt, they would need to take remedial classes at a junior college in Math/English depending on the subject they feel they need help with. Once the applicant completes those classes at the junior college, they will need to meet with Mr. Raymond Stainback, President/CEO with proof of the course completion.
3. Students who are eligible to receive military benefits should visit the Department of Veterans Affairs at <http://www.vba.va.gov/VBA> and obtain the authorization document for enrollment.

#### 4. RE-ENTRY

Students previously withdrawn, who wish to re-enroll must first submit a written request for re-enrollment. They must then meet with the President/CEO and/or School Director to discuss the possibility of reenrolling. It is only with the approval of the President/CEO and/or School Director that a student will be allowed to re-enroll. Based on the students' prior academic history and the length of time that has elapsed since withdrawal, the President/CEO and/or School Director will determine if the student will be accepted for re-enrollment. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as at the time they left. If a student has been out of school for more than 60 months, the student will be required to retake the full program over.

5. Effective January 1<sup>st</sup>, 2012, the institution no longer enrolls Ability-to-Benefit students.

**NOTE:** The institution does not provide any English as a Second Language (ESL) instruction and service. All programs will be taught in English. There is no level of English language proficiency required. Verification of a foreign student's high school documentation must be conducted by an outside agency that is qualified to translate document into English and confirm academic equivalence to a U.S. high school diploma. The institution does not admit international M-1 students.

The institution will determine whether the copy of a high school Diploma or transcript is questionable or truly legitimate. If the verification process raises any questions about the diploma presented it will not be accepted as proof of a high school diploma. The prospect can then appeal the results of that finding to school administration and must provide new information that would show that the diploma provided does in fact meet the standards for high school graduation in the state the prospect was living in at the time it was issued. If the prospect still wishes to attend the institution, he/she might attend GED test preparation at the following locations:

- Prospective students should submit an application for admission online at [www.miracosta.edu/ahsdp](http://www.miracosta.edu/ahsdp) prior to attending a registration session. Classes are held at MiraCosta College Community Learning Center (CLC), located at 1831 Mission Avenue, Oceanside, 92058. For more information call (760) 795-8710.
- The North County Educational Opportunity Center (NCEOC) program is sponsored by Palomar College and funded by the U.S. Department of Education. **Free** assistance is available to individuals who meet the program criteria. Palomar College NCEOC main campus is located at 1140 West Mission Rd. San Marcos CA 92069, Room ST-26; (760) 744-1150 ext. 2434; (760) 761-3552.
- Palomar College Escondido Center is located at 1951 East Valley Pkwy, Escondido, CA 9202, on the corner of East Valley Pkwy and Midway, Room-6;(760) 744-1150 ext. 8110; (760) 432-8407 (FAX).

#### 6. TRANSFER POLICY

Students desiring to obtain transfer credit must provide an Official Proof of Training Document from a licensed California School of Cosmetology. An out-of-state transfer student must have an evaluation from the California Board of Barbering and Cosmetology granting the student the equivalent California hours. Acceptance of transfer hours is at the complete discretion of the President/CEO.

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

**NOTE:** The Institution ***does not*** accept transfer hours in excess of 60 percent of the total course hours. An outgoing student will receive an Official Proof of Training Document crediting hours completed. All prospective transfer students must meet with the President/CEO or his designee for admissions approval and determination of the total number of transfer hours that will be accepted.

- **FEE ADJUSTMENT FOR TRANSFER STUDENTS** - The Institution may adjust the tuition fee schedule for transfer students on a case-by-case basis. For example, if a transfer student has completed 30 percent of the Cosmetology program at another institution and provides an Official Proof of Training Document from a licensed California School of Cosmetology, the student would be obligated to pay for 70 percent of the Cosmetology program plus applicable fees, books and supplies at Palomar Institute of Cosmetology in order to complete his or her training.
- **CREDIT EVALUATION** - Institution Officials and California Board of Barbering and Cosmetology will grant appropriate credit for prior training or experience upon review and verification.

### **NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION**

The transferability of credits you earn at Palomar Institute of Cosmetology is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma or certificate you earn in the Cosmetology program is also at the complete discretion of the institution to which you may seek to transfer. If the credits or diploma, or certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Palomar Institute of Cosmetology to determine if your credits or diploma or certificate will transfer.

The institution has **not** entered into an articulation or transfer agreement with any other college or university.

### **QUALIFICATIONS FOR EXAMINATION AND LICENSURE REQUIREMENTS**

The Board of Barbering and Cosmetology shall admit to examination for licensure any person who has made application to the board in proper form, paid the fee required by this chapter, and is qualified as follows:

- Be at least 17 years of age
- Has completed the 10th grade in a public school or its equivalency

- Has committed no acts or crimes constituting grounds for denial of licensure under Section 480 of the Business and Professions Code, and
- Has completed the following hours in a Board Approved School in:
  - Cosmetologist – 1600 hours
  - Esthetician – 600 hours
  - Manicurist – 400 hours
- Present a valid, unexpired driver's license or identification card, containing the photograph of the person to whom it was issued, issued by any state, federal, or other government entity.
- Have a valid Social Security<sup>2</sup> number or Individual Taxpayer Identification Number (ITIN) before taking an examination with the California Board of Barbering and Cosmetology.

Visit [http://www.barbercosmo.ca.gov/laws\\_regs/index.shtml](http://www.barbercosmo.ca.gov/laws_regs/index.shtml) for more information about application for examination.

## **EQUAL OPPORTUNITY POLICY AND NON-DISCRIMINATION POLICY**

Palomar Institute of Cosmetology is committed to providing equal education and employment opportunities to all persons and does not discriminate on the basis of sex, race, age, color, national or ethnic origin, religion, marital or parental status, physical or mental disability, sexual orientation, gender identity and expression, group identification or veteran status or on any other basis prohibited by federal or state law.

Palomar Institute of Cosmetology does not discriminate on the basis of sex in its education programs or activities and is committed to ensuring an educational environment free of sexual harassment, including sexual violence, and to full compliance with Title IX of the Education Amendments Act of 1972 and other federal and state laws governing such conduct. The following individual has been designated as the Title IX Coordinator by the Institution to handle inquiries regarding Palomar Institute of Cosmetology's Title IX policies, including receiving and responding to information about any incident of sex discrimination: Melanie Sas. The Title IX Coordinator may be contacted at 760-744-7900 ext. 118 or send email to [TitleIXCoordinator@pic.edu](mailto:TitleIXCoordinator@pic.edu).

Information regarding sexual discrimination, including sexual harassment or sexual violence, may also be reported by anyone to: U.S. Department, Office for Civil Rights by email at [ocr@ed.gov](mailto:ocr@ed.gov) or at the addresses provided at the following website:

<http://www2.ed.gov/about/offices/list/ocr/docs/howto.html>

## **DISABILITY ACCOMMODATION**

No qualified handicapped person, by reason of the handicap, will be excluded from enrolling in a course of instruction. Additionally, the Institution will exert its best effort to provide reasonable special requirements for the handicapped person by nature of their handicap. If you would like to

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<sup>2</sup>The California Board of Barbering and Cosmetology is now authorized to accept applications for licenses containing an Individual Taxpayer Identification Number (ITIN) in lieu of a Social Security Number (SSN), per Circular Letter #15/02. However if applicants want to file a Free Application for Federal Student Aid (FAFSA) for Title IV funds, they are required to provide their correct Social Security Number.

request academic adjustment or auxiliary aids, please contact the Administrative Office. You may request academic adjustments or auxiliary aids at any time. The Administrative Office is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants who are persons with disabilities, as defined in paragraph 104.3 (j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The Institution will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

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

- Notify the Administrative Office in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. You may contact the Registrar by telephone at 760-744-7900, ext. 113
- The Registrar will respond within two weeks of receiving the request.

## **ENROLLMENT**

Palomar Institute of Cosmetology offers open enrollment. Students may enroll at any time. Cosmetology classes begin every two (2) weeks, Esthetics classes begin every six (6) weeks, and Manicuring classes begin every eight (8) weeks.

Upon enrollment, students will receive orientation instruction as to Institution policies, rules and regulations required to comply with the California State Board of Barbering and Cosmetology, and be informed of all established tuition, fees and charges.

## **RECRUITMENT POLICY**

This Institution ***does not*** recruit students already attending or admitted to another Institution offering a similar course of study.

## **CALENDAR AND SCHEDULE**

The Institution observes the following Holidays: New Year's Day, Memorial Day, Labor Day, Independence Day, Thanksgiving Day, and Christmas Day. If an observed holiday falls on a Sunday or Monday there will be no additional time off unless otherwise noted.

If the Institution is unexpectedly closed due to extenuating circumstances the Institution will make every effort to contact students by text or email. A sign will be posted on the front door and a message will be posted on social media as well. Students are to return the next scheduled day, unless otherwise instructed.

The Institution is closed on the following days:

**2016**

July 30<sup>th</sup> – August 2<sup>nd</sup> Staff Training  
October 31<sup>st</sup> Halloween  
November 24<sup>th</sup> – 26<sup>th</sup> Thanksgiving Break  
December 24<sup>th</sup> Christmas Break

**2017**

May 29<sup>th</sup> Memorial Day  
July 4<sup>th</sup> 4<sup>th</sup> of July Break  
September 4<sup>th</sup> Labor Day  
November 23<sup>rd</sup> – 25<sup>th</sup> Thanksgiving Break

***COSMETOLOGY AND MANICURING DAY CLASS SCHEDULE***

Tuesday-Saturday

8:00 a.m. - 9:00 a.m.	All students attend theory class
9:00 a.m. - 9:10 a.m.	Break
9:10 a.m. - 9:15 a.m.	Class/Clinic transition
9:15 a.m. - 12:00 p.m.	Clinic or class as required
12:00 p.m. - 12:30 p.m.	Lunch break <sup>3</sup>
12:30 p.m. - 3:30 p.m.	Clinic or class as required
3:30 p.m. - 4:30 p.m.	Optional make up hours (Tues – Friday only)

This is an outline of the general manner in which students spend their time in school. The Institution is open for Cosmetology and Manicuring. Student's attendance is seven hours per day, Tuesday through Saturday from 8:00 a.m. to 3:30 p.m. as illustrated above. Students must attend on average a minimum of 28 clock hours per week, and no more than 40 clock hours per week in order to complete the program in accordance with the Institution's minimum Satisfactory Academic Progress Policy.

All programs are clock-hour based; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Cosmetology Day students complete the 1,600 clock-hour program in 46 weeks maximum in order to be considered on-time completers. Manicuring day students complete the 400 clock-hour program in 12 weeks maximum in order to be considered on-time completers.

***ESTHETICS DAY CLASS SCHEDULE***

Tuesday-Saturday

8:00 a.m. - 09:00 a.m.	All students attend theory class
9:00 a.m. - 09:10 a.m.	Break
9:10 a.m. - 09:15 a.m.	Class/clinic transition
9:15 a.m. - 12:30 p.m.	Clinic or class as required
12:30 p.m. - 01:00 p.m.	Lunch break
1:00 p.m. - 02:30 p.m.	Clinic or class as required
2:30 p.m. - 3:30 p.m.	Optional make up hours (Tuesday – Friday only)

The Institution is open for Esthetics day program student attendance six hours per day, Tuesday through Saturday from 8:00 a.m. to 2:30 p.m., as illustrated above. Students must attend on average a minimum of 24 hours per week, and no more than 35 clock hours per week in order to complete the program in accordance with the Institution's minimum Satisfactory Academic Progress Policy.

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<sup>3</sup> 11:30 a.m. – 12:00 p.m. Freshman lunch break

The program is clock-hour based; therefore, students complete their program at different intervals, depending on their individual attendance. Esthetician Day students complete the 600 clock-hour program in 20 weeks maximum in order to be considered on-time completers.

***COSMETOLOGY AND ESTHETICS EVENING CLASS SCHEDULE***

Monday-Friday

5:00 p.m. - 6:00 p.m.	All students attend theory class
6:00 p.m. - 6:10 p.m.	Break
6:10 p.m. - 6:15 p.m.	Class/clinic transition
6:15 p.m. - 10:00 p.m.	Clinic or class as required
4:00 p.m. - 5:00 p.m.	Optional make up hours (Tuesday – Friday only)

The Institution is open for evening Cosmetology and Esthetics program student attendance five hours per night, Monday through Friday from 5:00 p.m. to 10:00 p.m., as illustrated above. Students must attend on average a minimum of 20 hours per week, and no more than 32 clock hours per week in order to complete the program in accordance with the Institution’s minimum satisfactory progress requirements.

