

PALOMAR INSTITUTE OF COSMETOLOGY

A decorative flourish in a dark red color, featuring a series of elegant, swirling lines that curve upwards and then downwards, resembling a stylized scroll or a piece of calligraphy.

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San Marcos, CA 92078
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of Career Arts and Sciences, Inc.

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ERRATA AND UPDATES FOR 2026 - 2027 CATALOG

Revision Date	Page Number	Description

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	1,000 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, and Federal Direct Loan Programs.

The institution does not currently participate in California state-funded student financial aid grant programs such as Cal Grants administered by the California Student Aid Commission (CSAC). However, eligible students may receive educational funding assistance through outside agencies or programs, including the California Department of Rehabilitation (DOR), subject to agency approval and student eligibility requirements. Students seeking additional information regarding DOR assistance should contact the California Department of Rehabilitation directly.

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 (NACCAS)**
3015 Colvin Street
Alexandria, VA 22314
703-600-7600
www.naccas.org

**Board of Barbering and
Cosmetology**
1625 North Market Blvd
Suite 202
Sacramento, CA 95834
800-952-5210 Toll-Free
www.barbercosmo.ca.gov

**Bureau for Private
Postsecondary Education
(BPPE)**
1747 North Market Blvd
Suite 225
Sacramento, CA 95834
(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 1747 North Market Blvd., Suite 225, Sacramento, CA 95834, 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.

The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their rights, and navigating available services and relief options. The office may be reached by calling (888) 370-7589, option #5, or by visiting osar.bppe.ca.gov.

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 #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 11,000 square feet of classrooms, offices and clinic space, the Institution includes: Freshman classroom, Theory classroom, reception area, the Learning Studio, Clinic Areas, Student Resource Center, storage rooms, shampoo stations, student lounge, Manicuring area, dispensary, Instructors' Office, and the Administrative Office. In order to maintain a quiet spa like atmosphere, the Esthetics classes are separated from the Cosmetology clinic floor in the adjacent suite by a solid brick wall. Although the entire school is located in the same building, these classrooms are considered a secondary facility. The Esthetics department includes a student clinic area, Freshman Classroom, a theory classroom, and a dispensary.

Palomar Institute of Cosmetology is accredited by the National Accrediting Commission of Career Arts & Sciences, Inc. (NACCAS). 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, including those offered by distance education. Any student or prospective student wishing to obtain more information regarding the accreditation of this institution may visit the NACCAS website at <http://naccas.org/naccas/accredited-school-search>.

INSTRUCTIONAL AIDS

We are pleased to offer the following tools for instruction: 7 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

- *American Association of Cosmetology Schools (AACS)*
- *San Marcos Chamber of Commerce*
- *California Association of Private Postsecondary Schools (CAPPS)*

NATIONAL AND STATE REGULATORY BODIES

- *National Accrediting Commission of Career Arts & Sciences (NACCAS)*
- *Bureau for Private Postsecondary Education (BPPE)*
- *California Board of Barbering and Cosmetology*
- *U.S. Department of Veteran Affairs*
- *U.S. Department of Education*

PURPOSE STATEMENT

Cosmetology is both an art and a science. As an art, it allows stylists to showcase their creativity and imagination, crafting looks that are admired for their beauty. As a science, it involves applying a well-organized body of knowledge to achieve precise and desired outcomes. At Palomar Institute of Cosmetology, our mission is to equip students with the skills and expertise needed to thrive as professionals in this dynamic industry—where creativity, passion, and technical mastery come together. The beauty industry presents abundant opportunities for those seeking a rewarding and inspiring career in 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:

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.

PROMOTE A POSITIVE CULTURE - Our goal is to create a positive culture and environment where student outcomes improve by making school fun and motivating.

PROVIDE A QUALITY ENVIRONMENT - Our goal is to provide students with the tools, environment and educators to be able to thrive in their education.

PREPARE STUDENTS FOR EMPLOYMENT - Our goal is to prepare students with the updated training, information and inspiration to become successful in the beauty industry.

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

Raymond Stainback, President/CEO and Owner

Ray has 35+ years of experience in financial aid and managing schools. He is certified as Director by the Bureau for Private Postsecondary Education. He has completed the Fundamentals of Federal Student Aid Administration training workshop. He attends workshops and webinars for financial aid training, the BPPE, AACCS, NACCAS.

Melanie Sas, Financial Aid Director and Accountant

Melanie has 20+ years of experience and has an Associate Degree in Applied Science – Accounting from Brookhaven College – Texas. She attends workshops and webinars for financial aid training, the Bureau for Private Postsecondary Education, American Association of Cosmetology Schools and various loan servicers. She has completed the Fundamentals of Federal Student Aid Administration training workshop.

Megan Damico, Financial Aid Officer and Accounting Assistant

Megan has 14+ years of experience and has an Associate Degree in Nursing from MiraCosta College, CA. She attends workshops and webinars for financial aid training, American Association of Cosmetology Schools and various loan servicers. She has completed Federal Student Aid Coach Online training by the Department of Education.

Paulina Vera, Financial Aid Officer

Paulina completed the Esthetics program, and she is pursuing licensure in the near future. She is also a senior student in the Bachelor of Science in Business Administration with Entrepreneurship option that prepares her to lead in education and innovation upon graduation. With a background as a Logistics Supervisor for U.S. Marine Corps Special Operations, Paulina brings precision, problem-solving, and dedication to her new role as Financial Aid Officer.

Genesis Block, Social Media and Career Advisor

Genesis has 16+ years of experience in the beauty industry and is a licensed Cosmetologist. She spent more than a decade behind the chair and also served as an educator for a professional beauty brand, bringing expertise in salon success, career development, and digital marketing. As a proud Palomar Institute alumna, she supports student success through career coaching, employer partnerships, personal branding, and alumni engagement.

Talitha Russell, Compliance Coordinator/Title IX Coordinator

Talitha is a licensed Cosmetologist with more than 20 years of experience in the beauty industry. She oversees institutional compliance and serves as the school's Title IX Coordinator. Talitha regularly participates in webinars and trainings through the BPPE, AACCS, and NACCAS.

Lydia Camacho, Front Desk Coordinator

Lydia brings over 15 years of experience in educational and customer service settings. Her background in administration and student support helps create a welcoming experience for students and guests.

Lourdes Dominguez, Front Desk Coordinator

Lourdes is a licensed Manicurist with more than 10 years of beauty industry and leadership experience. Her background includes salon operations, customer relations, and student support.

FACULTY

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

*American Board Certified Hair Colorist (ABCH)

NAME	TITLE	PROGRAM	LICENSE	INDUSTRY EXPERIENCE
Barbara Brown*	School Director	All Programs	Cosmetology	22+ years
Lisa Marie McEwen	Day Lead Instructor	Cosmetology/Manicuring	Cosmetology	17+ years
Justine Renteria	Evening Lead Instructor	Cosmetology/Manicuring	Cosmetology	7+ years
Breanna Rhoads	Instructor	Cosmetology/Manicuring	Cosmetology	13+ years
Julie Buchanan	Instructor	Cosmetology/Manicuring	Cosmetology	46+ years
Cara Karpinski	Instructor	Cosmetology/Manicuring	Cosmetology	15+ years
Denise Sanders	Instructor	Cosmetology/Manicuring	Cosmetology	30+ years
Elizabeth Ramos	Instructor	Cosmetology/Manicuring	Cosmetology	11+ years
Chelsea Chavez	Instructor	Cosmetology/Manicuring	Cosmetology	3+ years
Scarlet Marie	Day Lead Instructor	Esthetics	Esthetician	6+ years
Breanna Kennedy	Evening Lead Instructor	Esthetics	Esthetician	12+ years
Erica Copes	Instructor	Esthetics	Esthetician	3+ years
Elizabeth Compean	Instructor	Esthetics	Esthetician	17+ years
Brittani Mezzanares	Instructor	Esthetics	Esthetician	3+ years

ADMISSION REQUIREMENTS AND POLICIES

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

1. Complete Prospective Student Questionnaire
2. Complete a virtual or physical tour of the school
3. Complete the FAFSA, if applicable, and attend a Financial Aid appointment, if applicable.
4. Students who may be eligible to receive VA education benefits should visit the Department of Veterans Affairs at <http://www.benefits.va.gov/benefits> and obtain a VA Certificate of Eligibility (COE). Students seeking transfer credit must provide an official transcript from a Cosmetology school approved by the California Board of Barbering and Cosmetology. Transfer credit will be evaluated and awarded in accordance with the institution's transfer credit policy.
5. The institution administers a Basic Skills **Entrance** Exam to all prospective students to determine academic readiness for training, including proficiency in reading comprehension, English language skills, and basic mathematics. A minimum passing score of 25 out of 35 is required for all applicants to be eligible for enrollment. If an applicant does not pass on the first attempt, they must wait one (1) week before retesting. If the applicant does not pass on the second attempt, they must wait one (1) month before retesting. If the applicant does not pass on the third attempt, they must wait six (6) months and provide proof of completion of a remedial course in the area of deficiency before being considered eligible to retest.
6. Provide 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.
7. Provide a valid Social Security card or Individual Taxpayer Identification Number document (ITIN)¹
8. Provide proof of completion of secondary education such as a high school diploma², a GED certificate or passage of the California high school proficiency exam that the state recognizes as the equivalent of a high school diploma, a transcript showing high school completion, or a certificate of attainment, 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:
9. 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.
10. 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.
11. Sign Enrollment Agreement and Contract
12. Student must be 17 years of age before the contracted graduation date. Proof of age may be documented by government-issued identification.
13. Complete Orientation Program Online.

¹ A student must have an SSN to apply for federal student aid

² 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.

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 his designee to discuss the possibility of reenrolling. It is only with the approval of the President/CEO and/or his designee 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 his designee 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 may be required to retake the full program over. An Education Plan will be formulated for all students who re-enter and may include credit for prior hours and academic grades, based on their previous transcript.

ABILITY-TO-BENEFIT

The institution does not enroll Ability-to-Benefit students.

INSTRUCTIONAL LANGUAGE

The institution does not provide any English as a Second Language (ESL) instruction and service. All programs will be taught in English. The English language proficiency of the student should be at the level of a U.S. High School level, as evidenced by the required high school diploma or the equivalent.

INTERNATIONAL STUDENTS

Verification of a foreign student's high school documentation must be performed by an outside agency that is qualified to translate documents into English and confirm academic equivalence to a U.S. high school diploma. The institution does not admit international M-1 students. No visa services are provided.

