

# Total Image beauty academy



## School of Cosmetology

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## Mission Statement

Total Image Beauty Academy is an educational institution wholly owned by Total Image Beauty Academy, Inc. Our institution is dedicated to assisting individuals in obtaining a successful career in Cosmetology Arts & Sciences. Our teachers recognize the need for our graduates to be properly trained and prepared for the professional marketplace. Our instruction programs combine classroom theory along with tasks in all the standard areas of the trade. The method of instruction at the school is designed to give students a thorough knowledge of the trade through hands-on practical experience. We prepare you for the real world. Professional and courteous behavior is expected from both our staff and students at all times.

The career that lasts a lifetime. After licensure you may work as a Hairstylist, Barber Stylist, Make-Up Artist, Chemical Specialist, Manicurist, Hair Colorist, Cosmetology Instructor..... The opportunities are endless.

## School Faculty

Marta Font	President
Michael Hechme	Director
Sonia Jimenez	Teacher Supervisor/Instructor
Tania Herrera	Financial Aid / Student Affairs
Jose Padilla	Admissions Director
Irene Oquendo	Admission Representative / Student Services
Mercedes Guzman	Instructor
Ibis Mendez	Instructor
Emma Jimenez	Instructor
Carmen Perez	Instructor

## Facilities

Our school is conveniently located near bus stops that take you to and from Journal Square (PATH Station) and New York City Port Authority. Contemporary in décor the school covers over 8,700 sq. ft. and includes a modern reception area, administration offices, student lounge, library, classrooms and clinic floor. School equipment and facilities are equipped to prepare you for your new profession.

\*\* All services are performed by senior students with supervision by our licensed instructors.

Occupational Disclaimer: The following careers require a physical demand for which an individual may need to be standing for long periods of time and may be in the presence of chemicals. Prospective enrollments should consider these and other demands before making their decision to enroll in our school.

## Course Descriptions

**(Only Cosmetology & Hairstyling and the Manicure Programs are taught in English and Spanish)**

Cosmetology & Hairstyling: Standard Occupational Classification  
(SOC 39-5012.00)

Classification of Instructional Program (CIP 12.0401)

The curriculum involves 1200 hours to satisfy New Jersey state requirements. The course includes extensive instruction and practical experience in cutting, hair coloring, perming, customer service, personal appearance and hygiene, personal motivation and development, retail skills, client record keeping, business ethics, sanitation, state laws and regulations, salon-type administration, and job interviewing.

Manicure: (SOC 39.5092.00, CIP code 12.0410)

The curriculum involves 300 hours to satisfy New Jersey state requirements. The primary purpose of the manicure course is to train students in the basic manipulative skills; safety judgments, proper work habits, and the desirable attitude necessary to pass the state board examination and acquire competency in an entry-level job position as a nail care technician or related career avenue.

**\*\*Below Courses Not Available in Spanish\*\***

Student Teacher: (SOC 25-1194.00, CIP code 13.1399)

The curriculum involves 500 hours to satisfy New Jersey state requirements. The course educates prospective teachers to address the needs of students in the classroom and the clinic floor. Prospective teachers learn to utilize a system of forward-focused thinking and front-end coaching. By learning the methods of teaching Cosmetology Hairstyling, the prospective teachers learn to engage students in the learning process and stimulate the discovery process with visuals, music, and/or hands-on activities.

**Shaving-** 25 hour course focuses on developing the student's skill level in the real life world and preparation for the State of New Jersey examination. Instruction is given by a licensed Cosmetologist or Barber. Once registered, you will be scheduled for the next available class. Upon completion a certificate will be awarded. Enrollments are responsible for their own supplies and equipment.

## Parking

Students must abide by local city parking rules. There is a public parking garage across from the school. Parking rules are announced during orientation.

## Nondiscrimination

Total Image Beauty Academy does not discriminate on the basis of sex, race, religion, age, ethnic origin, color, disability, sexual orientation, or ancestry. The school does not allow or tolerate discrimination of any kind, harassment or bullying of any sort. If any student or staff member experiences or witnesses anyone being bullied, harassed in anyway, he or she is required to report the matter to the school's Director.