The program is clock-hour based; therefore, students complete their program at different intervals, depending on their individual attendance. Cosmetology Evening students complete the 1600 clock-hour program in 64 weeks maximum in order to be considered on-time completers. Esthetician evening students complete the 600 clock-hour program in 24 weeks maximum in order to be considered on-time completers.

**2016-2017 CLASS START DATES**

**Day Cosmetology** - Tuesday thru Saturday, 8:00 a.m. to 3:30 p.m.

	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>2016</b>	05	16	13	11	08	13
	19	30	27	25	29	27
	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>2017</b>	10	07	07	04	02	13
	24	21	21	18	16 30	27

**Evening Cosmetology** – Monday thru Friday, 5:00 p.m. to 10:00 p.m.

	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
<b>2016</b>	05	8	12		01	05
	25	15	26	17	07	19
		22			14	
	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
<b>2017</b>	09	06		03	01	05
	23	27	13	17	22	26
	30			24		



**Day Esthetics - Tuesday thru Saturday, 8:00 a.m. to 2:30 p.m.**

<b>2016</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
		23		25		
<b>2017</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
	03	28		25		27

**Evening Esthetics – Monday thru Friday, 5:00 p.m. to 10:00 p.m.**

<b>2016</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
	18		19		28	
<b>2017</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
	23		27		22	

**Day Manicuring\* – Tuesday thru Saturday, 8:00 a.m. to 3:30 p.m.**

<b>2016</b>	<b>July</b>	<b>August</b>	<b>September</b>	<b>October</b>	<b>November</b>	<b>December</b>
				11		13
<b>2017</b>	<b>January</b>	<b>February</b>	<b>March</b>	<b>April</b>	<b>May</b>	<b>June</b>
		07			30	

\*The Institution does not offer an Evening Manicuring Program.

**NOTE:** The Institution reserves the right to make changes to the class start schedule when necessary to accommodate the most number of prospective students intending to enroll. If a class is cancelled or a start date is changed, the Institution will make every effort to alert the student or prospective student by telephone. In such cases, the student is allowed to “opt” for another start date or is entitled to receive a full refund.

**ATTENDANCE POLICY**

Institution experience and credit are not calculated or granted on the basis of units, months, weeks or days; they are calculated by the clock hour. In accordance with the California Board of Barbering and Cosmetology regulation, Palomar Institute of Cosmetology has drafted the following guidelines related to the granting of clock hours for applied effort, which must be strictly adhered to:

**HOURS**

Regular school hours for the Day Cosmetology and Manicuring Programs are Tuesday through Saturday are 8:00 a.m. to 3:30 p.m. Students are scheduled to attend school seven (7) hours per day, five (5) days a week.

Regular school hours for the Day Esthetics Program are Tuesday through Saturday are 8:00 a.m. to 2:30 p.m. Students are scheduled to attend school seven (6) hours per day, five (5) days a week.

Regular school hours for Evening Cosmetology and Esthetics Programs are from Monday through Friday are 5:00 p.m. to 10:00 p.m. Students are scheduled to attend school five (5) hours per day, five (5) days a week.

## **RECORDS**

Each student is required to maintain an individual time card (Student Daily Record of Applied Effort), which when used properly records a period of attendance and applied effort on a daily basis. Student Daily Records are the property of the Institution and are to remain on campus.

Students are required to “clock in and out” upon arrival, at lunchtime and departure time, utilizing a biometric (hand scanning) time clock.

## **LUNCH (DAYTIME STUDENTS)**

Students who attend class for over a 6-hour period are required to take a 30-minute lunch break<sup>4</sup>. Students are allotted a 30 minute lunch period to be taken between 12:00 noon and 12:30 p.m. Students must (sign out and sign in if late) notify the floor instructor and reception desk if they deviate from their scheduled 30 minute lunch, i.e. later or earlier than scheduled, extended beyond 30 min., etc.... Failure to clock out or back in from lunch could result in loss of attendance hours for that period. Repeated instances of failure to clock out for lunch may result in a written counseling form, suspension and/or requirement to meet with School Director.

## **BREAKS**

Students are allowed up to two 10-minute breaks per seven (7) hour day. Morning break is scheduled after theory class between 9:00 and 9:10 a.m. Afternoon break is unscheduled, to be taken between 2 p.m. and 3 p.m. Breaks are not to exceed 10 minutes each. Students are not required to clock in and out during regular breaks if they do not exceed 10 minutes and they remain on-campus; however, if a student needs longer than 10 minutes, or needs to leave the campus grounds during a break (or any other time), they **MUST** clock out. Failure to clock out and back in under these circumstances will result in disciplinary action and a loss of attendance hours for that period of time. Leaving campus while on the clock constitutes as academic dishonesty and could result in suspension and discipline up to and including dismissal.

Evening students are allowed two 10-minute breaks per evening. The first break is scheduled for 6:00 p.m. to 6:10 p.m. and the remaining break is unscheduled, to be taken between 7:15 p.m. and 9:30 p.m. Requirements regarding clocking in/out for this break is the same as per the Day Students.

## **UNEXCUSED ABSENCES**

Because credit is calculated by the clock hour, all absences and/or tardiness are considered unexcused. Excessive absences and/or tardiness constitute reason for disciplinary action (see Satisfactory Academic Progress Policy). Students should notify the administrative office, supervising instructor, and receptionist of expected absences in advance. In the event of an unexpected absence (i.e. illness, emergency), students should call the administrative office as soon as possible.

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<sup>4</sup> 11:30 a.m. – 12:00 p.m. Freshman lunch break

## **MAKE-UP HOURS**

Students who miss scheduled school hours due to absence or tardiness are encouraged to attend the scheduled Make Up Hours (after Freshman training period, not offered on Holidays) to make up missed hours. Making up hours is optional. (See Calendar and Schedule)

## **FRESHMAN ATTENDANCE POLICY**

The Freshman Training Period is vital in the overall success of our students. Because of this, the institution has a more stringent attendance expectation during the Freshman Training Period.

The requirements for the Freshman Training Period are:

<b>Program</b>	<b>During the Freshman Training Period, students can miss no more than:</b>	<b>Freshman Training Period Length</b>
Day Cosmetology	5 days or 35 hours	280 hours
Evening Cosmetology	8 days or 40 hours	300 hours
Day Esthetician	3 days or 18 hours	90 hours
Evening Esthetician	4 days or 20 hours	100 hours
Day Manicuring	1 day or 7 hours	70 hours

Any student who exceeds the number of absent hours/days allowed during the Freshman Training Period will be subject to withdrawal from Institution and may be required to meet with the School Director and provide explanation for their excessive absences during the Freshman period in order to continue their enrollment. Further, if allowed to continue their enrollment, the student may be required to repeat all or part of their Freshman Training Period.

## **TARDINESS**

In order to prevent disruption of on-going theory classes, students must arrive and clock in on time. Class starts promptly at 8:00 a.m. No student is permitted to clock in and enter theory classes while they are in session.

- If a student arrives to school late and does not clock in by 8:00 a.m., he/she will not be allowed to clock in until 9:10 a.m. and no later than 12:00 noon. (for the day programs)
- If a student arrives to school late after 5:00 p.m., he/she may not clock in until 6:10 p.m. (for the night programs)
- This can happen only once per calendar month. If a student is tardy a second time during a calendar month, he/she will not be allowed to clock in late and cannot attend school that day.
- In order to allow a 2nd tardy in a calendar month, a student must bring in supporting documentation that confirms an extenuating appointment or circumstance that resulted in the late arrival (i.e. doctor note, court paper, auto mechanic invoice, etc.) The student needs to bring in the documentation at the time of clocking in. Late documentation will not be accepted. If the student does not come with proper documentation (approved at the School Director's discretion), they will not be allowed to clock in.
- Because credit is calculated by the clock hour, all absences and/or tardiness are considered unexcused.

## **MAKE-UP WORK**

If a student is absent on test day a grade of zero or “F” will be issued for that test. The student has the opportunity to make-up the missed test, however five (5) percent will be deducted from the final score as a penalty for being absent on test day. The test must be made up the next available date the student attends school. If student fails to make up test on next available day, then the zero will be the final grade. If a student takes a test (first time, not make-up) and receives a grade below 75%, the student can re-take if they so choose. The student must retake the test the next available day at the institution. Students who miss a test due to an approved Leave of Absence (LOA) or suspension will not receive an initial grade of zero or “F”, but must make up the test within 2 weeks upon return from LOA.

## **TERMINATION**

Any student absent more than a **14** consecutive calendar day period without being on an approved leave of absence (LOA) or other official non-attending status will be subject to withdrawal from Institution. Unofficial withdrawals for clock hour students are determined by the institution through monitoring clock hour attendance daily.

Formal termination also may occur in cases where a student fails to return from an official leave of absence. When a student does not return from a leave of absence and does not notify the Institution that he or she has mitigating or extenuating circumstances, the withdrawal date would be the student’s last day of attendance, and all refunds will be due 45 days from the determination date. The institution’s determination date would be the earlier date of expiration of LOA or date student notifies institution that he or she will not be returning from the LOA. In addition, any student who fails to maintain satisfactory academic progress or fails to abide by the Institution’s policies and rules and regulations is subject to termination of enrollment.

**NOTE:** The Institution does not charge a termination fee. However, the Institution customarily charges a \$250 Re-registration fee to the student.

## **CONDUCT POLICY**

Palomar Institute of Cosmetology is committed to providing a quality environment free of unlawful harassment, discrimination, and unprofessional conduct. Good conduct is expected of all students. Students are to be in compliance with all Institution rules and regulations and follow the directions and instructions of the staff. The Institution does not tolerate unprofessional behavior. Such behavior includes conduct that is unbecoming, discriminating, harassing, rude, vulgar, profane, disrespectful, inappropriate or of a sexual nature. Actions such as academic dishonesty, time clock fraud, refusal of clinic work, cheating, stealing, disruptive pranks, threatening or bringing drugs, alcohol or weapons onto school property, is also not tolerated.

Students should use their best judgment in posting material on social media. If the Institution becomes aware of social media content that creates a negative reflection on the Institution, its students, alumni or staff, disciplinary action will be taken up to and including dismissal.

In short, unacceptable behavior, (including complicity or attempts made) which disrupts the educational process and creates a negative reflection on the Institution’s reputation or breaches the peace or welfare of the Institution could result in suspension and discipline up to and including dismissal.

## **RULES AND REGULATIONS**

1. All California State Board of Cosmetology Rules and Regulations regarding sanitation, sterilization and personal hygiene must be observed and adhered to at all times.
2. Personal phone calls are not permitted on school business phones. Cell phones are to be on silent or vibrate and are not allowed in class unless given permission by an instructor for school related use.
3. The school dress code is all black professional attire. Shoes may be any color. For details, please see the dress code policy in the instructor's office. If students are out dress code while on the clock, they will be required to change or clock out.
4. The Institution is not responsible for the loss or damage of student's personal property. For mutual protection, other than a wedding ring or watch, students are encouraged not to wear expensive jewelry to school.

## **DRUG AND ALCOHOL POLICY**

Palomar Institute of Cosmetology is committed to fostering a drug-free environment for its students and employees. Therefore, no student or employee may use, possess, sell or distribute alcohol or other types of "illegal" or "controlled substances," or use or possess drug paraphernalia on school grounds, except for drugs prescribed by a physician. Additionally, the illegal use of prescribed drugs and the inappropriate use of over-the-counter drugs are also prohibited.

Persons showing behavior or conduct indicative of having used or consumed alcohol or other substances shall be prohibited from entering the school grounds or participating in any school Palomar Institute of Cosmetology reserves the right to impose disciplinary action to the extent allowed by local, state and federal laws against students or employees found to be in violation of this policy. Institution disciplinary actions may include suspension, expulsion or termination, as well as referral for prosecution to the appropriate governmental agency. Substances prohibited from use on the Institution premises are: tobacco, alcohol, marijuana, amphetamines, cocaine, LSD, PCP and other "designer drugs."

The Anti-Drug Abuse Act of 1988 includes provisions that authorize federal and state judges to deny certain federal benefits, including student aid, to persons convicted of drug trafficking or possession. Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid—they do not count if the offense was not during such a period.

The chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs.)

	<b>Possession of Illegal Drugs</b>	<b>Sale of Illegal Drugs</b>
1 <sup>st</sup> Offense	1 year from date of conviction	2 years from date of conviction
2 <sup>nd</sup> Offense	2 years from date of conviction	Indefinite period
3+ Offense	Indefinite period	

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period. A student regains eligibility the day after the period of ineligibility ends or when the student successfully completes a qualified drug rehabilitation program. Further drug convictions will make the student ineligible again.