TRANSFER POLICY

Students desiring to obtain transfer credit must provide an official transcript from a Cosmetology school approved by the California Board of Barbering and Cosmetology. Acceptance of transfer hours is at the complete discretion of the President/CEO. Transfer hours will not be accepted for students who transfer between the Cosmetology, Esthetics, and Manicuring programs. For example, hours completed in the Manicuring program will not be accepted towards hours in the Cosmetology program.

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 actual contracted hours at the institution. An Education Plan will be formulated for all transfer students and may include credit for prior hours and academic grades, based on their previous transcript.

NOTE: The Institution ***does not*** accept transfer hours in excess of 400 hours for the Cosmetology program and 240 hours for the Esthetics program. The Institution does not accept hours for the Manicuring program. Students who complete the curriculum requirements and the total requisite clock hours in the program for which they are enrolled, will receive an official Proof of Training Document. 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 the Institution accepts 400 hours from the Cosmetology program at another institution and the student provides an official transcript from a Cosmetology school approved by the California Board of Barbering and Cosmetology, the student would be obligated to pay for the remaining 600 hours 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. The institution will maintain a written record of the previous education and training of veterans and eligible persons. The record will clearly indicate that credit has been granted, if appropriate, and the student will be notified accordingly.

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 you earn in the Cosmetology, Esthetics, or Manicuring program is also at the complete discretion of the institution to which you may seek to transfer. If the credits or diploma 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 will transfer.

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

CALIFORNIA LICENSURE AND EXAMINATION QUALIFICATIONS DISCLOSURE

Palomar Institute of Cosmetology's programs are designed to prepare students for licensure by the California Board of Barbering and Cosmetology. Licensure requirements are established by the State of California and are subject to change.

Pursuant to the California Business and Professions Code, applicants for licensure issued by the California Board of Barbering and Cosmetology, including but not limited to Cosmetology, Barbering, Esthetics, Manicuring, and Hairstyling, must meet all qualifications established by the Board for the license sought.

Applicants for licensure must:

- Be at least 17 years of age.
- Have completed the 10th grade in a public school of this state or its equivalent.
- Not be subject to denial pursuant to Section 480 of the California Business and Professions Code.
- Complete the education, training, apprenticeship, examination, and/or other requirements prescribed by the California Board of Barbering and Cosmetology for the specific license sought.
- Comply with all application and examination requirements established by the Board, including providing acceptable government-issued photo identification and a valid Social Security Number³ or Individual Taxpayer Identification Number (ITIN), as required.

The California Board of Barbering and Cosmetology has final authority regarding eligibility for examination, licensure, and approval of training completed by applicants.

The California Board of Barbering and Cosmetology has final authority regarding eligibility for examination and licensure. Students are encouraged to review current requirements directly with the Board, as licensure requirements may change. Additional information is available at www.barbercosmo.ca.gov.

³ 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.

2026 - 2027 SCHOOL CALENDAR

KEY:

Closed

Closed
Evening
Only

Day Esthetics and
Manicuring
Day & Evening
Cosmetology

Evening Esthetics and
Manicuring
Day & Evening Cosmetology

July '26

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August '26

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

September '26

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8*	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

October '26

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November '26

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December '26

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

January '27

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

February '27

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

March '27

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

April '27

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
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May '27

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June '27

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Day Cosmetology & Day Manicuring Schedule: Monday - Friday 8:00 a.m. - 3:30 p.m.

Day Esthetics Schedule: Monday - Friday 8:00 a.m. - 2:30 p.m.

Evening Cosmetology, Esthetics & Manicuring Schedule: Monday - Friday 5:00 p.m. - 10:00 p.m.

*Because Labor Day and Memorial Day fall on Mondays, classes scheduled to begin those weeks will start on Tuesday instead of Monday (September 8 and June 1)

The Institution reserves the right to make changes to the class start schedule, when necessary, to accommodate the greatest 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.

Please note that space in our Esthetics program is limited and enrollment may close prior to the start date once capacity is reached. We encourage prospective students to complete their enrollment process early.

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, 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.

CLASS SCHEDULES

COSMETOLOGY AND MANICURING DAY CLASS SCHEDULE

Monday - Friday	
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. - 12:30 p.m.	Clinic or class as required
12:30 p.m. - 1:00 p.m.	Lunch break ⁴
1:00 p.m. - 3:30 p.m.	Clinic or class as required

*A schedule of opportunities to make up missed hours will be posted at the time clocks.

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, Monday through Friday 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 in order to complete the program in accordance with the Institution's 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 1,000 clock-hour program in 29 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

Monday - Friday	
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. - 12:15 p.m.	Clinic or class as required
12:15 p.m. - 12:45 p.m.	Lunch break
12:45 p.m. - 2:30 p.m.	Clinic or class as required

*A schedule of opportunities to make up missed hours will be posted at the time clocks.

The Institution is open for Esthetics day program student attendance six hours per day, Monday through Friday 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 in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

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

⁴ 12:00 p.m. – 12:30 p.m. Cosmetology Freshman lunch break. Lunch and break times may vary to ensure staff and students have adequate time and space for their breaks.

COSMETOLOGY, MANICURING, 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 ⁵
6:10 p.m. - 10:00 p.m.	Clinic or class as required

*A schedule of opportunities to make up missed hours will be posted at the time clocks.

The Institution is open for evening Cosmetology, Manicuring, 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 in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

The program is clock-hour based; therefore, students complete their program at different intervals, depending on their individual attendance. Cosmetology Evening students complete the 1,000 clock-hour program in 40 weeks maximum in order to be considered on-time completers. Manicuring Evening students complete the 400 clock-hour program in 16 weeks maximum in order to be considered on-time completers. Esthetics evening students complete the 600 clock-hour program in 24 weeks maximum in order to be considered on-time completers.

⁵ Break times may vary to ensure staff and students have adequate time and space for their breaks.

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 Monday through Friday 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 Monday through Friday are 8:00 a.m. to 2:30 p.m. Students are scheduled to attend school six (6) hours per day, five (5) days a week.

Regular school hours for Evening Cosmetology, Manicuring, 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. A Timecard is a way for the students and staff to maintain and track an individual's clock hours and graduation requirements. Timecards 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. Students will clock in and out by scanning a unique QR code generated on their electronic device.

LUNCH (DAYTIME STUDENTS)

Students who attend class for over a 6-hour period are required to take a 30-minute lunch break⁶. Students are allotted a 30-minute lunch period to be taken between 12:30 p.m. and 1:00 p.m. Students must 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. The 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

⁶ 12:00 p.m. – 12:30 p.m. Cosmetology Freshman lunch break. Lunch and break times may vary to ensure staff and students have adequate time and space for their breaks.

result in suspension and discipline up to and including dismissal. Academic Dishonesty also includes attempting to clock in for someone else or have someone else clock in for you.

Evening students are allowed two 10-minute breaks per evening. The first break is scheduled after theory class and the remaining break is unscheduled, to be taken between 8:00 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 by completing an electronic Courtesy Form at the reception desk. In the event of an unexpected absence (i.e. illness, emergency), students should call the front desk as soon as possible.

MAKE-UP HOURS

Students who miss scheduled school hours due to absence or tardiness are encouraged to attend the Make-Up Hours to make up missed hours. Making up hours is optional. A schedule of opportunities to make up missed hours will be posted at the time clocks each month.

Make-Up Hours are intended solely to recover hours missed due to absences and tardiness. Students who are at or above 100% of their scheduled attendance are not eligible to participate in Make-Up Hours.

The institution reserves the right to limit or deny participation in Make-Up Hours if attendance accumulation would result in a student completing program hours prior to completion of the institution's required curriculum and instructional content.

FRESHMAN PERFORMANCE POLICY

The Freshman Training Period is vital to the overall success of our students. Students must demonstrate competence to be able to perform services on guests on the student clinic floor. Students may not be promoted to the student clinic floor phase of their education unless they are satisfactory in both attendance and academic requirements AND pass ALL practical evaluations with a minimum of 75%. Any student who becomes unsatisfactory or establishes a pattern of poor attendance during the Freshman Training Period, may be subject to withdrawal.

COURTESY FORM POLICY

The Courtesy Form is used to notify the front desk of a student's planned absence, late arrival, or early departure. Students must complete this form any time they plan to leave early or will be absent from school. The form can be accessed through the QR code posted at the front desk.

If a student submits a Courtesy Form indicating a planned early departure (e.g., leaving at 12:00 PM), the student is expected to clock out at the time stated on the form. Remaining on the clock past the stated time will be considered misuse of the Courtesy Form and may result in disciplinary action.

The Courtesy Form Policy helps maintain accurate scheduling and supports a professional environment that mirrors real-world salon standards.

TARDINESS

To prevent disruption of class, students must arrive and clock in on time. Theory class starts promptly at 8:00 a.m. for day programs, and 5:00 p.m. for evening programs. The Clinic Floor and the Freshman Program start promptly at 9:10 a.m. for day programs, and 6:10 p.m. for evening programs. Students may not arrive late to class while class is in session.

If a student arrives to school late and does not clock in by the start of theory, they will not be allowed to clock in until after theory ends. If a student is absent from theory and arrives to school after the clinic floor or Freshman class has started, they may not be allowed to clock in/attend class for the day.

A student can only be tardy one time a week. After the first tardy, for the remainder of the week, they will not be allowed to attend school for the day if they arrive late.

In special or mitigating circumstances students may submit a written request for a late arrival approval with a minimum of a 24-hour notice.

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 will be issued for that test. The student can make up the missed test by requesting to schedule a make-up test with their instructor. Students whose cumulative academic grade is unsatisfactory are subject to withdrawal from school and may need to be placed on an Academic Plan or an Education Plan to prevent being withdrawn from school. Academic and Education Plans may include the opportunity to makeup failed tests.

Students who miss a test due to an approved Leave of Absence (LOA) or suspension will not receive an initial grade of zero but must make up the test upon return from the LOA. The school will work with the student to formulate an Education Plan to take the missed tests within a timely manner.

COSMETOLOGY, ESTHETICS, AND MANICURING PROGRAMS

METHODS OF 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 receive access to Pivot Point's Learn About Beauty (LAB), a comprehensive online learning platform developed specifically for beauty education. LAB includes the school curriculum, e-books, slide presentations, engagement tools, written assessments, quizzes, technical videos, and other educational resources to support learning both in and outside the classroom.

Physical textbooks are not included in the student kit. Students may purchase printed textbooks directly from Pivot Point at a discounted rate using a school-provided student code.