## Admission Requirements (for each course)

A student must meet the state minimum age requirement and must submit the following:

- A copy of state or federal issued photo identification
- Provide a copy of their High School diploma, or its equivalent. Total Image Beauty Academy does not accept ATB students at this time.
- Foreign diplomas must be translated and evaluated from a recognized agency into English and confirm academic equivalence to a US high school diploma.
- Pay the required registration fee
- Complete an Enrollment Package

## Admission Procedure

- **Complete an Application Form:** Complete and submit the application form to the school prior to registration. All forms may be obtained by requesting them.
- **Submit a Registration Fee:** Action will not be taken on admission or on any student loan application until a registration fee of \$100.00 is received. Please submit the fee in the form of a check or money order, payable to Total Image Beauty Academy. This fee is not included in the cost of tuition.
- **Submit two photos:** The photos should be a recent head and shoulders shot of the applicant.
- **Provide Verification Documents:** Copies of your high school diploma, official high school transcripts or general equivalency certificate (GED), proof of birth and social security card or letter are required. We are required to verify that your proof of education comes from a valid high school or GED program. If we determine that your diploma or GED certificate is not valid, you will be denied admission to the school.
- **Student Teacher:** Students who wish to enroll in the teacher training program must provide a copy of a current and valid New Jersey cosmetologist/hairstyling license, must be 18 years of age, have a minimum of six (6) months full time salon experience, and take 30 clock hours (3 credits) method of teaching program at the college level.

## Reentry Student Requirements (withdrawal students are welcomed back provided the following)

- Outstanding tuition, fee, and overtime expenses must be paid in advance or the student must make satisfactory arrangements with Financial Aid.

- Previous tuition payments will be credited to the student's balance.
- Because tuition fees and costs are subject to change, reentering students will be contracted according to the current tuition costs and will be required to pay any additional fees if applicable.
- Pay a \$100.00 registration fee if enrolling after six (6) months. Prior to six (6) months reentry, no registration fee is required.

Readmission is reserved to the sole discretion of Total Image Beauty Academy and may require special conditions.

Readmission for a student requires a personal interview with school administration. The reentering student will be placed on a 30-day evaluation period. During the 30-day evaluation period the student must demonstrate for that period that they can meet the school's minimum attendance and academic requirements for Satisfactory Academic Progress. The student will then be evaluated for Satisfactory Academic Progress at the next scheduled evaluation period to determine their new status. Students who fail to meet the minimum attendance and academic requirements for that 30-day evaluation period may be terminated. Students who re-enter the program regardless of the amount of time that has elapsed are placed in the same Satisfactory Academic Progress standing as when they left. If a reenrolling student has previously used all of their excused absences provided under their original contract, the student will not receive any additional time for excused absences under the new reenrollment contract. In addition, a student may be responsible for any previous overtime charges that had previously accrued, but not yet assessed.

## Reentry Student Procedures

Students wishing to re-enroll must have their file history evaluated. If the student is determined to restart, the student file goes to the financial aid director to ensure the student is current on all tuition costs.

If a student re-enrolls prior to 6 months from the last date of attendance, the \$100.00 registration fee will be waived. If a student re-enrolls after 6 months from the last date of attendance, the student will be required to pay \$100.00 registration fee.

**\*\*If you have a disability and need an academic adjustment, please notify the admissions officer as soon as possible so the school can review your request. If you are interested in attending our school and you do not have a high school diploma or GED certificate, please contact our admissions office for a list of GED programs located near the school.**

A student may transfer to Total Image Beauty Academy by requesting to be admitted. Documents from the previous school and State if applicable must be presented. According to the New Jersey State Board of Cosmetology and Hairstyling, anyone requesting to transfer to a school must present their former documents and arrange for an evaluation of their skills and knowledge prior to enrollment. After careful evaluation by Director, hours accepted will be discussed and applied to contract and Tuition will be recalculated.



## Acceptance

After a prospect has completed the enrollment application process, the enrollment team and director review each applicant and his or her required admissions materials.