## **SMOKING POLICY**

Palomar Institute of Cosmetology has a responsibility to protect the health, safety, and comfort of students, clients, employees, and visitors, and also to respect the right of individuals who do not wish to be exposed to adverse health effects of tobacco products. This policy applies to all students, clients, employees, and visitors. For the purpose of this policy, smoking is defined as any tobacco product use, including but not limited to, cigarettes, cigars, pipes, e-cigarettes and vape pens.

Palomar Institute of Cosmetology is a smoke-free and tobacco-free campus. Smoking is not allowed at any time on the Institution's premises. Premises means the Institution facilities "curb to curb," including offices, grounds, adjacent sidewalks, parking lots, and vehicles parked on the property. Using tobacco products within the visual periphery of the Institution is strongly discouraged. If students, clients, employees or visitors use tobacco products off of premises, they are expected to be respectful of residents neighboring the Institution premises by not loitering in front of homes or business in such a way that negatively reflects on Palomar Institute of Cosmetology. Students are expected to follow the Attendance Policy and clock in and out when leaving campus. Please see Attendance Policy for further information.

## **REASONS FOR SUSPENSION AND DISMISSAL**

The following reasons could result in suspension and discipline up to and including dismissal.

- Failure to meet Satisfactory Academic Progress (SAP) Policy (See SAP Policy)
- Failure to follow the rules and regulations, code of conduct, or the policies listed in this catalog
- Theft or non-accidental damage to Institution property
- Forgery, alteration or misuse of records or documents
- Cheating, plagiarism or other academic dishonesty
- Physical or verbal abuse of others or any threat of force
- The use, possession, distribution or being under the influence of alcohol, narcotics, or other controlled substances on campus at any time, or off campus at an Institution sponsored event.
- Unauthorized entry into, unauthorized use of, misuse of Institution property
- Disorderly, lewd, indecent, obscene or offensive conduct on campus, or at any Institution sponsored event
- Possession or use of explosives or weapons
- Failure to comply with directions of Institution officials acting in performance of their duties
- Obstruction or disruption of the educational process
- Complicity, soliciting or assisting another in any act which would subject another student to discipline
- Any other cause identified as good cause by Educational Code Section 76032 and 76033
- Attempting to do any of the above

## **COUNSELING SERVICES**

The Institution takes a personal interest in each student. Every student at Palomar Institute of Cosmetology is extended the privilege of consulting with the President/CEO and/or School Director at any time. Students should schedule appointments with the administrative office. The Institution offers career, individual and placement counseling and drug counseling referral services.

## **EMPLOYMENT ASSISTANCE**

Employment assistance is provided to students and graduates at no additional charge. The Institution establishes relationships with local salons and takes great pride in recommending graduates and helping them to prepare for employment. The Institution also provides a “Job Opportunities” bulletin board and “Job Opportunities” tab on Facebook for students to review employment opportunities. The Institution cannot guarantee placement or use it as an inducement for enrollment.

Salon readiness is covered in our theory curriculum during the course which includes the skills required for successfully completing a resume, interviewing, dressing for success, job search skills and professionalism. These skills are also encouraged to be practiced throughout the program.

## **TUITION AND FEES POLICY**

The institution does not participate in a Preferred Lender Arrangement (PLA) with a lender of private education loans. All tuition and fees are payable in advance unless other arrangements have been made prior to commencement of classes. Interest charges are not applied to credit balances and billing terms are one year or less. The institution does not impose additional charge for hours if a student goes over the contract end date specified on the enrollment agreement. The Institution will not allow a student to attend when payments are not paid in full 2 weeks prior to graduation or within 12 months, whichever occurs earlier. For information on tuition assistance, please contact the administrative office.

A third party is defined as an approved company or organization that will be responsible for paying all or a part of a student’s tuition and fees. Parents, relatives, or other individuals paying a student’s fees are ***not*** considered a third party. In this case, valid payment must be provided at the time of registration.

In order to meet the requirements of FERPA, and to ensure that payments are issued only for eligible students, the registrations must include valid payment or official documentation regarding payment to be made by a third party organization.

Any such authorizing document should contain the following:

- Student name
- Name, physical address, and email address of the third party
- Academic year(s) covered
- Types of charges covered (i.e., tuition, fees, etc.)
- Expected dollar amount of coverage
- Any special invoicing requirements of the third party

If documentation is provided in lieu of payment, the registration will be processed and the third party will receive invoice(s) to pay fees owed.

## **COLLECTION POLICY**

The Institution's policy regarding collection of tuition:

- a. If a student applies for and receives Federal funds, a payment schedule is made up and the policy is explained in detail to the student. Tuition is either paid monthly, quarterly, or on a semi-annual basis. No prepayment penalty charges are applied if student pays the outstanding balance in full. The payment of monies owed to the institution may be made by cash, credit card, debit card, money order, check, third party or Title IV funds.
- b. If a student agrees to pay as training is received, the agreed-upon monthly or weekly payments to be made by the student are indicated on the Student Enrollment Agreement. Subsequent payments are due on the same day each month thereafter. All payments are required to be made in U.S. currency. The institution does not charge late fees; however, if unable to make a payment as scheduled, the student must contact the administrative office as soon as possible. If a student fails to make alternative arrangements with the institution, the student may not be allowed to attend until tuition payments are brought current. The Institution will not allow a student to attend when payments are not paid in full 2 weeks prior to graduation or within 12 months, whichever occurs earlier.

## **STUDENT GRIEVANCE POLICY**

It is the policy of Palomar Institute of Cosmetology to allow students to initiate grievance procedures when the student believes he or she has been subject to unjust action or the denial of rights as stipulated in published college regulations, state laws, or federal laws. Such action may be instituted by a student against another student, a client, a staff member, a faculty member, or an administrator. For information about sexual misconduct and sexual assault policy, students can refer to Campus Statistic report, which will be given before enrollment. When a student believes an injustice has been done, the student may seek redress as follows:

### **INFORMAL PROCEDURE**

It is hoped that all student grievances may be resolved quickly and on an informal basis utilizing the Institution's chain of command.

1. The complainant should first discuss the complaint with his or her immediate instructor and/or other staff member deemed appropriate. The selected staff member will then work to resolve the complaint, or refer it to the School Director for resolution as deemed appropriate.
2. If the complaint remains unresolved, the complainant may then discuss the complaint with the School Director for resolution.
3. If the circumstances of the complaint prevent using steps 1 or 2, or if the aforementioned Institution officials do not resolve the complaint within five (5) working days, the complainant may then proceed to file a formal complaint with the President/CEO.



## **FORMAL PROCEDURE**

The complainant shall complete and sign a Complaint Form provided by the School Director's office. Forms are also available in the school Administrative office.

Upon receipt of the completed form, the Administrative Office will forward a copy of the complaint to the President/CEO and to the individual against which the complaint is made, and will advise the complainant that an investigation and discussion will begin within seven (7) days of receipt of filing the complaint. The President/CEO will attempt to resolve the complaint by discussing matters with all persons who are parties to the complaint. The resolution will be completed within 14 days of filing the complaint.

In the event the complaint is resolved to the satisfaction of all parties, a memorandum stating resolution of the conflict will be sent to all parties and filed in the Institution's BPPE complaint log.

In the event the complaint is not resolved by the President/CEO, the complainant can direct the complaint to the following agencies:

### **The Bureau for Private Postsecondary Education**

Physical Address: 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833

Mailing Address: P.O. Box 980818, West Sacramento, CA 95798-0818

Phone Number: (916) 431-6959; Toll Free: (888) 370-7589; Fax Number: (916) 263-1897

[www.bppe.ca.gov](http://www.bppe.ca.gov); Email: [bppe@dca.ca.gov](mailto:bppe@dca.ca.gov)

### **National Accrediting Commission of Career Art and Sciences**

3015 Colvin Street

Alexandria, VA 22314

Phone: (703) 600-7600

[www.naccas.org](http://www.naccas.org)

Please note that students must first exhaust the Institution's grievance procedure prior to filing any complaints with NACCAS.

### **Board of Barbering & Cosmetology**

400 R Street, Suite 5100

Sacramento, CA 95814

800-952-5210 Toll-Free

[www.barbercosmo.ca.gov](http://www.barbercosmo.ca.gov)

## **FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT OF 1974 (FERPA)**

Adult students and parents or guardians of dependent minor students have the right to inspect, review and challenge information contained in their education records. Education records are defined as files, materials and documents that contain the information directly related to a student and maintained by the institution. Students are not entitled to inspect the financial records of their parents. The institution requires written consent (each time) with the appropriate school official from the student, alumni or guardian before releasing any student information in response to a third party requests, other than a request by NACCAS, unless otherwise required by law. All current student records are

maintained and safeguarded against loss or damage in indexed electronically identifiable file server, and locked, fire-resistant filing cabinets. Enrollment and academic records of former students are not required to be retained longer than five years after graduation or withdrawal date.

## **RECORD RETENTION**

In addition to permanently retaining a transcript as required by section 94900(b) of the Code, the institution will maintain and safeguard against loss or damage (in indexed electronically identifiable file server, and locked fire-resistant filing cabinets) records of the name, address, e-mail address, and telephone number of each student who is/was enrolled in an educational program, for a period of five years from the student's date of completion or withdrawal. Permanent records of all of the following:

- The certificate and the date on which that certificate was granted.
- The courses and units on which the certificate was based.
- The grades earned by the student in each of those courses.

In accordance with the Improving America's Schools Act of 1994 (Public Law 103-382), educational institution, which participates in federal or state loans to students, shall retain academic progress, attendance, and records of courses studied for a *minimum* of three years.

- 1) Federal Pell Grant records must be kept for three years after that award year has ended.
- 2) The institution will keep records relating to a student or parent borrower's eligibility and participation in the Direct Loan program for three years after the end of the award year in which the student last attended the Institution.

**NOTE:** Palomar Institute of Cosmetology will not discard records involved in any loan, claim, or expenditure questioned by a federal audit, program review, investigation, or any other review in an outstanding audit or program review. To ensure compliance with this requirement, the President/CEO and Financial Aid Director of the institution must grant permission for records to be discarded.

## **ELECTRONIC SIGNATURES**



The Institution employs DocuSign and other electronic processes to provide required notices and make disclosures to students. Voluntary Consent to participate in electronic transactions is required for all financial information provided or made available to students. Upon request, students are entitled to a paper copy at no charge.

- To request delivery from the institution of paper copies of the notices and disclosures previously provided by the institution, students must send an email to [melanie@pic.edu](mailto:melanie@pic.edu) stating their email address, full name, US postal address and telephone number.
- To withdraw his/her consent to receive future notices and disclosures in electronic format, student can select the check box indicating his/her wish to withdraw the consent on the

applicable page. Student may also send an email to [melanie@pic.edu](mailto:melanie@pic.edu) stating his/her email address, full name, US postal address and telephone number.

To read the Institution's full Electronic Record and Signature Disclosure, please go to:  
<http://www.pic.edu/wp-content/uploads/2016/05/Electronic-Record-and-Signature-Disclosure.pdf>

## **SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

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

### **EVALUATION PERIODS**

Students are evaluated for Satisfactory Academic Progress as follows:

	Evaluations Will Occur At the End of Each Scheduled Payment Period
<b>Program</b>	<b>Scheduled Hour Evaluations</b>
Cosmetology Day (full time, 35 hrs/wk) – 1600 Hours	450, 900, 1250, 1600
Cosmetology Evening (full time, 25 hrs/wk) – 1600 Hours	450, 900, 1250, 1600
Esthetics Day (full time, 30 hrs/week) – 600 Hours	300, 600
Esthetics Evening (full time, 25 hrs/wk) – 600 Hours	300, 600
Manicuring (full time, 35 hrs/wk) – 400 Hours	200, 400

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

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course. The institution maintains each of the SAP Evaluations. Students will receive a copy of their SAP Evaluation at each established evaluation period.

### **QUANTITATIVE (ATTENDANCE) PROGRESS REQUIREMENTS**

Students are required to attend a minimum of 80 percent 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 (payment 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 (payment period), the Institution will determine if the student has maintained at least 80 percent 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 125% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

Program	Maximum Time Allowed	
	Scheduled Hours	Weeks
Cosmetology Day (full time, 35 hrs/wk) – 1600 Hours	2000	58
Cosmetology Evening (full time, 25 hrs/wk) – 1600 Hours	2000	80
Esthetics Day (full time, 30 hrs/week) – 600 Hours	750	25
Esthetics Evening (full time, 25 hrs/wk) – 600 Hours	750	30
Manicuring (full time, 35 hrs/wk) – 400 Hours	500	15

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 125% of the scheduled contracted hours.

Students who have not completed the course within the maximum time frame are not considered a graduate and will not be awarded a diploma.