The student resource center is located near the clinic floor. It includes a book & video library, which students and staff can check out for additional resource information. Students may access these resources by asking their instructor.

Academic and practical learning methods such as presentations, videos, discussion, question and answer, demonstrations, interactive lecture, individualized instruction, classroom projects, games and student salon activities are used during the Cosmetology, Esthetics, and Manicuring programs.

ELECTRONIC DEVICE POLICY

Students are required to bring a personal electronic device to school each day, such as a tablet, iPad, or laptop. These devices will be used for written assessments, assignments, and tracking academic progress.

Cell phones are **strongly discouraged** for use during testing, assignments, or lessons, as they are not considered suitable for academic tasks.

All electronic devices must:

- Have the most current iOS or Android operating system
- Be Wi-Fi capable
- Have sufficient memory to download e-books and required applications

Students may use the school's Wi-Fi network for academic purposes. Accessing inappropriate websites is strictly prohibited.

Students are fully responsible for the care, security, and maintenance of their personal devices. The school is not liable for lost, stolen, or damaged devices. Protective cases and name labels are recommended.

Devices must be fully charged prior to arriving at school. Charging during class time is permitted only with instructor approval and must not disrupt the learning environment.

To maintain a focused classroom environment, all electronic devices must remain on silent, and notifications should not cause distractions during class.

STUDENT DRESS CODE

To maintain a professional environment that reflects industry standards, students are expected to arrive at school with a clean, polished appearance and dressed in accordance with the following guidelines:

General Standards

- Clothing must be solid black, clean, and free from embellishments, logos, or holes.
- Attire must not expose cleavage, midriff, buttocks, or underarms.
- Athletic wear, hoodies, sweatpants, and similar casual attire are not permitted.
- Students must be in full dress code to clock in. Those found out of dress code while on the clock will be required to change or clock out until compliant.

Uniform

- **Required: All black medical scrubs.**
- Students may wear a long-sleeved undershirt beneath their scrubs. Undershirts may be any solid color; however, logos, lettering, graphics, patterns, and designs are not permitted.

Shoes

- Must be clean, closed-toe, and in good condition (no tears).
- Heel height must not exceed 2.5 inches.
- Shoes must have a back or strap; slippers and Ugg-style boots are not allowed.

Hair, Skin & Nails

- Hair should be clean and styled professionally to reflect industry standards.
- Makeup should reflect personal style while remaining polished and professional.
- Nails must be clean and free of chipped polish.
 - *Note: Esthetics students may not wear artificial nails.*
- All grooming should be completed before arriving at school.

Headwear & Accessories

- Headbands must not cover more than 50% of the head.
- Hats are not permitted.
- Accessories and jewelry may include splashes of color as a form of personal expression.

Note: From time to time, the school may announce a Professional Dress Day with alternate dress code guidelines. Dates and details will be posted in advance.

PERSONAL PROPERTY

The institution is not responsible for the loss, theft, or damage of students' personal belongings. To minimize risk, students are encouraged not to wear expensive jewelry to school, except for a wedding ring or watch.

All personal items, including tools, devices, and uniforms, should be clearly labeled with the student's name. Students should avoid leaving belongings unattended and are advised to store valuables securely whenever possible.

STUDENT SERVICES

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. Students will perform the following services on the public or their mannequins while on the clinic floor:

COSMETOLOGY PROGRAM	ESTHETICS PROGRAM	MANICURING PROGRAM
Hair Cut Services	Facial Services	Natural Nail Services
Color Services	Waxing Services	Artificial Nail Services
Chemical Texture Services	Makeup Services	
Hair Styling Services		
Facial Services		
Waxing Services		
Makeup Services		
Natural Nail Services		
Artificial Nail Services		

STUDENT EXTERNSHIPS

The Externship Program allows eligible students the opportunity to assist in local, approved salons under the direct supervision of licensed salon professionals for up to 10% of their program length, while still enrolled in school and receive course credit.

Students may apply to participate in the program providing each student meets the requirements, which are as follows:

- The student has completed at least 50% of the clock hours required for graduation in their program.
- Student must be current 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])
- Not on SAP Probation
- Maintains 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. Due to Department of Veteran's Affairs requirements, individuals receiving Title 38 benefits do not qualify to participate in the institution's externship program.

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 Direct Loan Exit Counseling (if applicable)
- Make satisfactory arrangements for payment of all debts owed to the Institution. 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. The payment of monies owed made to the institution within two weeks of graduation must be paid in cash, credit card, debit card, 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.

COSMETOLOGY PROGRAM – SOC Code 39-5012.00

The Cosmetology Program is a 1,000-hour clock-hour based program that includes 145 hours of theory and 855 hours on the clinic floor; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Cosmetology Day students complete the 1,000-hour clock-hour program in 29 weeks maximum in order to be considered on-time completers. Cosmetology Evening students complete the 1,000-hour clock-hour program in 40 weeks maximum in order to be considered on-time completers. Day students must attend on average a minimum of 28 clock hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy. Evening students must attend on average a minimum of 20 hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

OBJECTIVES

The objective of the Cosmetology Program is to offer training that prepares each student to gain the knowledge and skills necessary to pass the California State Board Exam and be successful in the beauty industry.

Upon Completion of the course requirements, the determined graduate should be able to:

1. Apply professional etiquette to show respect, integrity, and commitment to personal excellence
2. Use the four Service Essentials, (Connect, Consult, Create, Complete) to deliver an exceptional guest service experience.
3. Perform basic manipulative skills in the areas of hairstyling, hair cutting, hair coloring, texture services, scalp and hair conditioning, skincare, and nail care.
4. Apply the information learned in the Health & Safety Course to assure consumer safety
5. Perform appropriate disinfection and sanitation procedures to assure consumer safety

LEVEL OF OCCUPATION

The Cosmetology Program 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. Students who graduate from this program can expect to be eligible for entry-level positions in the following professions:

Cosmetology - SOC 39-5012.00 Hairdressers, Hairstylists, and Cosmetologist

Esthetics - SOC 39-5094 Skincare Specialist, Esthetician, Skin Care Specialist

Manicuring - SOC 39-5092 Manicurist, Pedicurist, Nail Technician

According to the American Association of Cosmetology Schools, there are a wide variety of professional careers a graduate can pursue after earning a diploma from a cosmetology school and getting their license. These include: Haircolor Specialist, Salon Owner/Manager, Makeup Artist, Lash Artist, Fashion Show Stylist, Platform Artist and Educator, Perm Specialist, Nail Care Artists, School Instructor, Salon Coordinator, Salon Sales Consultant, Manufacturer Sales Representative, Director of Education Distributor's Sales Representative, Photo and Movie Stylist, Beauty Magazine Writer, Beauty Magazine Editor, Cosmetology School Owner, Beauty Care Marketing, Salon Franchisee, Salon Chain Management, Beauty Care Distributor, Salon Computer Expert, Beauty Care PR Specialist, Research Chemist, Beauty Product Designer, Beauty Business Consultant, and Trade Show Director.

STATE REQUIREMENTS

Business and Professions Code (B&P) section 7362.5(a) states: “A course in barbering or cosmetology established by a school shall consist of not less than 1,000 hours of practical and technical instruction in the practice of barbering or cosmetology...”

Pursuant to B&P 7362.5(c) the curriculum for a cosmetology course shall, at a minimum, include technical and practical instruction in the following areas:	MINIMUM HOURS
Health and Safety: Including instruction on hazardous substances, chemical safety, safety data sheets, protection from hazardous chemicals, preventing chemical injuries, health and safety laws and regulations, and preventing communicable diseases.	100
Board Approved Health & Safety Course (B&P 7389(a)): Including instruction on hazardous substances, basic labor laws, and physical and sexual assault awareness.	
Disinfection and Sanitation: Including instruction on disinfection procedures to protect the health and safety of consumers as well as the technician and proper disinfection procedures for equipment used in establishments.	100
Chemical Hair Services: Including instruction on coloring, straightening, waving, bleaching, hair analysis, predisposition and strand tests, safety precautions, formula mixing, and the use of dye removers.	200
Hairstyling Services: Including instruction on arranging, blow drying, cleansing, curling, dressing, hair analysis, shampooing, waving, and nonchemical straightening, and hair cutting, including the use of shears, razors, electrical clippers and trimmers, and thinning shears, for wet and dry cutting.	200
Skin Care: Including instruction on chemical and manual facials and massaging, stimulating, exfoliating, cleansing, or beautifying the face, scalp, neck, or body by the use of hands, esthetic devices, cosmetic products, antiseptics, lotions, tonics, or creams that do not result in the ablation or destruction of the live tissue.	150
Hair Removal and Lash and Brow Beautification: Including instruction on tinting and perming eyelashes and brows and applying eyelashes to any person, and includes removing superfluous hair from the body of any person by use of depilatories, tweezers, sugaring, nonprescription chemicals, or waxing, or by the use of devices and appliances of any kind or description, except by the use of lasers or light waves, which are commonly known as rays.	50
Manicure and Pedicure: Including instruction on water and oil manicures, hand and arm massage, foot and ankle massage, nail analysis, and artificial nail services, including, but not limited to, acrylic, liquid and powder brush-ons, dip, tips, wraps, and repairs.	100
Once the minimum required hours have been met, it is up to the school to determine what subject(s) they will allocate additional hours to meet the 1000-hour requirement for the course.	
Additional Hours in Palomar Institute of Cosmetology Curriculum	Additional Hours
Salon Success: Including training on the clinic floor in the above subjects, as well as job search skills including how to write a resume, complete an employment application and prepare for an effective interview.	100

ESTHETICS PROGRAM – SOC Code 39-5094.00

The Esthetics Program is 600-hour clock-hour based program that includes 120 hours of theory and 480 hours on the clinic floor; therefore, students complete their course of study at different intervals, depending upon their individual attendance. Esthetics day students complete the 600 clock-hour program in 20 weeks maximum in order to be considered on-time completers. Esthetics evening students complete the 600 clock-hour program in 24 weeks maximum in order to be considered on-time completers. Day students must attend on average a minimum of 24 hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy. Evening students must attend on average a minimum of 20 hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

OBJECTIVES

The objective of the Esthetics Program is to offer training that prepares each student to gain the knowledge and skills necessary to pass the California State Board Exam and be successful in the beauty industry.