## State Licensing Disclaimer

The state may refuse to grant a license if a student has been convicted of a crime; committed any act involving dishonesty, fraud, or deceit; or committed any act that, if committed by a licentiate of the business or profession in question, would be grounds for the New Jersey Board of Cosmetology and Hairstyling to deny licensure. The New Jersey Board of Cosmetology and Hairstyling may deny licensure on the grounds that the applicant knowingly made a false statement of fact required to be revealed in the application for such license. Students who are not U.S. citizens or who do not have documented authority to work in the United States will not be eligible to apply to take the state licensure examination. Total Image Beauty Academy is not responsible for students denied licensure.

### Licensing Requirements:

Cosmetology & Hairstyling - 17 years of age, proof of HS diploma or GED, proof of successful Completion of 1200 hour of instruction at an approved school in NJ, or another state. Take and pass examination administered by Board

Manicure- 17 years of age, proof of HS diploma or GED, proof of successful Completion of 300 hour of instruction at an approved school in NJ, or another state. Take and pass examination administered by Board

Student Teacher/Shaving- 18 years of age, proof of HS diploma or GED, proof of Successful completion of 500 hour of instruction at an approved school in NJ or another state. Take and pass examination administered by Board

## Enrollment Information

- Students can register at any time. Students accepted for enrollment begin classes on the first Monday of every month. A student's graduation date is determined by the hours he/she attends in accordance with class schedule.
- Total Image Beauty Academy's enrollment contract clearly outlines the obligation of both the school and the student.
- Total Image Beauty Academy offers a variety of monthly financial payment schedules. Including Cash, Credit Card, Check, Money Order and Funds Awarded via the Title IV program.

## Holiday and School Closures

1. New Year's Day
2. President's Day
3. Good Friday
4. Memorial Day
5. Independence Day
6. Labor Day
7. Thanksgiving Day and day after

## Financial Aid Information

### Financial Assistance

Total Image Beauty Academy has been approved by the U.S. Department of Education for the following programs of financial assistance FOR THOSE WHO QUALIFY, in order to help meet the cost of education.

### Federal Pell Grant (PELL)

Pell grants are the foundation of federal student financial assistance to which aid from other federal and nonfederal sources might be added. These grants are generally awarded to undergraduate students and award amounts can change yearly. The maximum award for the 2015-2016 award years is \$5,775.00. Unlike loans, grants are not repaid unless, for example, you withdraw from school prior to the planned program completion date. All federal grants are awarded to students with financial needs. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status (full or part-time), and whether you attend for a full academic year or less. Academic year is measured from July 1<sup>st</sup> through June 30<sup>th</sup> of the following year.

### William D. Ford Federal Direct Loan Program

Student loans, unlike grants, are borrowed money (monies) that must be repaid with interest. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education. There are three types of loans in the program:

1. **Subsidized Stafford Loan** – A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education pays the interest while you're in school at least half-time. The amount of the load cannot exceed a student's financial need. The fixed interest rate for 2015-2016 is 4.29 percent.
2. **Unsubsidized Stafford Loan** – A student can borrow this type of loan to cover some of all f their school expenses. The U.S. Department of Education does not pay interest on unsubsidized loans. A student is responsible for paying the interest that accrues on the loan from the time the loan is disbursed until it's paid in full. The fixed interest rate of 4.29 percent can be paid while attending school, during a period of deferment or forbearance, or it can be accrued and the interest added to the principle amount of the loan.
3. **Plus Loans** – Parents of dependent students can borrow from the PLUS Loan program. The term and conditions of this type of loan include a requirement that the applicant have a favorable credit history, a repayment period that begins on the date of the last disbursement of the loan, and a fixed interest rate of 6.84 percent for this loan.

## Cost of Tuition and Supplies

Because of inflationary cycles, and because we must occasionally change equipment to remain current, the school reserves the right for the following tuition information to be subject to change. Additionally, a termination fee of \$150 will apply for any student who withdraws or is terminated from the program.