## QUALITATIVE (ACADEMIC) PROGRESS REQUIREMENTS

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. Students are assessed on theory topics weekly or biweekly (depending on length of module) by a multiple choice written examination. Practical assessments are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Practical assessments take place periodically throughout the student's enrollment. The Freshman Instructor will observe hands-on performance weekly and assess the students on practical work at the end of each module. During the time on the clinic floor, students will receive a practical assessment before the end of each scheduled evaluation period. Numerical grades are considered according to the following scale:

90 – 100%	A	Excellent
80 – 89%	B	Good
75 – 79%	C	Satisfactory
Below 75%	F	Unsatisfactory

Students must maintain a "C" grade average (minimum cumulative grade of 75 percent separately, in theory (written test grades), and in practical/clinic performance (practical assessments)), in order to be considered making Satisfactory Academic Progress. The following factors will be measured separately to determine qualitative (academic) progress:

- Theory (written test grades)
- Practical/Clinic Work (practical assessments)

## **TRANSFER STUDENTS**

Transfer hours from another institution that are accepted toward the student's educational program are counted as both the attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods will occur at the midpoint of the contracted hours or the established evaluation periods, whichever comes first.

## **DETERMINATION OF SATISFACTORY ACADEMIC PROGRESS (SAP)**

Students meeting the minimum requirements for both academic and attendance (evaluated on a cumulative basis) at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive 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 Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

## **SATISFACTORY ACADEMIC PROGRESS (SAP) 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 during the warning period. The student will be advised in writing on the actions required to attain Satisfactory Academic Progress by the next scheduled evaluation (payment period). If at the end of the warning period, the student has still not met both the attendance and academic requirements, the student is subject to ineligibility for Federal Title IV Student Financial Aid, Servicemembers and Veterans Education Benefits and termination from enrollment, unless the student makes a written appeal to be placed on SAP PROBATION and prevails on the appeal.

## **SATISFACTORY ACADEMIC PROGRESS (SAP) PROBATION**

The Institution may only allow for the status of Probation for students who are not considered meeting minimum standards for Satisfactory Academic Progress if:

- Students who fail to meet minimum requirements for attendance or academic progress after the warning period or previous evaluation period will be placed on probation; and
- The student appeals the decision, and prevails upon appeal of a negative progress determination prior to being placed on probation; and
- The institution determines that Satisfactory Academic Progress requirements can be met by the end of the subsequent evaluation period (payment period); or
- The Institution develops an academic plan for the student that if followed, will ensure that the student is able to meet the Institution's Satisfactory Academic Progress requirements by a specific point within the maximum time frame established for the individual student.

The student will be advised in writing of the actions required to attain satisfactory academic progress by the next scheduled evaluation (payment period). If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory

academic progress and, if applicable, students will not be deemed eligible to receive Title IV, HEA program funds, Servicemembers and Veterans Education Benefits.

### **SATISFACTORY ACADEMIC PROGRESS (SAP) APPEAL PROCEDURE**

Students who fail to re-establish SAP minimum requirements after the SAP WARNING period and are subject to withdrawal may submit an appeal to be placed on SAP PROBATION. The student must submit a written appeal to the School Director, along with any supporting documentation, stating reasons why a decision to be placed on SAP PROBATION is warranted. The appeal should include the following:

1. The basis on which a student may appeal. For example: the death of family member or relative, an injury or illness of the student or other special circumstances.
2. Documentation regarding why the student failed to make Satisfactory Academic Progress and what has changed in the student's situation that will allow the student to demonstrate Satisfactory Academic Progress at the next evaluation.
3. How the student may re-establish eligibility for financial aid, if applicable.

The Administrative office must receive this appeal within five (5) business (Monday – Friday) days from the day the student receives the notice of withdrawal. Should a student fail to appeal this notice, the decision to withdraw will stand. An appeal hearing will take place within five (5) business days (Monday – Friday) of receipt of the written appeal.

The student, the President/CEO and/or School Director, will attend this hearing. A decision on the student's appeal will be made within three (3) business days (Monday – Friday) by the President/CEO and/or the School Director and will be communicated to the student in writing. This decision will be final and the results of the appeal are documented in the student's file. Should a student prevail upon his or her appeal and be placed on SAP PROBATION, the student will be automatically reinstated to eligible student status.

### **RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS AND REINSTATEMENT OF FINANCIAL AID ELIGIBILITY**

Students who have lost their eligibility for financial aid may re-establish satisfactory academic progress and Title IV, HEA program funds, Servicemembers and Veterans Education Benefits, as applicable, by meeting minimum attendance and academic requirements by the end of the probationary period.

### **LEAVE OF ABSENCE POLICY**

All authorized leave of absence (LOA) requests must be submitted to the Institution in writing in order to be considered for approval. Generally, only one (1) leave of absence, *not to exceed 60 days*, can be granted during a student's enrollment period. Conversely, subsequent leaves of absence may be granted at the Institution's discretion in accordance with the Family and Medical Leave Act of 1993 (FMLA), jury duty or military reasons. **The total approved leaves of absence cannot exceed one hundred eighty (180) days in a 12-month period.**

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same satisfactory academic progress status (i.e. satisfactory, warning, probation) 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. 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.

If a student on an approved LOA fails to return as scheduled without prior notification, the student will be withdrawn from institution. The withdrawal date would be the student's last day of attendance, and all refunds will be due 45 days from the determination date. The Institution's determination date would be the earlier date of expiration of LOA or date student notifies Institution that he or she will not be returning from the LOA.

One possible consequence of not returning from an LOA is that a student's grace period for a Title IV program loan might be exhausted. A student who has exhausted his or her grace period and is unable to begin repayment of a loan may apply for a deferment or forbearance of payment.

### **WITHDRAWALS/COURSE INCOMPLETES**

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. Students who withdraw may apply for re-enrollment.

### **RE-ENTRY POLICY**

Students previously withdrawn, who wish to re-enroll must first submit a written request for re-enrollment. They must then meet with the President/CEO and/or School Director to discuss the possibility of reenrolling. It is only with the approval of the President/CEO and/or School Director that a student will be allowed to re-enroll. Based on the students' prior academic history and the length of time that has elapsed since withdrawal, the President/CEO and/or School Director will determine if the student will be accepted for re-enrollment. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as at the time they left. If a student has been out of school for more than 60 months, the student will be required to retake the **full** program over.

#### ***Re-entry within 180 days***

A student who withdraws from a clock-hour program and then re-enters within 180 days is considered to remain in the same payment period when he/she returns and the same Satisfactory Academic Progress status as at the time when they left.

#### ***Re-entry after 180 days and transfer students***

A student who withdraws from a clock-hour program and then re-enters will return in the same Satisfactory Academic Progress status as at the time when they left. For Satisfactory Academic Progress evaluation purposes, a new payment period applies to:

- A student who withdraws and then re-enters the same program at the same Institution after 180 days, or



- A student who withdraws from a program and enrolls in a new program at the same institution, or at another institution within any time period.

For purposes of calculating payment periods ONLY, the length of the program is the number of clock-hours and weeks of instructional time the student has remaining in the program that he/she re-enters or transfers into. If the remaining hours and weeks constitute half of an academic year or less, the remaining hours constitute one payment period.

### **NON-CREDIT OR REMEDIAL COURSEWORK**

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

### **REPEATED COURSEWORK**

In general, for purposes of the Title IV funds (under non-term provisions of §668.4c) a student must successfully complete the credit or clock hours in a payment period to advance to the next payment period, and may not be paid for repeating coursework regardless of whether the student successfully completed it *unless* the provisions of § 668.4(g) apply:

- (i) Re-enters that program after 180 days;
- (ii) Transfers into another program at the same institution within any time period; or
- (iii) Transfers into a program at another institution within any time period.

### **READMISSION FOR SERVICE MEMBERS**

To minimize the disruption to the lives of persons performing service in the uniformed services, the institution will make “reasonable efforts” to readmit service-members promptly with the same academic status, tuition and fee charges as when they left the institution. Students are entitled to readmission if:

- Provide advance written notice of the service.
- Cumulative length of absence and all previous absences for service are equal or less than 5 years.
- Provide written notice of intent to return.
- Notices may not have a required format and notice of intent to return must be:
  - No later than 3 years after completion of period of service; OR
  - No later than 2 years after end of period necessary for recovery from service-related illness or injury.

## VETERAN'S POLICY

Individuals who are receiving Title 38 benefits must complete the course program by the end date stated on their certification. Benefits will cease on the end date stated on their certification.

Individuals who are receiving Title 38 benefits must have a minimum of four (4) evaluations during their program. In addition to the scheduled evaluations per the Satisfactory Academic Progress policy, individuals will be evaluated on the following schedule:

<b>Program</b>	<b>Scheduled Hour Evaluations</b>
Cosmetology Day - 1600 Hours	450, 900, 1250, 1600
Cosmetology Evening - 1600 Hours	450, 900, 1250, 1600
Esthetics Day - 600 Hours	150, 300, 450, 600
Esthetics Evening - 600 Hours	150, 300, 450, 600
Manicuring - 400 Hours	100, 200, 300, 400

## 2016-2017 PROGRAM TUITION

	<b>Charges</b>		
	<b>AY1</b>	<b>AY2</b>	<b>Total</b>
			<b><u>(1,600</u></b>
<b><u>Cosmetology</u></b>	<b><u>(900 Hrs.)</u></b>	<b><u>(700 Hrs.)</u></b>	<b><u>Hrs.)</u></b>
Tuition	\$10,575.00	\$8,225.00	\$18,800
Books & Supplies***	2,100.00	-	2,100.00
Registration Fee (Non-refundable)	250.00	-	250.00
STRF Non-refundable for entire period of enrollment	-	-	-
<b>Total Charges for a Period of Attendance</b>	<b>\$12,925.00</b>	<b>\$8,225.00</b>	<b>\$21,150.00</b>
<b>Estimated Total Charges for the Entire Educational Program</b>			<b><u>\$21,150.00</u></b>

	<b><u>AY1</u></b>
	<b><u>(600 Hrs.)</u></b>
<b><u>Esthetics</u></b>	
Tuition	\$7,200.00
Books & Supplies***	1,295.00
Registration Fee (Non-refundable)	250.00
STRF Non-refundable for entire period of enrollment	-
<b>Total Charges for a Period of Attendance</b>	<b><u>\$8,745.00</u></b>
<b>Estimated Total Charges for the Entire Educational Program</b>	<b><u>\$8,745.00</u></b>

	<b><u>AY1</u></b>
	<b><u>(400 Hrs.)</u></b>
<b><u>Manicuring</u></b>	
Tuition	\$3,200.00
Books & Supplies***	895.00
Registration Fee (Non-refundable)	250.00
STRF Non-refundable for entire period of enrollment	-
<b>Total Charges for a Period of Attendance</b>	<b><u>\$4,345.00</u></b>
<b>Estimated Total Charges for the Entire Educational Program</b>	<b><u>\$4,345.00</u></b>

**NOTE:** The Institution reserves the right to change tuition and fees or make subject changes or revisions when necessary, and make substitutions in kits as required. Students will be notified of price changes or substitutions in kits at the Program Orientation, which is held the Saturday before each start date. The payment of monies owed to the institution may be made by cash, credit card, debit card, money order, check, third party or Title IV funds.

**\*\*\*NOTE:** Books & Supplies can be purchased separately on the open market place. Students can opt-out and buy them at the vendor of their choice. Any opened or used items **cannot be** returned.

In accordance with federal tax credit legislation, the institution will mail form 1098-T reporting qualified tuition and related expenses - to student's current address by the end of January. This information will also be reported to the IRS. Students should check with their tax preparer to determine eligibility for federal educational credit and the amount of deduction.

## **PERSONAL SERVICE FEES**

During their training at Palomar Institute of Cosmetology, students often desire to get hair, nail, and skin care services done while attending school. The Institution allows students to have this work performed on themselves by classmates for a nominal charge (70% off our regular service prices). Personal services must be requested in writing and approved by an instructor. The complete personal service policy and price list is available at the front desk or in the instructor office.

## **STATE OF CALIFORNIA STUDENT TUITION RECOVERY FUND**

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party.

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents or are enrolled in a residency program attending certain schools regulated by the Bureau for Private Postsecondary Education.

You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.

3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.

4. There was a material failure to comply with the Act or this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior to closure, the period determined by the Bureau.

5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

**Effective January 1, 2015, all institutions will be required to immediately refrain from collecting STRF assessments. The Student Tuition Recovery Fund (STRF) assessment rate has changed from fifty cents (\$.50) per one thousand dollars (\$1,000) of institutional charges to zero (\$0).**

Students enrolled at the time of school closure (or within 60 days of the school's closure) may be eligible for reimbursement through the Student Tuition Recovery Fund (STRF). The STRF exists to relieve or mitigate economic losses suffered by a student in an educational program at a qualifying institution if the student was a California resident (or was enrolled in a residency program.)