Upon Completion of the course requirements, the determined graduate should be able to:

1. Apply professional etiquette to show respect, integrity, and commitment to personal excellence
2. Use the four Service Essentials, (Connect, Consult, Create, Complete) to deliver an exceptional guest service experience.
3. Perform basic manipulative skills in the areas of skin, makeup, waxing and lash and brow beautification.
4. Apply the information learned in the Health & Safety Course to assure consumer safety
5. Perform appropriate disinfection and sanitation procedures to assure consumer safety

LEVEL OF OCCUPATION

The Esthetics Program prepares the student for the State Board Examination. The student will receive practical training and technical instruction in the areas of skin care. Students who graduate from this program can expect to be eligible for entry-level positions in the following profession:

Esthetics - SOC 39-5094 Skincare Specialist, Esthetician, Skin Care Specialist

According to the American Association of Cosmetology Schools, there are a wide variety of professional careers a graduate can pursue after earning a diploma from a cosmetology school and getting their license. These include: Skin Care Therapist, Spa Technician, Facialist, Skin Care Technician, Makeup Artist, Lash Artist, Wax Specialist, Makeup Designer, Makeup Specialist, Product Specialist, Product Sales Rep, and Salon Owner.

STATE REQUIREMENTS

Business and Professions Code (B&P) section 7362.5(a) states: “A course in skin care established by a school shall consist of not less than 600 hours of practical and technical instruction in the practice of skin care...”

Pursuant to B&P 7362.5(c) the curriculum for a skin care course shall, at a minimum, include technical and practical instruction in the following areas:	MINIMUM HOURS
Health and Safety: Including instruction on hazardous substances, chemical safety, safety data sheets, protection from hazardous chemicals, preventing chemical injuries, health and safety laws and regulations, and preventing communicable diseases.	100
Board Approved Health & Safety Course (B&P 7389(a)): Including instruction on hazardous substances, basic labor laws, and physical and sexual assault awareness.	
Disinfection and Sanitation: Including instruction on disinfection procedures to protect the health and safety of consumers as well as the technician and proper disinfection procedures for equipment used in establishments.	100
Skin Care Services: Three hundred fifty hours in skin care, which includes chemical and manual facials and massaging, stimulating, exfoliating, cleansing, or beautifying the face, scalp, neck, or body by the use of hands, esthetic devices, cosmetic products, antiseptics, lotions, tonics, or creams that do not result in the ablation or destruction of the live tissue.	350
Hair Removal and Lash and Brow Beautification: Including instruction on tinting and perming eyelashes and brows and applying eyelashes to any person, and includes removing superfluous hair from the body of any person by use of depilatories, tweezers, sugaring, nonprescription chemicals, or waxing, or by the use of devices and appliances of any kind or description, except by the use of lasers or light waves, which are commonly known as rays.	50

MANICURING PROGRAM – SOC Code 39-5092.00

The Manicuring Program is a 400-hour clock-hour based program that includes 84 hours of theory and 316 hours on the clinic floor; 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. Day students must attend on average a minimum of 28 clock hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy. Manicuring Evening students complete the 400 clock-hour program in 16 weeks maximum in order to be considered on-time completers. Evening students must attend on average a minimum of 20 hours per week in order to complete the program in accordance with the Institution's Satisfactory Academic Progress Policy.

OBJECTIVES

The objective of the Manicuring Program is to offer training that prepares each student to gain the knowledge and skills necessary to pass the California State Board Exam and be successful in the beauty industry.

Upon Completion of the course requirements, the determined graduate should be able to:

1. Apply professional etiquette to show respect, integrity, and commitment to personal excellence.
2. Use the four Service Essentials, (Connect, Consult, Create, Complete) to deliver an exceptional guest service experience.
3. Perform basic manipulative skills in the areas of natural nails, artificial nails, manicures, and pedicures.
4. Apply the information learned in the Health & Safety Course to assure consumer safety.
5. Perform appropriate disinfection and sanitation procedures to assure consumer safety.

LEVEL OF OCCUPATION

The Manicuring Program prepares the student for the State Board Examination. The student will receive practical training and technical instruction in the areas of the nails. Students who graduate from this program can expect to be eligible for entry-level positions in the following professions:

Manicuring - SOC 39-5092 Manicurist, Pedicurist, Nail Technician

According to the American Association of Cosmetology Schools, there are a wide variety of professional careers a graduate can pursue after earning a diploma from a cosmetology school and getting their license. These include: Manicuring Tech in Salon (resort/spa), Nail Specialist, Product Specialist, Product Sales Rep, Platform Artist, Competitive Nail Tech for Industry Competitions, and Salon Owner.

STATE REQUIREMENTS

Business and Professions Code (B&P) section 7362.5(a) states: "A course in nail care established by a school shall consist of not less than 400 hours of practical and technical instruction in the practice of nail care..."

Pursuant to B&P 7362.5(c) the curriculum for a nail care course shall, at a minimum, include technical and practical instruction in the following areas:	MINIMUM HOURS
Health and Safety: Including instruction on hazardous substances, chemical safety, safety data sheets, protection from hazardous chemicals, preventing chemical injuries, health and safety laws and regulations, and preventing communicable diseases.	100
Board Approved Health & Safety Course (B&P 7389(a)): Including instruction on hazardous substances, basic labor laws, and physical and sexual assault awareness.	
Disinfection and Sanitation: Including instruction on disinfection procedures to protect the health and safety of consumers as well as the technician and proper disinfection procedures for equipment used in establishments.	100
Manicure and Pedicure: Including instruction on water and oil manicures, hand and arm massage, foot and ankle massage, nail analysis, and artificial nail services, including, but not limited to, acrylic, liquid and powder brush-ons, dip, tips, wraps, and repairs.	150
Once the minimum required hours have been met, it is up to the school to determine what subject(s) they will allocate additional hours to meet the 400-hour requirement for the course.	
Additional Hours in Palomar Institute of Cosmetology Curriculum	Additional Hours
Salon Success: Including training on the clinic floor in the above subjects, as well as job search skills including how to write a resume, complete an employment application and prepare for an effective interview.	50

RULES AND REGULATIONS

1. All California State Board of Cosmetology rules and regulations regarding sanitation, sterilization, and personal hygiene must be strictly followed at all times. Compliance is essential to ensure a safe and professional learning environment for all students and clients.
2. Personal phone calls are not permitted on school business phones. Students must keep cell phones on silent or vibrate while on campus. The use of cell phones during class is not permitted unless explicitly authorized by an instructor for educational purposes. For device requirements and guidelines regarding the use of personal electronics for coursework, please refer to the Electronic Device Policy.
3. Students are required to wear all-black medical scrubs while on campus. Shoes may be any color. For full details, please refer to the Dress Code Policy. Students who are not in compliance with the dress code while clocked in will be required to either change into appropriate attire or clock out until they are in compliance.
4. Palomar Institute of Cosmetology is a smoke-free and tobacco-free campus. Smoking, vaping, or the use of tobacco, marijuana, e-cigarettes, vape pens, or similar products is prohibited on all school property, including buildings, parking lots, walkways, and vehicles on campus. Students leaving campus must clock out and clock out upon departure in accordance with the Attendance Policy.

REASONS FOR SUSPENSION AND DISMISSAL/TERMINATION

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

- Failure to meet the requirements of the Satisfactory Academic Progress (SAP) Policy
- Failure to follow the conditions of an Education or Academic Plan, if one has been assigned
- Unsatisfactory attendance or establishing a pattern of poor attendance during the Freshman Training Period
- Failure to follow the rules and regulations, conduct policy, or the policies listed in this catalog
- Engaging in, encouraging, assisting, planning, facilitating, or participating in any act of hazing, or retaliating against an individual who reports suspected hazing.
- 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

TERMINATION

Any student absent for 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, whichever is earlier. 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 non-refundable Re-registration fee to the student.

CONDUCT POLICY

Palomar Institute of Cosmetology is committed to maintaining a professional learning environment free from unlawful harassment, discrimination, and unprofessional conduct. All students are expected to uphold the Institution's standards of professionalism, integrity, and respect at all times.

General Conduct

Students must comply with all Institutional rules, regulations, and staff directions. The Institution does not tolerate unprofessional behavior, including but not limited to:

- Discriminatory, harassing, rude, vulgar, profane, disrespectful, or sexually inappropriate conduct.
- Academic dishonesty, time clock fraud, refusal of clinic work, cheating, stealing, or disruptive pranks.
- Possession or use of drugs, alcohol, or weapons on school property.
- Threatening, intimidating, or unsafe behavior.
- Engaging in, encouraging, assisting, planning, facilitating, or participating in any act of hazing, or retaliating against an individual who reports suspected hazing.

Social Media and Communication

Students are expected to use good judgment when posting or sharing content online. Photos or videos of students, staff, or clients may not be shared without prior consent. Students must communicate respectfully and refrain from making false, malicious, or defamatory statements about the Institution, its students, or staff, whether on social media or elsewhere.

Disciplinary Action

Any behavior—including participation or complicity—that disrupts the educational process, damages the Institution's reputation, or interferes with the peace or welfare of the school community may result in disciplinary action, up to and including suspension or dismissal.

2026-2027 PROGRAM TUITION

Cosmetology

Tuition	
Books & Supplies* (Non-refundable, after cancellation period)	3,495.00
Registration Fee (Non-refundable)	250.00
Student Tuition Recovery Fund (Non-refundable)	0.00
Total Charges for a Period of Attendance (1000 hours)	\$19,745.00
Estimated Total Charges for the Entire Educational Program	\$19,745.00

Esthetics

Tuition	\$9,600.00
Books & Supplies* (Non-refundable, after cancellation period)	1,995.00
Registration Fee (Non-refundable)	250.00
Student Tuition Recovery Fund (Non-refundable)	0.00
Total Charges for a Period of Attendance (600 hours)	\$11,845.00
Estimated Total Charges for the Entire Educational Program	\$11,845.00

Manicuring

Tuition	\$3,600.00
Books & Supplies* (Non-refundable, after cancellation period)	1,395.00
Registration Fee (Non-refundable)	250.00
Student Tuition Recovery Fund (Non-refundable)	0.00
Total Charges for a Period of Attendance (400 hours)	\$5,245.00
Estimated Total Charges for the Entire Educational Program	\$5,245.00

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 on or before registration. 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. The payment of monies owed made to the institution within two weeks of graduation must be paid in cash, credit card, debit card, money order or cashier's check.