### Tuition – Cosmetology & Hairstyling

(\* indicates these costs may be non-refundable in certain circumstances)

Tuition	\$12,500.00
Registration Fee *	\$ 100.00
Books/Kit *	\$ 1,300.00
Uniform *	\$ 100.00
	-----
Total Costs	\$14,000.00

### Tuition – Manicure (Cash Only)

(\* indicates these costs may be non-refundable in certain circumstances)

Tuition	\$2,900.00
Registration Fee*	\$ 100.00
Books/Kit *	\$ 450.00
Uniform *	\$ 50.00
	-----
Total Costs	\$3,500.00

### Tuition – Student Teacher (Cash Only)

(\* indicates these costs may be non-refundable in certain circumstances)

Tuition	\$4,000.00
Registration Fee *	\$ 100.00
Books/Kit *	\$ 700.00
Uniform *	\$ 100.00
	-----
Total Costs	\$4,900.00

### Tuition-Shaving (Cash Only)

Tuition/Total Cost	\$400.00
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Please contact the school's Financial Aid office for payment options. The school accepts cash, credit cards and personal check payments. Financial Aid recipients understand that monies received on their behalf are applied first to tuition costs. Any remaining funds available for the student will be paid to the student only at which time the course costs have been paid in full.

Financial Aid is available to those who qualify.

\*\*To register as a student in the State of New Jersey, a \$5.00 fee is required.

## Scholarship & Fee Waiver Policy

Total Image Beauty Academy on a periodic basis offers school award scholarship & fee waivers. A 500 word essay is mandatory for these. Further information is provided by the Financial Aid Administrator.

## Course Schedules

### Cosmetology & Hairstyling

**Full-time day** – Attend six (6) hours a day, five (5) days a week, Monday-Friday, 9:00 am – 3:30 pm, for a total of 30 hours a week.

**Part-time day** – Attend four (4) hours a day, five (5) days a week, Monday-Friday, 9:00 am – 1:00 pm for a total of 20 hours per week.

**Part-time night** – Attend four (4) hours a day, four (4) days a week, Monday –Thursday, 6:00 pm – 10:00 pm, for a total of 16 hours a week.

### Manicure

Full-time day – Attend four (4) hours a day, four (4) days a week, Monday –Thursday, 9:00 am – 1:00 pm for a total of 16 hours per week. Change of Schedule Policy

**Student Teacher-** Student Teacher course schedule is drawn up to each individual student

**Shaving-** course is Full Time 9am-3:30pm. Class are formed upon Institutions discretion based on number of enrollments.

\*\*A student requesting and demonstrating a need for a change in schedule must do so in writing to the main office. Final approval is at the discretion of the school and student will be notified.

**Change of Schedule Policy:** Students who wish to change their schedule of classes can do so by requesting a meeting with an administrative staff member and filling out a change of schedule form

## Education Goals

Total Image Beauty Academy strives to provide a quality educational foundation to prepare students to pass the State Board Examination and gain employment within their chosen field of study.

- To provide the student with hands-on experience
- To give students the foundation of knowledge needed to compete in their field of study
- To train and graduate students while empowering them to become confident and successful in the beauty industry.

## Transfer Students

Total Image Beauty Academy grants credit for hours from other schools. The State Board of Cosmetology & Hairstyling states that a school accepting a transfer student can test him/her to determine the actual number of credit hours to be given. The school will be informed by the State Board of Cosmetology & Hairstyling, the exact number of hours to be credited to the student.

## Students Who Withdraw

Students who withdraw from the program are required to empty their locker and gather all personal items. Any items left behind by the student will be stored for 60 days, at which time the items become the property of Total Image Beauty Academy.

Students wishing to transfer to another institution must pay all monies owed to Total Image Beauty Academy and all applicable academic requirements must be met in order for the hours to be released.

## Cosmetology & Hairstyling Course Outline and Overview

Course Hours: 1200 clock hours

Classification of Instructional Program (CIP 12.0401)

Standard Occupational Classification (SOC39-5012.00)