The student of a closed school must have:

- Prepaid the tuition,
- Paid the STRF assessment, and
- Suffered loss

A student seeking reimbursement should file the **Application for Student Tuition Recovery Fund (form STRF App Rev. 8/14)**. For any questions, or additional information, student can contact the **STRF Unit at (888) 370-7589** and select **option 5** when prompted, or may send an email to **STRFClosedSchool@dca.ca.gov**.

- The application must be fully completed and received by the Bureau, with supporting documents that include, but need not be limited to, the enrollment agreement, promissory notes, if any, and any receipts, within two years from date of the closure notice explaining the student's rights under STRF, whether provided by the institution or the Bureau, or a maximum of four years if the student received no closure notice.
- Students whose total charges are paid by a third party payer are not eligible to apply for payment by the Fund. The Bureau may conduct an investigation to verify whether to grant or deny a claim.

It is important that you keep copies of the enrollment agreement, financial aid papers, receipts or any other information that documents the monies paid to the School. Questions regarding the STRF may be directed to the Bureau's address or web site:

**The Bureau for Private Postsecondary Education**  
**P.O. Box 980818**  
**West Sacramento, CA 95798-0818**  
**Phone: 888-370-7589**  
**Fax: 916-263-1897**  
**Web site: [www.bppe.ca.gov](http://www.bppe.ca.gov)**  
**Email: [bppe.strfclosedschool@dca.ca.gov](mailto:bppe.strfclosedschool@dca.ca.gov)**

## **INSTITUTIONAL REFUND PROVISIONS POLICY**

### **1. STUDENT'S RIGHT TO CANCEL**

A student has the right to cancel his or her enrollment agreement for a course of instruction, without any penalty or obligations, through attendance at the first class session, or the seventh calendar day after enrollment, whichever is later.

Notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited, to a student's lack of attendance. You will be given two notices of cancellation forms on or before the first day of class, but you can use any written notice that you wish.

Cancellation shall occur when the student gives written notice of cancellation at the address of the Institution shown at the top of the front page of the Enrollment Agreement. The student can do this by mail, email or hand delivery. The written notice of cancellation, if sent by mail, is effective when deposited in the mail, properly addressed and postage paid.

If the Institution has given the student any equipment, including books or other materials, the equipment shall be returned to the Institution within 20 days following the date of the notice of cancellation. If the equipment is not returned—including books or other materials—in good condition (re-issuable as new) within the 20-day period, the Institution may deduct the documented cost of the equipment from any refund that may be due to the student. Once the equipment is paid for, it is the student's to keep without further obligation.

If the student cancels his or her Enrollment Agreement, the Institution will refund any money that was paid, less any deduction for equipment not timely returned in good condition (re-issuable as new), within 45 days after the notice of cancellation is received.

### **2. WITHDRAWAL FROM COURSE**

All students receiving federal financial aid who completely withdraw within the first 60% of a payment period are subject to the "Return of Title IV – R2T4" provision. The Institution shall also provide a pro rata refund of nonfederal student financial aid program moneys paid for institutional charges to students who have completed 60 percent or less of the period of attendance. As a student at Palomar Institute of Cosmetology, you have the right to withdraw from a course of instruction at any time. If you withdraw from the course of instruction after the period allowed for cancellation of the enrollment agreement (through attendance at the first class session, or the seventh calendar day after enrollment, whichever is later). The Institution will remit a refund less a registration fee (if applicable) not to exceed \$250.00.

The institution strictly employs a pro rata refund method for all withdrawal calculations. Tuition is charged based on the Total Clock Hours Scheduled To Have Been Completed, not to exceed the total charge for the entire program tuition. A pro rata refund shall be no less than the total amount owed by the student for the portion of the educational program provided subtracted from the amount paid by the student, calculated as follows:

- a) The amount owed equals the hourly charge for the program (total institutional charge, divided by the number of hours in the program), multiplied by the number of hours student was scheduled to attend, prior to withdrawal.
- b) All amounts paid by the student in excess of what is owed as calculated in subdivision (a) shall be refunded.
- c) If a student obtained equipment, as specified in the agreement as a separate charge, and returns it in good condition (re-issuable as new) within 20 days following the date of withdrawal, the Institution shall refund the charge for the equipment paid by the student. If a student fails to return the equipment in good condition (re-issuable as new) within this 20-day period, the Institution will retain the full cost of equipment. For a list of these charges, see addendum "A" of the contract.
- d) Returning of fund(s) in accordance with Return of Title IV Aid – R2T4 treatment, combined with Pro-rata calculation, will be reflected in either the Balance Due or Total Refund on the Student Refund Calculation and Notification letter. The refund will be issued within 45 days of the determination date that a student has withdrawn, whether officially or unofficially.

If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

**IF THE AMOUNT THAT YOU HAVE PAID IS MORE THAN THE AMOUNT THAT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE ISSUED WITHIN 45 DAYS FROM DATE OF DETERMINATION OF WITHDRAWAL. IF THE AMOUNT THAT YOU OWE IS MORE THAN THE AMOUNT THAT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY THE DIFFERENCE.**

**NOTE:** Loan amounts are returned in accordance with the terms of the promissory note. The student is liable to return 50% of the unearned amount of the Grant. The student does not have to repay a grant overpayment of \$50.00 or less for grant overpayments resulting from the student's withdrawal per 34 CFR 668.22(h)(3)(ii).

A student shall be deemed to have withdrawn from the course when any of the following occurs:

- Student notifies the Institution of his or her withdrawal or the actual date of the withdrawal.
- The Institution terminates the student enrollment.
- Student fails to attend classes for a 14 consecutive calendar day period without being on an approved leave of absence or other official non-attendance status. Unofficial withdrawals for clock hour students are determined by the institution through monitoring clock hour attendance daily.
- Student fails to return from an approved leave of absence as scheduled without notifying the Institution in advance. The institution's determination date would be the earlier date

of expiration of LOA or date student notifies institution that he or she will not be returning from the LOA.

- Any applicant rejected for training will be refunded all monies.

### **3. COURSE CANCELLATION**

If a course is canceled subsequent to a student's enrollment and start of classes, the Institution shall at its option:

- a) Provide a full refund of all monies paid or
- b) Provide completion of the course.

Course cancellation applies to students who have never actually started training. In this case, the Institution may provide completion of the Course at mutually agreeable location or provide a full refund of all monies paid. If the student has started training and the Course is canceled, at a minimum, the student's refund will comply with the aforementioned refund provisions.

### **4. PERMANENTLY CLOSED SCHOOL**

If the Institution is permanently closed and no longer offering instruction after the student enrolled, the student shall be entitled to a pro-rata refund of tuition as described in the aforementioned refund provisions.

#### **HYPOTHETICAL PRO RATA REFUND EXAMPLE:**

Student A (a dependent) actually completed 756 clock hours. Student A completed 450 scheduled clock hours in the first payment period and 418 scheduled clock hours in second payment period. Assuming the student dropped out of the program in the second payment period after receiving the following:

- \$3,484 in Subsidized Federal Direct Loan
- \$1,990 in Unsubsidized Federal Direct Loan
- \$5,730 in Federal Pell Grant
- \$200 in Federal Supplemental Equal of Opportunity Grant (FSEOG). The institution employed Individual FSEOG Recipient basis as its nonfederal share for matching.
- Student paid \$250 for registration fees and \$0 for Student Tuition Recovery Fund (STRF).



**The potential "R2T4" calculation and Pro-rata Refund for the whole enrollment are calculated and exhibited as follows:**

**EXAMPLE: PRO RATA REFUND**

Contracted Tuition Charged	\$18,800.00	[1]
Total Program Clock Hours	1,600.00	[2]
Tuition Charged per Hour [1] divide [2]	11.75	[3]
Total Clock Hours Scheduled To Have Been Completed	868.00	[4]
<b>Tuition Earned [3] multiply [4]</b>	<b>\$10,199.00</b>	

**Institutional Charges Earned by the School**

Tuition Earned	\$10,199.00
Documented Kit & Book Costs	2,100.00
Registration Fee	250.00
STRF	-
<b>Total Institutional Charges Earned</b>	<b>\$12,549.00</b>

**Payments Received by the School**

Federal Direct Loan (FDL)-Unsub	\$1,990.00
Federal Direct Loan (FDL)-Sub	3,484.00
Federal Pell Grant	5,730.00
FSEOG	200.00
Private Paid	250.00
<b>Total Payments Received</b>	<b>\$11,654.00</b>

**Return of Funds**

Total Payments Received	\$11,654.00
Less:	
Pro rata refund unearned aid by the School-FDL Unsub	-
Total Payment the School Retained	11,654.00
Less:	
Total Institutional Charges Earned	(12,549.00)
<b>Total Refund/ (Balance Due)</b>	<b>\$(895.00)</b>

## **TITLE IV REFUND REQUIREMENTS & DISTRIBUTION**

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

Any unearned funds will be deposited or transferred into the Institution's federal funds bank account. The institution will return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

1. Unsubsidized Federal Direct Stafford Loans
2. Subsidized Federal Direct Stafford Loans
3. Federal Direct PLUS Loans
4. Federal Pell Grant
5. Federal Supplemental Educational Opportunity Grant
6. Other federal, state, private or institutional sources of aid
7. The student

If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

1. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

If the student has any questions about refund responsibilities prior to the completion of the program, please discuss them with the Institution financial aid officer prior to signing the enrollment agreement.

## **COSMETOLOGY, ESTHETICS, AND MANICURING PROGRAMS**

### **INSTRUCTION**

Palomar Institute of Cosmetology's goal is to provide students with the tools, environment and educators to be able to thrive in their education. Our educational programs are designed to actively engage learners in multiple learning styles. It begins in a classroom setting which focuses on building the fundamental knowledge of both the practical and theoretical aspects of Hair, Skin and Nail services. This is done through videos, interactive lectures, demonstrations and hands on mannequin practice. The students continue their progress by incorporating participation in the school's "clinic floor", once the student meets the requirements for promotion. Students participating in this area transfer the knowledge from classroom instruction to real life experience. Our clinic floor is open to the general public and all services are performed by students under the supervision of licensed instructors. The final stage of the student's progress places increased emphasis on preparation for the state licensure exam as well as participation and performance in the clinic floor. There is also a focus on the student's soft skills and preparation for employment.

Students now have in addition to their printed text material on-line access to their text in an e-book format as well as Power Point presentations and practice examinations. Content is accessible at home or on the go through a computer or a supported mobile device.

Our Institution also has an excellent Book & DVD library, which students and staff can use for additional resource information. Students may check out a book or DVD during clinic hours and during make up hours. Computer access is available during clinic floor time as well as during make up hours.

### **STUDENT EXTERNSHIPS**

The Externship Program allows eligible students the opportunity to essentially assist in local, approved salons under the direct supervision of licensed salon professionals for up to eight hours a week while still enrolled in school and receive course credit up to a maximum of 160 hours for Cosmetology, 60 hours for Esthetician, and 40 hours for Manicurists.

Students may apply for this State Board approved program providing each student meets the requirements, which are as follows:

- Cosmetology students must have at least 960 course clock hours
- Esthetics students must have at least 360 clock hours
- Manicuring students must have at least 240 clock hours
- Student must be current in theory hours and operations, as well as on all academic requirements, maintain a "C" grade average (minimum cumulative grade of 75 percent in theory (written test grades), and in practical/clinic performance (practical assessments)), and not on SAP Probation, in addition to a minimum attendance of 80 percent.

The Student Externships are optional and are not offered continuously. Students may or may not have an opportunity to participate during their enrollment period.

## **COSMETOLOGY PROGRAM – SOC Code 39-5012.00**

The Cosmetology Program is a 1,600 hour clock-hour based program; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Cosmetology Day students complete the 1,600 clock-hour program in 46 weeks maximum in order to be considered on-time completers. Cosmetology Evening students complete the 1600 clock-hour program in 64 weeks maximum in order to be considered on-time completers.

### **LEVEL OF OCCUPATION**

The Cosmetology Course prepares the student for the State Board Examination. The student will receive practical training and technical instruction in the areas of hair, skin care and nails. Potential occupations for graduates of this course include Hairstylist, Hair Color Specialist, Perm Specialist, Esthetician, Nail Care Artists, Salon Owner, Salon Manager, Salon Coordinator, Salon Sales Consultant, Manufacturer Sales Representative, Makeup Artist, Director of Education, Distributor's Sales Representative, Fashion Show Stylist, Photo and Movie Stylist, Platform Artist and Educator, Beauty Magazine Writer, Beauty Magazine Editor, Cosmetology School Owner, Cosmetology Instructor, Beauty Product Designer, Beauty Business Consultant, or Trade Show Director.