***NOTE:** The Books & Supplies charge includes digital course materials (e-books and Pivot Point's Learn About Beauty (LAB) platform), a student workbook, and required educational supplies. Students may opt out and purchase these items from other sources, where available. After the cancellation period, the Books & Supplies fee becomes non-refundable once materials and access have been provided. Physical textbooks are not included but may be purchased directly from Pivot Point using a school-provided discount code.

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.

PROMOTIONS

The Institution may offer tuition, kit and/or registration fee promotions periodically throughout the year. Check with the Admissions Office for any promotions that may be currently available.

UNIFORM COST

Students are required to wear all-black medical scrubs as the official school uniform. Each student is responsible for purchasing their own scrubs. For full dress code guidelines, please refer to the Student Dress Code policy.

LICENSE FEES

The State Board of Barbering and Cosmetology requires an application for examination and an initial license fee, which is non-refundable. The schedule of fees can be found in the Barbering and Cosmetology Regulations, Section 998: Schedule of Fees, https://www.barbercosmo.ca.gov/laws_regs/act_regs.pdf

PERSONAL SERVICE FEES

During their training at Palomar Institute of Cosmetology, students often desire to get hair, nail, and skin care services done. The Institution allows students to have this work performed on themselves by fellow students for a nominal charge (50% off our regular service prices). Students do not get credit/hours for getting services and need to make the appointments during clinic hours they are not scheduled to be in attendance. For example, students who attend school during the day need to make appointments in the evening, and those who attend in the evening need to make appointments during the day. Appointments will be scheduled subject to availability. The complete personal service policy and price list is available at the front desk or in the instructors' office.

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 non-refundable Registration Fee should be paid in full at the time of registration or make satisfactory arrangement for payment by a third party such as an employer, government program or other payer. 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. The payment of monies owed made to the institution within two weeks of graduation must be paid in cash, credit card, debit card, money order or cashier's check.
- 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'S RIGHT TO CANCEL, WITHDRAWAL, AND REFUND POLICY

1. STUDENT'S RIGHT TO CANCEL

You have the right to cancel your enrollment agreement without penalty or obligation during the cancellation period.

Cancellation Period - The cancellation period begins on the date you sign the enrollment agreement and continues through the later of:

- Your attendance at the first class session, or
- The seventh (7th) calendar day after enrollment.

How to Cancel - Cancellation must be submitted in writing and may be delivered by:

- Mail to the institution at the address listed on the enrollment agreement;
- Email to admissions@pic.edu; or
- Hand delivery to the institution at the address listed on the enrollment agreement, provided to any admissions staff member.

If cancellation is sent by mail, it is effective on the date it is deposited in the mail, properly addressed with postage prepaid. Students are encouraged to retain a copy of any written cancellation notice for their records.

You will be provided with a **Notice of Cancellation form** no later than the first day of class; however, any written notice clearly expressing your intent to cancel is acceptable.

Refund Upon Cancellation - If you cancel within the cancellation period:

- You will receive a refund of 100% of all monies paid, less:
 - A non-refundable registration fee not to exceed \$250

Refunds will be issued within 45 days of the institution's receipt of your written notice of cancellation.

2. WITHDRAWAL FROM A COURSE OR PROGRAM

You may withdraw from your course or program at any time after the cancellation period. Withdrawal from the institution may be effectuated either by the student's written notice of withdrawal or by the institution's written notice to the student regarding the student's conduct, including, but not necessarily limited to, failure to attend classes in accordance with the institution's attendance policy.

Conditions under which a student may be withdrawn, suspended, or dismissed are described in the institution's Conduct Policy and Reasons for Suspension and Dismissal/Termination sections of the catalog.

A student may be considered withdrawn from the institution if the student:

- Provides written notice of withdrawal;

- Is withdrawn, suspended, dismissed, or terminated by the institution in accordance with institutional policies;
- Fails to attend classes for more than fourteen (14) consecutive calendar days without an approved leave of absence (LOA) or other official non-attending status; or
- Fails to return from an approved leave of absence as scheduled.

How to Withdraw - Withdrawal notice must be submitted **in writing** and may be delivered by:

- Mail to the institution at the address listed on the enrollment agreement;
- Email to admissions@pic.edu; or
- Hand delivery to the institution at the address listed on the enrollment agreement, provided to any admissions staff member.

Effective Date of Withdrawal - The date of determination of withdrawal shall be the earlier of:

- The date the student provides written notice of withdrawal to the institution. If the notice is sent by mail, the date of withdrawal shall be the date the notice is deposited in the mail, properly addressed with postage prepaid;
- The date the institution provides written notice to the student of withdrawal due to the student's conduct, including, but not limited to, failure to attend classes in accordance with the institution's attendance policy.

If the institution withdraws a student for lack of attendance, the effective date of withdrawal shall be the student's last date of attendance.

For students who fail to return from an approved leave of absence, the effective date of withdrawal shall be the student's last date of attendance prior to the leave of absence.

3. REFUND CALCULATION AFTER WITHDRAWAL – PRO-RATA REFUND

In the event of a student's withdrawal, the institution shall provide a pro rata refund in accordance with California Education Code sections 94919(c), 94920(d), and 94927, and Title 5, California Code of Regulations section 71751. The pro rata refund shall be calculated as the amount paid by the student minus the amount owed for the portion of the educational program provided.

If a student withdraws after the cancellation period and has completed 60 percent or less of the scheduled period of attendance for which the student was charged, the student is entitled to a pro rata refund. If the student has completed more than 60 percent of the scheduled period of attendance for which the student was charged, no pro rata refund is required.

Any refund due shall be paid within 45 calendar days after the date of student withdrawal or institution withdrawal.

If a refund is made to a third party on behalf of a student who has withdrawn or been withdrawn from an educational program, the institution shall provide the student, within 45 calendar days after the date of student or institution withdrawal, a written notice, in hard-copy or electronic format, itemizing the amount refunded to each third party, the name of the third party, and the date of each refund, as applicable.

All amounts paid by the student shall be subject to pro rata refund except for:

- A non-refundable application fee or deposit not to exceed \$250, if applicable;
- Non-refundable charges for educational materials identified in the enrollment agreement and catalog; and
- Student Tuition Recovery Fund (STRF) assessments, which are non-refundable in accordance with applicable law.

Pro Rata Refund Formula and Calculation Steps

Step 1: Determine Percentage of Attendance

Formula: *Hours Scheduled to Attend Prior to Withdrawal ÷ Total Program Hours = Percentage of Attendance*

Hours scheduled to attend include all scheduled hours prior to the student's last date of attendance, regardless of whether the student was present or absent.

Step 2: Determine Pro Rata Refund Eligibility

- If the student completed 60% or less of the scheduled period of attendance for which the student was charged → Eligible for pro rata refund
- If the student completed more than 60% of the scheduled period of attendance for which the student was charged → No pro rata refund required

Step 3: Calculate Charge Per Hour

Formula: *(Total Institutional Charges – Non-Refundable Charges) ÷ Total Program Hours = Charge Per Hour*

Step 4: Calculate Amount Earned by the Institution

Formula: *Charge Per Hour X Hours Scheduled to Attend Prior to Withdrawal = Amount Earned by Institution*

Step 5: Calculate Refundable Amount Paid

Formula: *Total Charges Paid by Student – Non-Refundable Charges = Refundable Amount Paid*

Except for non-refundable charges identified above, all amounts paid by the student in excess of the amount owed shall be refunded.

Step 6: Calculate Refund to Student

Formula: *Refundable Amount Paid – Amount Earned by Institution = Refund Amount*

Any credit balance remaining on the student's account shall be refunded within 45 calendar days after the date of student or institution withdrawal.

If the amount owed to the institution exceeds the amount paid by the student, the student shall remain responsible for payment of any outstanding balance and no refund shall be due.

The institution maintains documentation supporting all refund calculations, including attendance records, scheduled hours, institutional charges, payments received, and applicable non-refundable charges.

Example Pro Rata Refund Calculation

Program: 1,000 hours

Total Institutional Charges: \$19,745

Registration Fee (Non-Refundable): \$250.00

Books and Supplies (Non-Refundable): \$3,495.00

STRF Fee (Non-Refundable, if applicable): \$0.00

Total Paid by Student: \$10,173.00

Hours Scheduled to Attend Prior to LDA: 294 hours

STEP	Example Pro Rata Refund Calculation Worksheet	
1	Percentage Attended	
	Scheduled hours through student's LDA	294
	Scheduled hours for the program	1000
	Percentage Attended	29.4%
2	Pro Rata Refund Eligibility	
	Is the student eligible for pro-rata refund?	YES
3	Charge Per Hour	
	Total Institutional Charges	\$19,745.00
	Less: Registration Fee (Non-Refundable)	(\$250.00)
	Less: Books & Supplies (Non-Refundable)	(\$3,495.00)
	Less: STRF (Non-Refundable)	-
	Subtotal	\$16,000.00
	Hours in program	1000
	Charge Per Hour	\$16.00
4	Amount Owed to School	
	Hours Scheduled to Attend	294
	Hourly Tuition Charge (from Step 3)	\$16.00
	Amount Owed to the School	\$4,704.00
5	Amount Paid Subject to Refund Calculation	
	Total Charges Paid by Student	\$10,173.00
	Less: Registration Fee (Non-Refundable)	(\$250.00)
	Less: Books & Supplies (Non-Refundable)	(\$3,495.00)
	Less: STRF (Non-Refundable)	-
	Refundable Amount	\$6,428.00
6	Refund to Student	
	Refundable Amount (from Step 5)	\$6,428.00
	Less: Amount Owed to the School (from Step 4)	\$4,704.00
	Refund to the Student	\$1,724.00

4. FEDERAL TITLE IV FINANCIAL AID CONSIDERATIONS

Refunds calculated under California Bureau for Private Postsecondary Education (BPPE) regulations are **separate from and independent of** federal Title IV Return of Funds requirements.

If you received federal Title IV financial aid:

- The institution will perform a **Return of Title IV Funds (R2T4)** calculation in accordance with federal regulations.
- Federal funds may be returned to the U.S. Department of Education before any refund is issued to you.
- Loan funds are returned according to the terms of the applicable promissory note.

Grant Overpayments: If a Return of Title IV calculation results in a grant overpayment, you are **not required to repay a Pell Grant overpayment of \$50 or less**, in accordance with federal regulations (34 CFR 668.22(h)(3)(ii)).

As a result, the amount refunded under state law may differ from the amount returned under federal law, and you may owe a balance to the institution or the federal government.