The complete Cosmetology & Hairstyling course consists of 1200 clock hours as prescribed by the New Jersey State Board of Cosmetology and Hairstyling. The educational objective of the complete Cosmetology & Hairstyling curriculum is to provide the student with training sufficient

to pass the state board exam, to become properly licensed, and to perform all duties required under such license to secure employment at an entry level. Classes begin on the first Monday of every month unless otherwise scheduled. Successful completion of the course qualifies you to apply for a State Cosmetologist Hairstylist's license. Full transfer credit may be allowed for previous training, subject to the regulations of the New Jersey State Board. During the first 600 hours, your time is spent in classroom work consisting of lecture, demonstrations, practice on mannequins and evaluations. Upon completion of 600 hours, all assigned work, a doctor's certification, and upon recommendation of your instructor, you will advance to the senior class and be permitted to practice on clients. All of your remaining time will be spent on practical work, additional advancement lectures, class projects and complete subject reviews, as well as salon management techniques. Obtaining a Cosmetology & Hairstyling license allows an individual to practice all phases of Cosmetology & Hairstyling including manicures, pedicures, skin care, barbering, depilatory service, and make-up application. Throughout the program each student will be graded on exams and practical work using the following scale: EXCELLENT (A) 90-100% VERY GOOD (B) 80-89% GOOD(C) 75-79% FAILING (D) Below 75%

\*\* All services are performed by senior students with supervision by our licensed instructors

## Manicure Course Outline and Overview

Course Hours: 300

Standard Occupational Classification (SOC39-5092)

Classification of Instructional Program (CIP 12.0410)

The complete manicure course consists of 300 clock hours as prescribed by the New Jersey State Board of Cosmetology and Hairstyling. The educational objective of the manicure course is providing the student with training sufficient to pass the State Board exam, to become properly licensed, and to perform all the duties required under such license and secure employment at an entry level. Classes begin on the first Monday of every month unless otherwise scheduled. Successful completion of the course qualifies you to apply for a New Jersey State manicurist's license. Transfer students are accepted for a maximum of 100 hours and are subject to the regulations of the New Jersey State Board.

During the first 150 hours, your time is spent in classroom work consisting of lectures, demonstrations, practice on "practice hands" and evaluations.

Upon completion of 150 hours, all assigned work and upon recommendation of your instructor, you will advance to senior status, and be permitted to practice on clients. All of your remaining time will be spent on practical work, additional lectures, demonstrations and complete subject/theory review. Obtaining a license in Manicuring will permit occupations as nail technician, pedicurist, waxing specialist, artificial nail technician, and manicurist. Throughout the program each student will be graded on exams and practical work using the following scale: EXCELLENT (A) 90-100% VERY GOOD (B) 80-89% GOOD(C) 75-79% FAILING (D) Below 75%

\*\* All services are performed by senior students with supervision by our licensed instructors

## Student Teacher Course Outline and Overview

Course Hours: 500

The Student Teacher course consists of 500 clock hours as prescribed by the New Jersey State Board of Cosmetology and Hairstyling. The education objective of the student teacher curriculum is to provide the student with training sufficient to pass the State Board exam, to become properly licensed, and perform all duties required under such license to secure employment at an entry level. Successful completion of the above qualifies you to apply for the New Jersey State Instructor's License. Throughout the program each student will be graded on exams and practical work using the following scale:

EXCELLENT (A) 90-100% VERY GOOD (B) 80-89% GOOD(C) 75-79% FAILING (D) Below 75%

## Shaving Course Outline and Overview

Course Hours-25

The Shaving course objective focus is on developing the student's skill level in the real life world and preparation for the State of New Jersey examination. Instruction is given by a licensed Cosmetologist or Barber. Students are guided using Milady Professional Barbering Management Guide inclusive of the 14 steps to shaving. Once registered, you will be scheduled for the next available class. Upon completion a certificate will be awarded. Enrollments are responsible for their own supplies and equipment. Students have 10 hours of theory and 15 hours of practical work. Students will work on live subjects after 10 hours of theory are completed and supervised by their instructor. Throughout the program each student will be graded on exams and practical work using the following scale:

EXCELLENT (A) 90-100% VERY GOOD (B) 80-89% GOOD(C) 75-79% FAILING (D) Below 75%

## State of New Jersey Requirements

Cosmetology & Hairstyling (1200 hours)