### **STUDENT MASTER STYLIST SUITE**

In our Cosmetology program we have the “Student Master Stylist Suite.” Students who are interested in experiencing simulated salon culture who have 1,000 hours or more, who have completed at least 75% of their required subject hours and operations may apply to participate in this 5 week Master Stylist Program.

This program is offered to those students who demonstrate a positive attitude, satisfactory attendance, academic and practical grade. Those who meet these criteria then receive additional advanced training in Salon Team Building, Salon Behavior and Discovery, Clientele Building, Product Knowledge, Advanced Hair color Theory, Advanced Haircutting, and Advanced Hair Styling. These classes have a small student/teacher ratio, allowing students to experience a more personalized learning environment.

The “Student Master Stylist Suite” is optional and is not offered continuously. Students may or may not have an opportunity to participate during their enrollment period.

### **GRADUATION REQUIREMENTS**

To be eligible for graduation, students must:

- Complete all required classroom and clinical training according to the State and Institution requirements with a “C” grade average (minimum cumulative grade of 75 percent in theory (written test grades), and in practical/clinic performance (practical assessments)).
- Complete the course within the prescribed maximum time frame
- Complete all exit paperwork; attend Direct Loan Exit Counseling (if applicable) and

- Make satisfactory arrangements for payment of all debts owed to the Institution. Any balance due to the Institution must be paid at least 2 weeks prior to graduation or within 12 months, whichever occurs earlier. Any money paid within two weeks of graduation must be paid in cash, money order or cashier's check.

Upon successful completion of the program, students will be awarded a diploma noting the specific program of study and the graduation date.

## STATE REQUIREMENTS

The curriculum for students enrolled in a cosmetology course shall consist of 1,600 hours of technical instruction and practical training covering all practices constituting the art of cosmetology pursuant to Section 7316 of the Barbering and Cosmetology Act.

For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operation shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical and practical training shall include the following hours and/or operations:

Subject	Minimum Hours	
	Technical Instruction	Practical Operations
<b>(1) 1100 Hours of Technical Instruction and Practical Training in Hair Dressing</b>		
The required subjects of instruction in Hair Dressing shall be completed with the minimum hours of technical instruction and practical operations for each subject matter as follows:		
<b>Hairstyling</b>	<b>65</b>	<b>240</b>
The subject of Hairstyling shall include, but is not limited to, the following techniques and procedures: Hair analysis, shampooing, finger waving, pin curling, comb outs, straightening, waving, curling with hot combs and hot curling irons and blower styling.		
<b>Permanent Waving and Chemical Straightening</b>	<b>40</b>	<b>105</b>
The subject of Permanent Waving and Chemical Straightening shall include, but is not limited to, the following techniques and procedures: Hair analysis, acid and alkaline permanent waving, chemical straightening including the use of sodium hydroxide and other base solutions.		
<b>Hair Coloring and Bleaching</b>	<b>60</b>	<b>50</b>
The subject of Hair Coloring and Bleaching shall include, but is not limited to, the following techniques and procedures (also including, the use of semi-permanent, demi-permanent and temporary colors): Hair analysis, predisposition and strand tests, safety precautions, formula mixing, tinting, bleaching, high and low lights, and the use of dye removers.		
<b>Hair Cutting</b>	<b>20</b>	<b>80</b>
The subject of Hair Cutting shall include, but is not limited to, the following techniques and procedures: Use of scissors, razor (shaper), electrical clippers/trimmers, and thinning (tapering) shears for wet and dry cutting.		
<b>(2) 200 Hours of Technical Instruction in Health and Safety</b>		
The required subjects of instruction in Health and Safety shall be completed with the minimum hours of technical instruction for each subject-matter as follows:		

<b>Laws and Regulations</b>	<b>20</b>	<b>-</b>
The subjects of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.		
<b>Health and Safety Considerations</b>	<b>45</b>	<b>-</b>
The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Cosmetology chemistry including the chemical composition and purpose of cosmetic, nail, hair and skin care preparations. Elementary chemical makeup, chemical skin peels and chemical and physical changes of matter. Hazardous substances including training in chemicals and health in establishments, protection from hazardous chemicals and preventing chemical injuries, ergonomics, theory of electricity in cosmetology, bacteriology, communicable diseases, including HIV/AIDS, Hepatitis B, and staph and Material Safety Data Sheets.		
<b>Disinfection and Sanitation</b>	<b>10</b>	<b>-</b>
The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: Disinfection and sanitation including proper procedures to protect the health and safety of the consumer as well as the technician. Proper disinfection procedures for equipment used in establishments. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.		
<b>Anatomy and Physiology</b>	<b>15</b>	<b>-</b>
The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology, Bacteriology, skin analysis and conditions.		
<b>(3) 200 Hours of Technical Instruction and Practical Training in Esthetics</b> The required subjects of instruction in Esthetics shall be completed with the minimum hours of technical instruction and practical operations for each subject matter as follows:		
<b>Manual, Electrical and Chemical Facials</b>	<b>25</b>	<b>40</b>
The subject of manual, electrical and chemical facials shall include, but is not limited to, the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs, and masks. Electrical Facials include the use of electrical modalities, dermal lights and electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face. Chemical Facials include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.		
<b>Eyebrow Beautification and Makeup</b>	<b>25</b>	<b>30</b>
The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow Arching and Hair Removal, including the use of wax, tweezers, electric or manual, and depilatories for the removal of superfluous hair. The subject of Makeup shall include, but is not limited to, the following issues: skin analysis, complete and corrective makeup, the application of false eyelashes, and lash and brow tinting, if a product exists that is not disapproved, prohibited or banned by the U.S. Food and Drug Administration, the Occupational Safety and Health Administration, or the U.S. Environmental Protection Agency.		
<b>(4) 100 Hours of Technical Instruction and Practical Training in Manicuring and Pedicuring</b> The required subjects of instruction in Manicuring and Pedicuring shall be completed with the minimum hours of technical instruction and practical operation for each subject matter as follows:		
<b>Manicuring and Pedicuring</b>	<b>10</b>	<b>25</b>
The subject of Manicuring and Pedicuring shall include, but are not limited to, the following issues: Water and oil manicure, including nail analysis, and hand/foot and arm/ankle massage.		
<b>Artificial Nails and Wraps</b>	<b>25</b>	<b>120 (nails)</b>

Artificial nails including acrylic, liquid and powder brush-ons, artificial nail tips and nail wraps and repairs

(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, and client service records.

## SUMMARY OF STATE AND INSTITUTION REQUIREMENTS

Students are assessed on theory topics weekly or biweekly (depending on length of module) by a multiple choice written examination. Practical assessments take place periodically throughout the student's enrollment. The Freshman Instructor will observe hands-on performance weekly and assess the students on practical work at the end of each module. During the time on the clinic floor, students receive a hair cut procedure assessment as well as a hair color procedure assessment. Students in their last 400 hours of school are considered to be Pre-Graduation Students or Seniors. They are assessed on the sculptured nail to prepare for the State Board Practical and Written Examination.

Theory hours (technical instruction) total to a minimum of 205 hours. The remaining hours (1,230) are to be used to complete operations to total 1,600 hours. The Institution provides training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers. Students must also complete all related theory subjects and practical operations as described above.

<b>Subject</b>	<b>Required Hours of Technical Instruction</b>	<b>Required Practical Operations</b>	<b>Remaining Hours to Complete Operations</b>	<b>Total Hours of Technical Instruction and Practical Training</b>
1100 Hours of Technical Instruction and Practical Training in Hair Dressing	185	475	915	1100
200 Hours of Technical Instruction and Practical Training in Health and Safety	100	0	100	200
200 Hours of Technical Instruction and Practical Training in Esthetics	50	70	150	200
100 Hours of Technical Instruction and Practical Training in Manicuring and Pedicuring	35	145	65	100
<b>Total</b>	<b>205</b>	<b>690</b>	<b>1230</b>	<b>1600</b>

## **ESTHETICS – SOC Code 39-5094.00**

The Esthetician Program is 600 hour clock-hour based program; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Esthetician day students complete the 600 clock-hour program in 20 weeks maximum in order to be considered on-time completers. Esthetician evening students complete the 600 clock-hour program in 24 weeks maximum in order to be considered on-time completers.

### **LEVEL OF OCCUPATION**

The Esthetics Course prepares the student for the State Board Examination. The student will receive practical training and technical instruction covering European skin care techniques, skin analysis and cosmetic chemistry. Some of the potential occupations available to Estheticians are Aesthetician, Skin Care Specialist, Skin Care Therapist, Spa Technician, Facialist, Skin Care Technician, Makeup Artist/Esthetician, Makeup Designer, Makeup Specialist, Product Specialist, Product Sales Rep, and Salon Owner.

### **GRADUATION REQUIREMENTS**

To be eligible for graduation, students must:

- Complete all required classroom and clinical training according to the State and Institution requirements with a “C” grade average (minimum cumulative grade of 75 percent in theory (written test grades), and in practical/clinic performance (practical assessments)).
- Complete the course within the prescribed maximum time frame
- Complete all exit paperwork; attend Direct Loan Exit Counseling (if applicable) and
- Make satisfactory arrangements for payment of all debts owed to the Institution. Any balance due to the Institution must be paid at least 2 weeks prior to graduation or within 12 months, whichever occurs earlier. Any money paid within two weeks of graduation must be paid in cash, money order or cashier’s check.

Upon successful completion of the program, students will be awarded a diploma noting the specific program of study and the graduation date.

### **STATE REQUIREMENTS**

The required Esthetics Course shall have 600 clock hours of practical training and technical instructions covering all practices of an esthetician pursuant to Section 7316 of the Barbering and Cosmetology Act.

For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:



Subject	Minimum Hours	
	Technical Instruction	Practical Operations
<b>(1) 350 Hours of Technical Instruction and Practical Training in Facials</b> The required subjects of instruction in Facials shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:		
<b>Manual, Electrical and Chemical Facials</b>	<b>70</b>	<b>140</b>
The subject of manual, electrical and chemical facials shall include, but is not limited to the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs, and masks. Electrical Facials include the use of electrical modalities, dermal lights and electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face. Chemical Facials include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.		
<b>Preparation</b>	<b>15</b>	<b>-</b>
The subject of Preparation shall include, but not be limited to the following issues: Client consultation, intake procedures, contraindications, professionalism, client record keeping, pre and post operative care, CPR/AED, salon and spa skills.		
<b>(2) 200 Hours of Technical Instruction in Health and Safety</b> The required subjects of instruction in Health and Safety shall be completed with the minimum number of hours of technical instruction for each subject-matter as follows:		
<b>Laws and Regulations</b>	<b>10</b>	<b>-</b>
The subject of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.		
<b>Health and Safety Considerations</b>	<b>40</b>	<b>-</b>
The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, communicable diseases including HIV/AIDS and Hepatitis B. Chemical composition and purpose of cosmetic and skin care preparation. Elementary chemical makeup, chemical skin peels, physical and chemical changes of matter. Electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment.		
<b>Disinfection and Sanitation</b>	<b>10</b>	<b>-</b>
The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: Procedures to protect the health and safety of the consumer as well as the technician. Proper disinfection procedures for equipment used in establishments. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.		
<b>Anatomy and Physiology</b>	<b>15</b>	<b>-</b>
The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology, Bacteriology, skin analysis and conditions.		
<b>(3) 50 Hours of Technical Instruction and Practical Training in Hair Removal and Make-up</b> The required subjects of instruction in Hair Removal shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:		

<b>Eyebrow Beautification</b>	<b>25</b>	<b>50</b>
The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow shaping and hair removal techniques, hair analysis, waxing, tweezing, manual or electrical depilatories.		
<b>Make-up</b>	<b>20</b>	<b>40</b>
The subject of Make-up shall include, but is not limited to, the following issues: Skin analysis, basic and corrective application, application of false eyelashes.		
(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service records, basic tax information relating to booth renters, independent contractors, employees, and employers.		

## **SUMMARY OF STATE AND INSTITUTION REQUIREMENTS**

Students are assessed on theory topics weekly or biweekly (depending on length of module) by a multiple choice written examination. Practical assessments will take place periodically throughout the student's enrollment. The Freshman Instructor will observe hands-on performance weekly and assess the students on practical work at the end of each module. During the time on the clinic floor, students receive a European Facial practical assessment.