5. COURSE CANCELLATION BY THE INSTITUTION

If a course is canceled **before instruction begins**, you will be offered:

- A **full refund of all monies paid**, or
- Completion of the course at a mutually agreed-upon alternative location.

If a course is canceled **after instruction begins**, refunds will be calculated using the pro-rata method described in this policy.

6. PERMANENT SCHOOL CLOSURE

If the institution permanently closes after you enroll but before you complete your program, you are entitled to a **pro-rata refund of tuition** in accordance with the refund provisions described in this policy.

Students may also be eligible for reimbursement through the **Student Tuition Recovery Fund (STRF)**. See the STRF Disclosure section of the catalog for additional information.

7. REFUND DOCUMENTATION

For all refunds issued after cancellation or withdrawal, the institution will provide **written documentation** that includes:

- The amount refunded;
- The method of calculation;
- The date the refund was issued; and
- The name of the person or entity to whom the refund was sent.

STATE OF CALIFORNIA STUDENT TUITION RECOVERY FUND

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if 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.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 North Market Blvd., Suite 225, Sacramento, CA 95834, (916) 574-8900 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of non-collection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student

eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

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

The Bureau may conduct an investigation to verify whether to grant or deny a claim, and may request any additional information or supporting documentation.

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. Other federal, state, private or institutional sources of aid
6. 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.

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. Personal and Drug counseling referral services information can be found in the Referral Services section of the Annual Crime Statistics report posted on the institution's website, or in the administrative office.

EMPLOYMENT ASSISTANCE

Employment assistance (also known as placement) is provided to students and graduates at no additional charge. The Institution maintains a network of relationships with professionals and employers and job opportunities are made known to interested graduates as available, by posting on the career opportunities bulletin board or on social media. 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.

ENROLLMENT

Palomar Institute of Cosmetology offers open enrollment. Students may enroll at any time. Classes begin approximately every four (4) weeks.

All students are provided access to orientation programs on or before their first day of class. The orientation programs provide, at a minimum, information about the instructional programs, the educational objectives, administrative policies affecting students, and support services available to students. Students are issued their books and supplies on the first day of school.

RECRUITMENT POLICY

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

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:

PROGRAM	SCHEDULED HOUR EVALUATIONS	
	Academic Year 1	
Cosmetology – 1,000 Hours Day Schedule: full time, 35 hours/week	450 Hours 13 Weeks	900 Hours 26 Weeks
Cosmetology – 1,000 Hours Evening Schedule: full time, 25 hours/week	450 Hours 18 Weeks	900 Hours 36 Weeks
Esthetics – 600 Hours Day Schedule: full time, 30 hours/week	300 hours 10 Weeks	600 Hours 20 Weeks
Esthetics – 600 Hours Evening Schedule: full time, 25 hours/week	300 Hours 12 Weeks	600 Hours 24 Weeks
Manicuring – 400 Hours Day Schedule: full time, 35 hours/week	200 Hours 6 Weeks	400 Hours 12 Weeks
Manicuring – 400 Hours Evening Schedule: full time, 25 hours/week	200 Hours 8 Weeks	400 Hours 16 Weeks

Note: Transfer Students are evaluated at the midpoint of the contracted hours, or the established evaluation periods, whichever comes first.

Evaluation periods are based on scheduled hours. Evaluations will occur at the end of each payment period. The institution will evaluate the students' (academic and attendance) Satisfactory Academic Progress at the conclusion of each evaluation period. 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 according to its record retention policy. Students will receive a copy of their Satisfactory Academic Progress determination at the time of each of the evaluations. The Cosmetology Program is 1,000 hours in length, with 900 hours in Academic Year 1 and 100 hours in Academic Year 2. The Esthetics Program is 600 hours in length, with all 600 hours in Academic Year 1. The Manicuring Program is 400 hours in length, with all 400 hours in Academic Year 1.

QUANTITATIVE (ATTENDANCE) PROGRESS REQUIREMENTS

Students are required to attend a minimum cumulative attendance average of 80 percent in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the 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 with satisfactory academic progress is stated below:

PROGRAM	MAXIMUM TIME ALLOWED	
	MAXIMUM SCHEDULED HOURS	MAXIMUM WEEKS
Cosmetology – 1,000 Hours Day Schedule: full time, 35 hours/week	1250	36
Cosmetology – 1,000 Hours Evening Schedule: full time, 25 hours/week	1250	50
Esthetics – 600 Hours Day Schedule: full time, 30 hours/week	750	25
Esthetics – 600 Hours Evening Schedule: full time, 25 hours/week	750	30
Manicuring – 400 Hours Day Schedule: full time, 35 hours/week	500	15
Manicuring – 400 Hours Evening Schedule: full time, 25 hours/week	500	20

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. Students who have not completed the course within the maximum time frame are also subject to termination from the program.

QUALITATIVE (ACADEMIC) PROGRESS REQUIREMENTS

The qualitative element used to determine academic performance is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study by a multiple-choice written examination and a practical assessment. Practical assessments are evaluated according to textbook procedures. Written and 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 or phase. During the time on the clinic floor, students will receive a practical assessment at the end of each module or phase. 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 minimum of 75% cumulative average in written tests and practical assessments.

The percentages for quantitative and qualitative progress will be rounded to the nearest whole number. When rounding, round up if the decimal is .50 or higher; round down if it's less than .50. For instance, if a calculation result is 79.51%, round up to 80%. If the calculation result is 79.49%, round down to 79%.

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. 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. SAP evaluation periods are based on actual contracted hours at the institution. 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 who meet the minimum requirements for attendance and academic performance are considered to be making satisfactory academic progress until the next scheduled evaluation. The institution will notify the student of all evaluation results and the students will receive a copy of their Satisfactory Academic Progress determination at the time of each evaluation. A student who does not achieve the minimum standards is no longer eligible for Title IV, HEA program funds, if applicable, Service members and Veterans Education Benefits, unless the student has prevailed upon appeal of the determination that has resulted in the status of probation.

SATISFACTORY ACADEMIC PROGRESS (SAP) PROBATION

Students who fail to meet minimum requirements for attendance or academic progress will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the negative progress determination, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet the requirements set forth in the academic plan by the end of the maximum time frame. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The Institution may allow for the status of probation for students who are not considered meeting minimum standards for Satisfactory Academic Progress if:

- a) The institution evaluates the student's progress and determines that the student did not make satisfactory academic progress during the previous evaluation period; and
- b) The student prevails upon appeal of a negative progress determination prior to being placed on probation; and
- c) The institution determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period (payment period); or
- d) 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 timeframe 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, the student may be determined as NOT making satisfactory academic progress and,

if applicable, the student will no longer be eligible for Title IV, HEA program funds, if applicable, Service members and Veterans Education Benefits and may be terminated from enrollment.

SATISFACTORY ACADEMIC PROGRESS (SAP) APPEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within five (5) business (Monday – Friday) days from the date the student receives the notice. The student must submit a written appeal to the School Director, along with supporting documentation of the reasons why the determination should be reversed. The information should include:

- a) The basis on which a student may appeal. The reasons for which a student may appeal include the death of a relative, an injury or illness of the student, or other allowable special or mitigating circumstance.
- b) Documentation regarding why the student failed to make satisfactory academic progress and what has changed about the student's situation that will allow them to achieve satisfactory academic progress by the next evaluation point. If a student cannot provide documentation and/or demonstrate what has changed, an appeal may not be granted. An example of a type of document that could be utilized and used with an appeal is a doctors' note (must include the student has recovered from the illness if applicable), obituary, or counseling records. All appeals should include a narrative statement describing why the student is appealing, as well as describing their individual situation. Any supporting documentation should be attached. Appeals are only meant to be granted for mitigating circumstances and must be documented. Furthermore, the situation which prevented the student from making SAP should be remedied.
- c) How the student will re-establish eligibility for financial aid, if applicable. Eligibility for financial aid may be established by meeting the institutions published requirements for satisfactory academic progress.

The School Director must receive this appeal within five (5) business (Monday – Friday) days from the day the student receives the determination. Should a student fail to appeal this notice, the decision will stand. If an appeal is submitted, 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. The decision will be final, and the appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and Title IV, HEA program funds, if applicable, Service members and Veterans Education Benefits, will be reinstated, if applicable.

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

Students may re-establish satisfactory academic progress and Title IV, HEA program funds, Service members and Veterans Education Benefits, as applicable, by meeting minimum attendance and academic requirements by the end of the subsequent evaluation period.

LEAVE OF ABSENCE POLICY

An authorized leave of absence (LOA) is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance. The institution restricts Leaves of Absence to Medical, Military, or Family Emergency. Generally, the institution will only

grant one LOA request for extenuating circumstances, and a maximum of two in extremely rare circumstances, during the student's program of study.

In order for an LOA to qualify as an approved LOA, all requests for leaves of absence must be submitted in advance in writing, including the reason for the student's request, and include the student's signature. The request must also be dated and include the dates the student expects to be unable to attend school, including the date the student expects to return to school. The administration will make the final determination to approve or disapprove the leave of absence based on the information provided in the request. The institution will determine, before it grants an LOA, that there is a reasonable expectation that the student will return from the leave. For the school to make such a determination and ensure that the student meets the criteria in the institution's LOA policy, the institution must know the student's reason for requesting the leave.

A student must apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so. For example, if a student were injured in a car accident and needed a few weeks to recover before returning to the institution, the student would not have been able to request the LOA in advance.

The institution may grant an LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances, if the institution documents the reason for its decision and collects the request from the student at a later date. In this example, the beginning date of the approved LOA would be determined by the institution to be the first date the student was unable to attend the institution because of the accident.

The institution will not assess the student any additional charges as a result of the LOA. The LOA, together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period.

A student granted an LOA that meets these criteria will not be considered to have withdrawn, and no refund calculation is required at that time. The institution will extend the student's contract period and maximum time frame by the same number of calendar days taken in the LOA, and the student will return to school in the same satisfactory academic progress status as prior to the LOA. 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 takes an unapproved LOA or does not return by the expiration of an approved LOA, they will be withdrawn and the withdrawal date for the purpose of calculating a refund will be the student's last day of attendance. 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 they will not be returning from the LOA, whichever is earlier. One possible consequence of failing to return from an LOA is that a student's grace period for a Title IV program loan might expire. The grace period starts on the last day of attendance.

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 may be required to retake the full program over. An Education Plan will be formulated for all students who re-enter and may include credit for prior hours and academic grades, based on their previous transcript.

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 the student 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 the student 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

Non-credit, remedial courses, and repetitions 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.