Theory hours (technical instruction) total to a minimum of 370 hours. The remaining hours (230) are to be used to complete operations to total 600 hours. The institution provides training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers. Students must also complete all related theory subjects and practical operations as described above.

<b>Subject</b>	<b>Required Hours of Technical Instruction</b>	<b>Required Practical Operations</b>	<b>Remaining Hours to Complete Operations</b>	<b>Total Hours of Technical Instruction and Practical Training</b>
350 Hours of Technical Instruction and Practical Training in Facials	85	140	265	350
200 Hours of Technical Instruction and Practical Training in Health and Safety	75	0	125	200
50 Hours of Technical Instruction and Practical Training in Hair Removal and Makeup	45	90	5	50
<b>Total</b>	<b>370</b>	<b>230</b>	<b>230</b>	<b>600</b>

## **MANICURING PROGRAM – SOC Code 39-5092.00**

The Manicuring Program is a 400 hour clock-hour based program; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Manicuring day students complete the 400 clock-hour program in 12 weeks maximum in order to be considered on-time completers.

### **LEVEL OF OCCUPATION**

The Manicuring Course prepares the student for the State Board Examination. The student will receive practical training and technical instruction in the areas of the nails. Some of the potential occupations available to Manicurists are Manicurist, Manicuring Tech in Salon (resort/spa), Nail Specialist, Product Specialist, Product Sales Rep, Platform Artist, Competitive Nail Tech for Industry Competitions, and Salon Owner.

### **GRADUATION REQUIREMENTS**

To be eligible for graduation, students must:

- Complete all required classroom and clinical training according to the State and Institution requirements with a “C” grade average (minimum cumulative grade of 75 percent in theory (written test grades), and in practical/clinic performance (practical assessments)).
- Complete the course within the prescribed maximum time frame
- Complete all exit paperwork; attend Direct Loan Exit Counseling (if applicable) and
- Make satisfactory arrangements for payment of all debts owed to the Institution. Any balance due to the Institution must be paid at least 2 weeks prior to graduation or within 12 months, whichever occurs earlier. Any money paid within two weeks of graduation must be paid in cash, money order or cashier’s check.

Upon successful completion of the program, students will be awarded a diploma noting the specific program of study and the graduation date.

### **STATE REQUIREMENTS**

The curriculum for students enrolled in a manicuring course shall have 400 clock hours of technical instruction and practical operations covering all practices of a manicurist, pursuant to Section 7316 of the Barbering and Cosmetology Act.

For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:

Subject	Minimum Hours	
	Technical Instruction	Practical Operations
<b>(1) 300 Hours of Technical Instruction and Practical Training in Nail Care</b> The required subjects of instruction in Nail Care shall be completed with the minimum hours of technical instruction and practical operations for each subject matter as follows:		
<b>Manicures and Pedicures</b>	<b>60</b>	<b>60 (180 nails)</b>
The subject of Manicures and Pedicures shall include, but is not limited to, the following techniques and procedures: Water and oil manicures including hand and arm massage, complete pedicure including foot and ankle massage, application of artificial nails including liquid, gel, and powder brush-ons, nail tips, nail wraps and repairs, and nail analysis.		
<b>(2) 100 Hours of Technical Instruction and Practical Training in Health and Safety</b> The required subjects of instruction in Health and Safety shall be completed with the minimum number of hours of technical instruction and practical operations for each subject-matter as follows:		
Laws and Regulations	<b>10</b>	<b>-</b>
The subject of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations		
<b>Health and Safety Considerations</b>	<b>25</b>	<b>-</b>
The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Chemistry pertaining to the practices of a manicurist including the chemical composition and purpose of nail care preparations. Health and Safety/Hazardous Substances, including training in chemicals and health in establishment, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS and Hepatitis B.		
<b>Disinfection and Sanitation</b>	<b>20</b>	<b>10</b>
The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: Procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment, with special attention given to pedicure foot spa and basin disinfection procedures detailed in Sections 980.1 and 980.3.		
<b>Bacteriology, Anatomy and Physiology</b>	<b>10</b>	<b>-</b>
The Subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Bacteriology, anatomy, physiology, and nail analysis and conditions.		
(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record-keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers.		

## SUMMARY OF STATE AND INSTITUTION REQUIREMENTS

Students are assessed on theory topics weekly or biweekly (depending on length of module) by a multiple choice written examination. Practical assessments will take place periodically throughout the student's enrollment. The Freshman Instructor will observe hands-on performance weekly and assess the students on practical work at the end of each module. During the time on the clinic floor, students receive a sculptured nail practical assessment.

Theory hours (technical instruction) total to a minimum of 125 hours. The remaining hours (275) are to be used to complete operations to total 400 hours. The institution provides training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers. Students must also complete all related theory subjects and practical operations as described above.

<b>Subject</b>	<b>Required Hours of Technical Instruction</b>	<b>Required Practical Operations</b>	<b>Remaining Hours to Complete Operations</b>	<b>Total Hours of Technical Instruction and Practical Training</b>
300 Hours of Technical Instruction and Practical Training in Nail Care	60	240	240	300
100 Hours of Technical Instruction and Practical Training in Health and Safety	65	0	35	100
<b>Total</b>	<b>125</b>	<b>240</b>	<b>275</b>	<b>400</b>

## **THE COSMETOLOGY INDUSTRY PROFESSION<sup>5</sup>**

### **PREREQUISITES FOR EMPLOYMENT**

In the State of California, you must have a license from the California Board of Barbering and Cosmetology in order to work as a Cosmetologist, Esthetician, or Manicurist.

### **REGULATORY OVERSIGHT RESTRICTIONS**

The California Board of Barbering and Cosmetology may deny a license on the grounds that the applicant has one of the following:

1. Been convicted of a crime.
2. Done any act involving dishonesty, fraud, or deceit with the intent to substantially benefit himself or herself or another, or substantially injure another.
3. Done any act that if done by a licentiate of the business or profession in question, would be grounds for suspension or revocation of license.

The board may deny a license pursuant to this subdivision only if the crime or act is substantially related to the qualifications, functions, or duties of the business or profession for which application is made.

For more information on Denial of Licenses and Grounds for Denial, please see the California Business and Professions Code Section 480 or at [http://www.barbercosmo.ca.gov/laws\\_regs/laws.shtml](http://www.barbercosmo.ca.gov/laws_regs/laws.shtml)

### **ABILITY TO MEET REQUIREMENTS SET FORTH BY EMPLOYERS**

The following are values that many industry employers look for in a job candidate:

- Education: A high school diploma or equivalent is required for some positions. In addition, every state requires cosmetologists complete a program in a state-licensed barber or cosmetology school.
- Licenses: Barbers, hairdressers, and cosmetologists must obtain a license to work
- Important Qualities: Creativity, customer-service skills, listening skills, physical stamina, tidiness, and time management skills.

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Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook, 2016-17 Edition*, Barbers, Hairdressers, and Cosmetologists, on the Internet at <http://www.bls.gov/ooh/personal-care-and-service/barbers-hairdressers-and-cosmetologists.htm>.

## JOB DEMAND AND PROSPECT IN THE COSMETOLOGY INDUSTRY – 2015-2024

According to the Professional Beauty Association (PBA), the Salon/Spa Performance Index (SSPI) rose for the first time in 2014. The *Salon/Spa Performance Index* – a quarterly composite index that tracks the health of and outlook for the U.S. salon/spa industry – stood at 102.8 in the third quarter, up 0.5 percent from the second quarter and its highest level since the fourth quarter of 2013.

The SSPI is a quarterly composite index that tracks the health and outlook of the U.S. salon/spa industry. The SSPI is based on responses to PBA's "Salon/Spa Industry Tracking Survey," which is fielded quarterly among salon/spa owners nationwide on a variety of indicators. It is constructed to measure the health of the salon/spa industry in relation to a steady-state level of 100. Index values above 100 indicate that key industry indicators are in a period of expansion, while index values below 100 represent a period of contraction. The Index consists of two components: the Current Situation Index and the Expectations Index.

The Current Situation Index, which measures current trends in five industry indicators (service sales, retail sales, customer traffic, employees/hours, and capital expenditures), stood at 100.6 in the third quarter, down slightly from a level of 100.7 in the second quarter. Despite the decline, the Current Situation Index stood above 100 for the eighth consecutive quarter, which signifies expansion in the current situation indicators.

The Expectations Index, which measures salon/spa owners' six-month outlook for five industry indicators (service sales, retail sales, employees, capital expenditures and business conditions), stood at 104.9 in the third quarter, up 1.1 percent from the second quarter and its first increase in three quarters. In addition, the Expectations Index remained well above 100 in the third quarter, which indicates that salon/spa owners are solidly optimistic about business conditions in the months ahead.

U.S. News Best Social Service Jobs of 2016 ranked the following jobs: Nail Technician #6 and Hairdresser #10. Estheticians are ranked #83 in U.S. News Best 100 Jobs 2016. The ranking is based on salary, the number of expected openings, advancement opportunities and career fulfillment. As indicated by the Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook 2016-17 Edition*, most job openings will result from the need to replace workers who leave the occupation. A summary of employment in cosmetology career (based on data published on December 17, 2015) is exhibited as follow:

<b>Job Title</b>	<b>Number of Jobs 2014</b>	<b>Employment Change 2014-24</b>	<b>Job Outlook 2014-24</b>
Barbers, Hairdressers and Cosmetologists	656,400	64,400	10% (Faster than average)
Skincare Specialists	55,000	6,600	12% (Faster than average)
Manicurists and Pedicurists	113,600	11,700	16% (Faster than average)

## SALARY DATA

The Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook 2016-17 Edition*, publish date: December 17, 2015, provided a Quick Facts Summary for the Cosmetology profession (based on data in May 2015) as listed below:

Job Title	2015 Median Pay	
	Per Year	Per Hour
Barbers, Hairdressers and Cosmetologists	\$23,710	\$11.40
Skincare Specialists	\$30,090	\$14.47
Manicurists and Pedicurists	\$20,820	\$10.01

For more current information of employment trends and earnings, students can visit the Bureau of Labor Statistics at [www.bls.gov/oco/](http://www.bls.gov/oco/), O\*NET Online at [www.onetonline.org](http://www.onetonline.org) or the CareerOneStop at [www.careeronestop.org](http://www.careeronestop.org).

## WORK ENVIRONMENT AND PHYSICAL REQUIREMENTS OF THE INDUSTRY

According to the California Employment Development Department, the physical demands of the industry require a great deal of standing, stooping, and reaching throughout the workday. It also requires normal or corrected vision and good hand-eye coordination. The work is usually performed in attractive, well lighted, clean, well ventilated, and air-conditioned salons. Exposure to chemicals may cause allergic skin and lung reactions in some individuals; therefore protective clothing, plastic gloves, masks or aprons should be worn. Being a “people person” is a must. Many licensed graduates are self-employed and determine their own work schedules.

## HIGHER EDUCATION ACT DISCLOSURE - CONSUMER INFORMATION

### INSTITUTIONAL GENERAL INFORMATION<sup>6</sup>

Palomar Institute of Cosmetology is a private institution licensed to operate by the Bureau for Private Postsecondary Education, located at P.O. Box 980818, West Sacramento, CA 95798-0818. The institution is accredited by the National Accrediting Commission of Career Arts & Sciences, located at 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302. The institution is owned by the Oceanside College of Beauty, Inc., and the Chief Executive Officer is Mr. Raymond R. Stainback.

Access is available for viewing the institution’s accreditation, licenses and approvals Tuesday through Saturday from 8 a.m. to 4:30 p.m. Palomar Institute of Cosmetology’s State Board of Cosmetology licenses and Certificate of Accreditation are displayed on the wall in the guest service waiting area, along with the approvals. The institution provides facilities accessible to the handicapped, with handicapped parking spaces, sidewalk ramp, adequate working space, and proper building design. This includes convenient accessibility to restrooms, water, workstations, counters, floors and

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<sup>6</sup> For a consumer snapshot of the institution, students should visit College Navigator at <http://nces.ed.gov/collegenavigator/?q=Palomar+Institute+of+Cosmetology&s=all&id=365125>



equipment lockers. The Institution offers a course (Manicuring) for those physically challenged in a wheelchair with good upper body movement, sufficient strength, and good dexterity in both arms. The refund policy is readily available in the Institution catalog and on the Enrollment Agreement Contract.

The institution updates the catalog annually or when there is modification within the institution or from the regulatory agencies. If changes in educational programs, educational services, procedures, or policies required to be included in the catalog by statute or regulation are implemented before the issuance of the annually updated catalog, those changes shall be reflected at the time they are made in supplements or inserts accompanying the catalog.

Employees available to disseminate consumer information are:

- Arreguin, Lisa - School Director
- Mateo, Libby- Registrar
- Carter, Megan - Financial Aid Officer and Accounting Assistant
- Wright, Blanca – Financial Aid Officer and Office Manager

These employees are available during the business hours of 8:00 a.m. to 4:30 p.m., Monday through Saturday at the following location:

**PALOMAR INSTITUTE OF COSMETOLOGY**  
**355 VIA VERA CRUZ, # 3**  
**SAN MARCOS, CA 92078**  
**760-744-7900**  
**[www.pic.edu](http://www.pic.edu)**

**STUDENT SERVICES DIRECTORY**

The following offices may be contacted by calling **(760) 744-7900**:

**Admissions Office**.....Ext. 113 or cell phone (760) 889-7902  
Hours: Tuesday – Saturday 8 a.m. – 4:30 p.m.

**Financial Aid Office**.....Ext. 114 or 116  
Hours: Monday – Friday 9 a.m. – 5:00 p.m.; Saturday 9 a.m. – 1:30 p.m.

**Instructional Office**.....Ext. 120 or cell phone (760) 500-9211  
Hours: Monday 5 p.m. – 9:30 p.m.; Tuesday – Friday 8 a.m. – 9:30 p.m.

**President/CEO** .....Ext. 115 or cell phone (760) 802-2500

## EMERGENCY PROCEDURES

All staff members and students are instructed to do the following in the event of:

**Fire:** Call 9-1-1 and quickly gather at the most South Eastern corner of the property near the Institution's outdoor sign to report for roll call. The institution holds fire drills once every 6 months.

**Earthquake:** Stay away from the large glass windows and protect themselves under a desk or doorframe.

## SAFETY TIPS AND COMMON PRACTICES FROM NACCAS

### *Basic Requirements for a Safe Workplace*

1. Proper Ventilation: Some fumes can be harmful.
  - Proper Use of Flammables: Read labels and always follow precautions
  - Safe Product Storage: Store products in closed containers and prevent spills or leakage. Store in adequately ventilated area and in moderate temperature.
  - Protection during application: Follow directions, wear gloves and/or goggles as directed, properly drape client. Apply your professional training.
  - Proper Use of First Aid: Keep first aid kit available at front desk.
2. Fire Safety: Post and review evacuation procedure during new student orientation.
  - In the event of fire:
    - a) Contact fire department (**Dial 9-1-1**). Give name and address of business, nature of fire (what is burning), and name of person reporting the fire.
    - b) Evacuate premises by following the planned procedure for the facility.
    - c) Plan alternate exits for use in the event regular route is blocked by the fire.
    - d) Service extinguishers at least annually.
  - Use of extinguishers. Install away from potential fire hazards and near an escape route. Follow the instructions. Many work as follows:
    - a. Pull the pin
    - b. Aim the nozzle
    - c. Squeeze the handle
    - d. Sweep from side to side at base until fire goes out.
  - Recommended Procedures: The National Fire Protection Association recommends that you should **ONLY** stand and fight a fire if **ALL** the following are **TRUE**:
    - a. Everyone is leaving the premises and fire department has been called.
    - b. The fire is small and confined to the work area where it started (wastebasket, cushion, small appliance, etc.)
    - c. You can fight the fire with your back to an escape route.
    - d. Your extinguisher is rated for the type of fire you are fighting and is in good working order.
    - e. You know how to operate the extinguisher.

## **CONTACT PERSONNEL**

The following personnel may be contacted by calling **(760) 744-7900**:

School Director, Lisa Arreguin.....Ext. 120 or cell phone (760) 500-9211  
President/CEO, Ray Stainback..... Ext. 115 or cell phone (760) 802-2500

## **COPYRIGHT INFRINGEMENT & ILLEGAL FILE SHARING- POLICIES AND SANCTIONS**

Intellectual properties include copyrights, trademarks, patents, and trade secrets covered by copyright law. Copyright infringement (or copyright violation) is the unauthorized, prohibited use to reproduce ideas or information without any intention of paying for it.

For electronic and audio-visual media, unauthorized reproduction and distribution is also commonly referred to as piracy. Besides, unauthorized downloading of movies, music and software is damaging the economy.

If students are found guilty of an academic dishonesty, a penalty will be assigned ranging from a warning to a suspension or expulsion from the Institution.

## **FINANCIAL ASSISTANCE INFORMATION**

The Financial Aid office administers several programs, which are designed to assist students whose financial resources are insufficient to meet their educational costs. To apply for Federal Financial Aid, complete and submit the Free Application for Federal Student Aid (FAFSA) at [www.StudentAid.gov](http://www.StudentAid.gov).

The following types of Financial Aid are available for qualified students:

- a) Grants are “gift aid” which do not have to be repaid such as Federal Pell Grant and Federal Supplemental Educational Opportunity Grant<sup>7</sup>.
  - Public Law 112-74 amended HEA section 401(c)(5) to reduce the duration of a student’s eligibility to receive a Federal Pell Grant from 18 semesters (or its equivalent) to 12 semesters (or its equivalent). The calculation of the duration of a student’s eligibility will include all years of the student’s receipt of Federal Pell Grant funding. This change in the duration of students’ Federal Pell Grant eligibility goes all the way back to 1973-1974 award year.
  - The amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding a student can receive each year is equal to 100%, the six-year equivalent is 600%. The calculation of the duration of a student’s eligibility is the accumulation of the annual percentages of a student’s scheduled award that was actually disbursed to the student. The total of the annual percentage is the student’s lifetime eligibility used (LEU) limit. When a student reaches 600% LEU, he/she has reached his/her Federal Pell Grant eligibility limit. For example: student A whose 2014-2015 Federal Pell

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<sup>7</sup> Starting July 1, 2016, the institution will no longer participate in the FSEOG program.

Grant scheduled award was \$5,730 but only received \$2,865 she would have used 50% of that award year's scheduled award.

- A student may decline all or a part of a Pell Grant award. During an award year, the student may return all or a part of a disbursement already made within the same award year. The student must provide a signed, written statement clearly indicating his/her decline/return of Pell Grant funds and acknowledges that funds may not be available at a later date. The institution may not package need-based Title IV aid to compensate.
- b) Loans are “self-help” and must be paid back over a period of time after student leaves school and when the loans come due. If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

If a student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

- The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
- The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

The institution participates in the William D. Ford Federal Direct Student Loan Program. There are three types of Direct Loans:

- Federal Direct Stafford Loans—also called Direct Subsidized Loans. Students must demonstrate financial need to be eligible for this loan. On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act (MAP-21) (Public Law 112-141) was enacted. MAP-21 added a new provision to the Direct Loan statutory requirements that limits a first-time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 percent of the published length of the borrower's academic program (“the 150% limit”).

A first-time borrower is an individual who has no outstanding balance on a Direct Loan or on a FFEL Program loan on July 1, 2013, or on the date the borrower obtains a Direct Loan after July 1, 2013. The Department will determine whether borrowers are “first-time borrowers” and will calculate a borrower's Maximum Eligibility Period using information that is provided by the borrower's school to the Common Origination and Disbursement (COD) System and to the National Student Loan Data System (NSLDS). [December 20, 2013]

Under certain conditions (exceeded the 150 percent limit, did not complete program, and enrolls in program of equal or shorter length...), the provision causes first-time borrowers to lose the interest subsidy on their Direct Subsidized Loans. Borrowers who lose eligibility are still eligible for Direct Unsubsidized Loans.

- Federal Direct Unsubsidized Stafford Loans—also called Direct Unsubsidized Loans. This is not a need-based loan. The federal government charges interest on these loans while borrower is in school, in grace period, or in deferment.

Federal Direct PLUS Loans—for parents without adverse credit histories who want to borrow for their dependent students.

Most financial aid is based on financial need. The cost of attendance (COA) is the foundation of establishing a student's financial need. The COA for a student is the sum of estimate of educational expenses for the period of enrollment. Generally, the following costs will be used to calculate the Title IV award amounts and package the aid: tuition, registration fees, books, supplies and allowance for room and board, transportation and miscellaneous personal expenses. For a student with dependents, an allowance for a reasonable cost of dependent care provided is included in the calculation of COA.

To receive federal financial aid, federal law requires male citizens and immigrant aliens from 18 through 25 years old to be registered with the Selective Service System (SSS). Registration forms are available at any US Post Office or online at [www.sss.gov](http://www.sss.gov).

The institution employs two different academic years for day and evening academic programs. An academic year for the day program is defined as 26 weeks of instructional time and 900 clock hours. Likewise, an academic year for the evening program is defined as 36 weeks of instructional time and 900 clock hours. The academic year is used to determine the student's eligibility for Federal Student Aid (FSA) awards such as Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Direct Stafford loans.

A first-time student loan borrower who takes out a loan must understand his or her rights and responsibilities. Borrowers will be required to complete comprehensive Entrance Counseling and sign a Master Promissory Note (MPN) online at [www.studentloans.gov](http://www.studentloans.gov). Student loan borrowers must also finalize Exit Counseling before they complete their course of study or leaves the school. Students or parent borrowers may access the National Student Loan Data System (NSLDS) at [www.nsls.ed.gov](http://www.nsls.ed.gov) to review their financial aid activity and history.

Students or a person claiming a student as a dependent may take a credit or deduction to reduce federal income taxes for interest paid on educational loans. Students can log on the Internal Revenue Service (IRS) at [www.irs.gov](http://www.irs.gov) or check with their tax preparer to determine eligibility for federal educational credit and the amount of deduction.

Generally, awards from the FSA programs must be paid in at least two disbursements. Students must maintain Satisfactory Academic Progress as well as complete the required clock hours and weeks of instructional time in a payment period before proceeding to the next payment period. The first disbursement of funds is typically between the start day and one month.

- For the Cosmetology course, the second and future disbursements may be made at 450, 900 and 1250 hours.
- For the Esthetics course, the second disbursement may be made at 300 hours.

***\*\*SPECIAL NOTE\*\* All students must maintain Satisfactory Academic Progress in order to accept financial aid for educational costs and/or to receive financial aid for student living expenses.***

**VACCINATION POLICY**

As adult learners, students attending Palomar Institute of Cosmetology are expected and assumed to be current with all required vaccinations. If there is a concern regarding a particular individual, he/she may be required to provide a completed vaccination record.

To obtain immunization information since 1996, students can access the California Immunization Registry (CAIR) at [www.ca-siis.org](http://www.ca-siis.org), under the heading “Find My Registry”. For additional assistance, students may contact the Statewide Immunization Information System (SIIS) by email [SIISInfo@ca-siis.org](mailto:SIISInfo@ca-siis.org) or call the CAIR hotline (916) 441-0726.

**CONSTITUTION DAY**

On September 17 of each year or the first day back to school, the institution will have a day dedicated to the Constitution of the United States. Various activities and celebrations will be dedicated to commemorating the September 17, 1787 signing of the Constitution.

**INSTITUTIONAL ACCREDITING ANNUAL REPORT SUMMARY**

Our performance outcomes as reported to 2015 NACCAS Annual Report are the following:

Graduation Rate.....	89.74%
Placement rate.....	64.76%
Licensure rate.....	97.06%

**VOTER REGISTRATION**

In October 2002, the Congress passed and the President signed the Help America Vote Act of 2002 (“HAVA”). Students may register to vote in California if they are:

- A United States citizen
- A resident of California
- At least 18 years of age (or will be by the date of the next election)
- Not in prison or on parole for a felony conviction.
- Not judged by a court to be mentally incompetent

For downloadable form or more information, students may visit the Voter Registration – Elections & Voter Information – California Secretary of State at [www.sos.ca.gov](http://www.sos.ca.gov) or call toll-free number 800-345-8683.

## HOUSING

The institution has no dormitory facilities and takes no responsibility to find or assist students in finding housing. For more rental information in the local area, please visit <http://rentbits.com>. According to the Rentbits.com, the average rental rates for one to three bedroom apartments in San Marcos are from \$1818 to \$2,738 per month (based on rental units available as of 06/23/2016).

## STUDENT BODY DIVERSITY

- Enrollment for **Fall 2014** (all full-time undergraduate)

### *Gender*

Male	4%
Female	96%

### *Race/ Ethnicity*

Asian	1%
Black or African American	2%
Hispanic/Latino	35%
Native Hawaiian or Pacific Islander	1%
White	53%
Two or more races	6%
Race/ethnicity unknown	2%

- **Financial Aid 2014-2015** (all full-time undergraduate)

Pell recipients	64%
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- **Retention Rates** (First-Time full-time students) 88%

Retention rates measure the percentage of first-time students who began their studies in Fall 2014 and returned in Fall 2015