The Department of Veteran Affairs does not permit re-certification of courses successfully completed in the past.

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.

TITLE IX NON-DISCRIMINATION POLICY

Palomar Institute of Cosmetology does not discriminate on the basis of sex and prohibits sex discrimination in any education program or activity that it operates, as required by Title IX, including in admission and employment.

Inquiries about Title IX may be referred to Palomar Institute of Cosmetology's Title IX Coordinator, the U.S. Department of Education's Office for Civil Rights, or both. Palomar Institute of Cosmetology's Title IX Coordinator is:

Talitha Russell
355 Via Vera Cruz #3
San Marcos, CA 92078
titleixcoordinator@pic.edu
858-531-2205

Palomar Institute of Cosmetology's nondiscrimination policy and grievance procedures can be located at www.pic.edu/disclosures.

To report information about conduct that may constitute as sex discrimination or make a complaint of sex discrimination under Title IX, please refer to www.pic.edu/disclosures to access the Title IX Formal Complaint Form.

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 or at the addresses provided at the following website: <http://www2.ed.gov/about/offices/list/ocr/docs/howto.html>

EQUAL OPPORTUNITY 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.

RECORD RETENTION

All current student records are maintained and safeguarded against loss or damage in indexed electronically identifiable file server, and locked, fire-resistant filing cabinets. All institutional records related to accreditation are maintained in accordance with state and federal law, but not less than six years. 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/or 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 six years from the student's date of completion or withdrawal. Permanent records include 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 Prestige, DocuSign, Adobe Sign, or 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 stating their email address, full name, US postal address and telephone number.

To withdraw their consent to receive future notices and disclosures in electronic format, student can select the check box indicating their wish to withdraw the consent on the applicable page. Student may also send an email to melanie@pic.edu stating their email address, full name, US postal address and telephone number.

To read the Institution's full Electronic Record and Signature Disclosure, please go to: <https://pic.edu/wp-content/pdf/Electronic Record and Signature Disclosure OCB Inc.pdf>

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 licensee 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

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.

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 service providers to complete a program in a state-licensed barber or cosmetology school.
- Licenses: Service providers must obtain a license to work
- Important Qualities: Technical proficiency, creativity, customer-service skills, listening skills, physical stamina, tidiness, and time management skills.

JOB DEMAND AND PROSPECT IN THE COSMETOLOGY INDUSTRY

You can find information on Cosmetologists, Estheticians, and Manicurists from the Bureau of Labor Statistics, U.S. Department of Labor, Occupational Outlook Handbook at <https://www.bls.gov/ooh/personal-care-and-service/home.htm>.

For more current information of employment trends and earnings, students can visit the Bureau of Labor Statistics at www.bls.gov/oco/, O*NET Online at www.onetonline.org or the CareerOneStop at <http://www.careeronestop.org>. Graduate salaries may be lower.

Program: Occupational Title	CIP Code	SOC Code	O*Net
Cosmetology: Hairdresser, Hairstylist, Cosmetologist	12.0401	39-5012.00	39-5012.00
Esthetics: Aesthetician/Esthetician and Skin Care Specialist	12.0409	39-5094.00	39-5094.00
Manicuring: Nail Technician/Specialist and Manicurist	12.0419	39-5092.00	39-5092.00

2024 NACCAS ANNUAL REPORT GRADUATION, PLACEMENT AND LICENSURE RATES

PROGRAM	GRADUATION RATE	PLACEMENT RATE	LICENSURE RATE
Cosmetology	89.86%	70.91%	93.22%
Esthetics	98.46%	64.71%	91.07%
Manicuring	98.46%	64.58%	94.12%
Institution Rate	96.21%	66.34%	92.34%
Programmatic Rate	96.21%	66.34%	92.34%

NACCAS Student outcomes are calculated based on students scheduled to graduate in 2024. NACCAS' Placement Rate is based on graduates employed in a field for which their training prepared them prior to November 30, 2025. Exclusions are graduates who are deceased, permanently disabled, deployed for military service/duty, studied under student visa and is ineligible for employment in the U.S., or continued his/her education at an institution under the same ownership.

Note: Institution Rate includes all programs offered by the institution. Programmatic Rate includes all programs under 12.04 Cosmetology and Related Personal Grooming CIP Code. Since all programs at the institution are under the 12.04 CIP code, these rates are the same.

STUDENT GRIEVANCE POLICY

In accordance with the institution's mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit. Compliant procedures will be included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in school files in order to determine the frequency, nature, and patterns of complaints for the institution. The following procedure outlines the specific steps of the complaint process.

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.

If the issue is unable to be resolved by speaking with an instructor or Supervisor, the complainant should discuss the complaint with the School Director for resolution.

If the circumstances of the complaint prevent first speaking with the School Director or if the School Director does not resolve the complaint within five (5) working days, the complainant may then proceed to file a formal complaint with the President/CEO as described in the formal Procedure below.

FORMAL PROCEDURE

1. The student should submit complaint in writing through the QR Code link provided by the institution within 60 days of the date that the act which is the subject of the grievance occurred.
2. Once submitted, the complaint form will be sent to the President/CEO and the Compliance Coordinator.
3. The complaint will be reviewed by the President/CEO and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the President/CEO, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, the President/CEO will appoint a hearing committee consisting of one member selected by the school who has no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of the committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. The President/CEO shall consider the report and either accept, reject, or modify the recommendations of the committee.

The Bureau for Private Postsecondary Education

Physical Address: 1747 North Market Blvd., Suite 225, Sacramento, CA 95834

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

Phone Number: (916) 574-8900; Toll Free: (888) 370-7589; Fax Number: (916) 263-1897

www.bppe.ca.gov; Email: 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

Board of Barbering & Cosmetology

2420 Del Paso Road Suite 100

Sacramento, CA 95834

www.barbercosmo.ca.gov

FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An “eligible student” under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

1. The right to inspect and review the student's education records within 45 days after the day the Institution receives a request for access. A student should submit to the Administrative Office, a written request that identifies the record(s) the student wishes to inspect. The school official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the Institution to amend a record should write the President/CEO, clearly identify the part of the record the student wants changed, and specify why it should be changed.

If the Institution decides not to amend the record as requested, the Institution will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before the Institution discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The Institution discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official typically includes a person employed by the Institution in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the Institution who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the Institution.

Upon request, the school also discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the Institution to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

Family Policy Compliance Office

Palomar Institute of Cosmetology does not publish, or release information known as “directory information.”

FERPA permits the disclosure of PII from students’ education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures.

The School may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within the Institution whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) - (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1))
- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student’s enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))
- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university’s State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§99.31(a)(6))

DISABILITY ACCOMMODATION POLICY

STATEMENT OF NON-DISCRIMINATION AND ACCOMMODATION

Palomar Institute of Cosmetology (“the School”) does not discriminate on the basis of disability. Individuals with disabilities are entitled to a reasonable accommodation to ensure that they have full and equal access to the School’s educational resources, consistent with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 794) (“Section 504”) and the Americans with Disabilities Act (42 U.S.C. § 12182) (“ADA”), their related statutes and regulations, and corresponding state and local laws.

Section 504 prohibits discrimination on the basis of disability in any program or activity receiving federal financial assistance. The ADA prohibits a place of public accommodation from discriminating on the basis of disability. The applicable law and regulations may be examined in the office of the ADA Compliance Coordinator, or his/her trained designee who has been designated to coordinate the efforts of the school to comply with Section 504 and ADA.

ADA Compliance Coordinator
Talitha Russell
355 Via Vera Cruz #3
San Marcos, CA 92078
858-531-2205
talitha@pic.edu

REQUESTS FOR ACCOMMODATION

Individuals with disabilities wishing to request an accommodation must contact the ADA Compliance Coordinator. A disclosure of a disability or a request for accommodation made to any staff, faculty, or personnel other than the ADA Compliance Coordinator will not be treated as a request for an accommodation. However, if a student discloses a disability to such an individual, he or she is required to direct the student to the ADA Compliance Coordinator. Upon request, the ADA Compliance Coordinator (or his/her trained designee) will provide a student or applicant with a **Request for Accommodations form**, which is also available on the School’s website under the Disclosures tab. To help ensure timely consideration and implementation, individuals making a request for an accommodation are asked to contact the ADA Compliance Coordinator and/or submit a Request for Accommodations form at least two weeks prior to when the accommodation is needed.

Individuals requesting reasonable accommodation may be asked to provide medical documentation substantiating his/her physical and/or mental impairment(s) and/or the need for the requested accommodation(s), including but not limited to when the limitation or impairment is not readily apparent and/or a requested accommodation does not clearly relate to the impairment(s). Such documentation should specify that a student has a physical or mental impairment and how that impairment substantially limits one or more major life activities. In general, the supporting documentation must be dated less than three years from the date a student requests a reasonable accommodation, and must be completed by a qualified professional in the area of the student’s disability, as enumerated below:

Disability	Qualified Professional
Physical disability	MD, DO
Visual impairment	MD, ophthalmologist, optometrist
Mobility, orthopedic impairment	MD, DO
Hearing impairment	MD, Audiologist (Au.D) *audiology exam should not be more than a year old
Speech and language impairment	Licensed speech professional
Learning disability	PhD Psychologist, college learning disability specialist, other appropriate professional
Acquired brain impairment	MD neurologist, neuropsychologist
Psychological disability	Psychiatrist, PhD Psychologist, LMFT or LCSW
ADD/ADHD	Psychiatrist; PhD Psychologist, LMFT or LCSW
Other disabilities	MD who practices or specializes within the field of the disability.

Documentation used to evaluate the need and reasonableness of potential accommodations may include a licensed professional's current medical diagnosis and date of diagnosis, evaluation of how the student's disability affects one or more of the major life activities and recommendations, psychological and/or emotion diagnostic tests, functional effects or limitations of the disability, and/or medications and recommendations to ameliorate the effects or limitations. The School may request additional documentation or testing as needed.

After the ADA Compliance Coordinator receives the Request Form and the required documentation, he/she (or his/her trained designee) will engage the student or applicant in an interactive process to determine what accommodations may be appropriate.

If the student or applicant is denied any requested accommodation, he/she may file a grievance using the Grievance Process below or he/she may file a complaint with the U.S. Department of Education's Office for Civil Rights or a similar state entity. The School will make appropriate arrangements to ensure that a person with a disability is provided other accommodations, if needed, to participate in this grievance process. The ADA Compliance Coordinator will be responsible for such arrangements.

GRIEVANCE POLICY RELATING TO COMPLAINTS OF DISABILITY DISCRIMINATION

The School has adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by Section 504 and/or the ADA. Any person who believes she/he has been subjected to discrimination on the basis of disability, including disagreements regarding requested accommodations, may file a grievance with:

Talitha Russell
355 Via Vera Cruz #3
San Marcos, CA 92078
858-531-2205
talitha@pic.edu

Grievances must be in writing, contain the name and address of the person filing it, state the problem or action alleged to be discriminatory, and the remedy or relief sought.

The School will investigate each complaint filed, and will not retaliate against anyone who files a grievance or cooperates in the investigation of a grievance. All reasonable efforts will be made to provide a written determination to the student or applicant within 30 days after its filing. If a written determination cannot be made within 30 days of the complaint's filing, the student will be advised and provided an update as to the status of the investigation. The student may also inquire as to the status of the investigation at reasonable intervals. Based on the results of the investigation, the School will take all appropriate actions to prevent any recurrence of discrimination and/or to correct any discriminatory effects.

The availability and use of this grievance procedure does not prevent a person from filing a complaint of discrimination on the basis of disability with the U. S. Department of Education's Office for Civil Rights and/or a similar state agency.

DRUG AND ALCOHOL POLICY DRUG-FREE AWARENESS AND DRUG AND ALCOHOL ABUSE PREVENTION PROGRAMS

Palomar Institute of Cosmetology is committed to providing a drug-free learning and working environment. In accordance with the Drug-Free Schools and Communities Act (DFSCA) and institutional accreditation requirements, the unlawful possession, use, or distribution of drugs and alcohol by students or employees on school property or during any school-sponsored activity is strictly prohibited.

The school maintains a comprehensive Drug and Alcohol Abuse Prevention Program, which includes information on health risks, legal sanctions, support resources, and institutional disciplinary actions. This policy is distributed annually and published in the school's **Campus Safety and Security Report**, available each October. A copy may be requested in the Administrative Office or accessed at [https://pic.edu/wp-content/pdf/PIC Crime Statistics.pdf](https://pic.edu/wp-content/pdf/PIC_Crime_Statistics.pdf).

HAZING PREVENTION AND AWARENESS

Palomar Institute of Cosmetology is committed to providing a safe and respectful learning environment free from hazing. Hazing is prohibited by institutional policy and may result in disciplinary action up to and including dismissal from the institution or termination of employment.

The institution maintains a comprehensive Hazing Prevention and Awareness Program, which includes education regarding the prohibition of hazing, reporting procedures, prevention strategies, bystander intervention, and available resources. Information regarding the institution's Hazing Policy, Campus Hazing Transparency Report, reporting procedures, and prevention efforts is available on the institution's Hazing Prevention and Transparency webpage.

Additional information may also be found in the institution's **Campus Safety and Security Report** (Annual Security Report), available at: [https://pic.edu/wp-content/pdf/PIC Crime Statistics.pdf](https://pic.edu/wp-content/pdf/PIC_Crime_Statistics.pdf)

Hazing Prevention and Transparency Information: <https://pic.edu/hazing-prevention-and-transparency/>

HIGHER EDUCATION ACT DISCLOSURE - CONSUMER INFORMATION

INSTITUTIONAL GENERAL INFORMATION⁷

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 3015 Colvin Street, Alexandria, VA 22314. 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 Monday through Friday from 8 a.m. to 3:30 p.m. Palomar Institute of Cosmetology's State Board of Cosmetology licenses and Certificate of Accreditation are displayed 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 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.

STUDENT SERVICES DIRECTORY AND CONTACT PERSONNEL

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

OFFICE	EXTENSION	HOURS
Admissions	117	Monday – Friday 8 a.m. – 3:30 p.m.
Financial Aid	116	Monday – Friday 8 a.m. – 3:30 p.m.
Instructional	120	Monday – Friday 8 a.m. – 3:30 p.m.; 5 p.m. – 10:00 p.m.

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

TITLE	NAME	EXTENSION	CELL PHONE
President/CEO	Ray Stainback	115	(760) 802-2500
School Director	Barbie Brown	120	(760) 453-8965
Compliance Coordinator	Talitha Russell	-	(858) 531-2205

Employees available to disseminate consumer information are:

⁷ For a consumer snapshot of the institution, students should visit College Navigator at <https://nces.ed.gov/collegenavigator/?q=Palomar+Institute+of+Cosmetology&s=all&id=365125>

Damico, Megan - Financial Aid Officer and Accounting Assistant
Sas, Melanie – Financial Aid Director and Accountant
Vera, Paulina – Financial Aid Officer

These employees are available during the business hours of 8:00 a.m. to 3:30 p.m., Monday through Friday at the following location:

Palomar Institute of Cosmetology
355 Via Vera Cruz #3
San Marcos, CA 92078

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 Southeastern 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.

COPYRIGHT INFRINGEMENT & ILLEGAL FILE SHARING– POLICIES AND SANCTIONS

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject the students to civil and criminal liabilities.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes as infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can in its discretion, also assess costs and attorney’s fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at (www.copyright.gov).

The institution's policies with respect to unauthorized peer-to-peer file sharing include disciplinary actions taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the institution's information technology system. Disciplinary actions may include termination, expulsion and other legal actions.

In order to be in compliance with the requirements to publicize legal alternatives to downloading, or otherwise acquiring copyrighted material under 34 CFR 668.14(b)(30), the institution directs network users to [Educause](https://www.educause.edu/focus-areas-and-initiatives/policy-and-security/educause-policy/issues-and-positions/intellectual-property/legal-sources-onli) (<https://www.educause.edu/focus-areas-and-initiatives/policy-and-security/educause-policy/issues-and-positions/intellectual-property/legal-sources-onli>) for a list of legal downloading resources.

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.

VETERANS BENEFITS

Title 38 Benefits

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. Due to Department of Veteran's Affairs requirements, individuals receiving Title 38 benefits do not qualify to participate in the institution's externship program.

POST-9/11 GI Bill® (Chapter 33)

If you served on active duty after September 10, 2001, you may qualify for the Post-9/11 GI Bill®. You can get more information about the Post-9/11 GI Bill® education benefits at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>. Students who are eligible to receive these benefits should obtain the Certificate of Eligibility prior to enrollment.

To qualify for this provision, such students are required to:

- Produce a VA Certificate of Eligibility or an eBenefits GI Bill® Statement of Benefits by the first day of class;
- Provide the school a request to be certified;
- Provide any additional information needed to properly certify the enrollment as described in the school's institutional policies. Please see the Admissions Policy for a list of documents needed.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at <http://www.benefits.va.gov/gibill>.

For any students using VA Education Chapter 33 (Post-9/11 GI Bill®) or Chapter 31 (Vocational Rehabilitation) benefits, while payment to the institution is pending from the VA (up to 90 days), the school will not:

- Prevent their enrollment;
- Assess a late penalty fee;
- Require they secure alternative or additional funding;
- Deny their access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

My Career Advancement Account (MyCAA)

The My Career Advancement Account (MyCAA) Scholarship Program is a workforce development program that provides up to \$4,000 of financial assistance to eligible military spouses who are pursuing a license, certification or Associate's degree in a portable career field and occupation. Follow this link for more details: <https://mycaa.militaryonesource.mil/mycaa/>

TITLE IV FINANCIAL AID

To apply for Federal Financial Aid, complete and submit the Free Application for Federal Student Aid (FAFSA) at studentaid.gov. The following types of Federal Financial Aid are available for qualified students:

- a) Grants are “gift aid” which do not have to be repaid such as Federal Pell Grant:
 - Per the Consolidated Appropriations Act of 2012 (CAA), a student’s maximum duration of Pell eligibility is 6 Scheduled Awards, as measured by the percentage of “Lifetime Eligibility Used” (LEU) field in COD (one Scheduled Award equals 100% LEU). A student is ineligible to receive further Pell Grant funds if they have reached or exceeded the 600% limit for the applicable program (i.e., Pell Grant). For Pell, this limitation is not limited to students who received their first Pell Grant on or after July 1, 2008, as was the previous limit of 9 Scheduled Awards. Instead, it is tracked to the beginning of the program (1973-74).
 - 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.

Information disclosed to students or parents of students who enter into an agreement regarding a Title IV, HEA loan that the loan will be submitted to NSLDS and accessible by authorized agencies, lenders, and institutions [HEOA 489 amended HEA Sec. 485B]

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.

- 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, non-refundable registration fee, 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.

The institution employs two different academic years for day and evening Cosmetology 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. For the evening Esthetics program, the academic year is defined the same as the evening Cosmetology program, but the day Esthetics academic year is defined as 30 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, 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 studentaid.gov. Student loan borrowers must also finalize Exit Counseling before they complete their course of study or leave the school. Student or parent borrowers may access the National Student Loan Data System (NSLDS) at www.nsldsfa.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 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 program, the second and future disbursements may be made at 450 and 900 actual hours.
- For the Esthetics program, the second disbursement may be made at 300 actual 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, the institution assumes students have made informed personal decisions about health care. As such, we respect our student's rights to privacy and their decisions related to this issue. Therefore, we do not require proof of vaccinations.

To obtain immunization information since 1996, students can access the California Immunization Registry (CAIR) at 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 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.

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 a downloadable form or more information, students may visit the Voter Registration – Elections & Voter Information – California Secretary of State at www.sos.ca.gov or call toll-free number 800-345-8683. If a paper form is preferred, students may pick up a blank California Voter Registration Application in the institution's Administrative Office. Students can also obtain an application at their county elections office, library, Department of Motor Vehicles offices or U.S. post office. An email will also be sent to all currently enrolled students with a link to register to vote.

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 www.rentcafe.com. According to the Rentcafe.com, the average rental rates an apartment in San Marcos is \$2,679 per month (based on rental units available as of June 2026).

STUDENT BODY DIVERSITY

- Enrollment for **Fall 2025** (all full-time undergraduate)

Gender

Male	1%
Female	99%

Race/ Ethnicity

American Indian or Alaska Native	0%
Asian	2%
Black or African American	2%
Hispanic/Latino	53%
Native Hawaiian or Other Pacific Islander	1%
White	36%
Two or more races	4%
Unknown race and ethnicity	2%

- **Financial Aid 2024-2025** (all full-time undergraduate)

Pell recipients	32%
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- **Retention Rates** (First-Time full-time students) 96%

Retention rates measure the percentage of first-time students who began their studies in Fall 2024 and returned in Fall 2025.