<b>Subject</b>	<b>Hrs. of class &amp; subject related instruction</b>	<b>Hrs. of Practical Instruction</b>	<b>Total</b>
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State Laws, Rules & Regulations for Cosmetology & Hairstyling & Administrative Shop Operations	10	0	10
Decontamination & Infection Control	15	5	20
Professional Image, Hygiene & Related Practices	2	0	2
History of Barbering	4	0	4
Shaving	15	66	81
Beard & Moustache Trimming	5	10	15
Facial & Massage, Skin care, Make-Up, Depilatory, Eyebrow Arching, Shaving	25	53	78
Shampooing including Temporary & Semi-Permanent Rinses	20	40	60
Hair & Scalp Treatments, Reconditioning Treatments	15	35	50
Hair & Basic Layer & Clipper Cut-Razor, Scissors, Thinning Shears, Tapering	40	120	160
Hairstyling – including Pin Curls, Finger-waving & Blow Waving	25	135	160
Hair Tinting & Bleaching including Frosting, Tipping & Steaks	35	110	145
Permanent Waving	25	90	115
Chemical Relaxing & Pressing	30	60	90
Thermal Curling & Waving	10	35	45
Manicuring & Pedicure	45	90	135
Chemistry Relating to Cosmetology	30	0	30
<b>TOTAL HOURS</b>	<b>351</b>	<b>849</b>	<b>1200</b>

## State of New Jersey Requirements

Manicure (300 hours)

<b>Subject</b>	<b>Hrs. of class &amp; subject related instruction</b>	<b>Hrs. of Practical Instruction</b>	<b>Total</b>
State Laws, Rules & Regulations for Cosmetology & Hairstyling & Administrative Shop Operations	10	0	10
Professional Image, Hygiene & Related Practices	2	0	2
Decontamination & Infection Control	15	5	20
Manicuring & Pedicuring	10	45	55



Diseases and Disorders of the Nail	10	0	10
Anatomy of the Hand, Arm, Foot & Leg	10	0	10
Nail Tips and Extensions	5	25	30
Nail Wraps	5	25	30
Nail Gels	5	15	20
Sculptured Nails	10	30	40
Nail Art	5	5	10
The Skin and its Diseases	5	0	5
Removal of Unwanted Hair	10	30	40
First Aid	5	0	5
Chemicals & Chemistry Relating to Products	13	0	13
<b>TOTAL HOURS</b>	<b>120</b>	<b>180</b>	<b>300</b>

## State of New Jersey Requirements

Student Teacher (500 hours)

<b>Subject</b>	<b>Hrs. of class &amp; subject related instruction</b>	<b>Hrs. of Practical Instruction</b>	<b>Total</b>
State Laws, Rules & Regulations for Cosmetology & Hairstyling & Administrative Shop Operations	5	0	5
Decontamination & Infection Control	5	0	5
Facial & Massage, Skin Care, Make-Up, Depilatory, Eyebrow Arching, Shaving	15	15	30
Shampooing including Temporary & Semi-Permanent Rinses	5	10	15
Hair and Scalp Treatments, Reconditioning Treatments	5	10	15
Hair & Basic Layer & Clipper Cut-Razor, Scissors, Thinning Shears, Tapering	10	30	40
Hairstyling- including Pin Curls, Finger-waving, & Blow Waving	10	30	40
Hair Tinting & Bleaching including Frosting, Tipping & Steaks	10	20	30
Permanent Waving	10	20	30
Chemical Relaxing & Pressing, Thermal Curling & Waving	10	25	35
Manicuring & Pedicure	10	20	30
Chemistry Relating to Cosmetology	10	0	10
Teaching Methods	40	100	140

Motivation & learning	10	0	10
Testing	10	0	10
Teacher Preparation	15	0	15
Instruction Evaluation	20	0	20
Classroom Management	20	0	20
<b>TOTAL HOURS</b>	<b>220</b>	<b>280</b>	<b>500</b>

## State of New Jersey Requirements

### Shaving (25 Hours)

10 hours- History of Shaving, Preparation for Shave

15 hours- Tools and proper use, Draping the Shave, Fourteen Sections of the Face, Four Strokes Finishing, Procedures and Products, Written Review Sheet

## Student Services

### Placement

There are many wonderful career opportunities available within the beauty industry. Beside hair/nails and working in a salon, this industry offers opportunities in areas such as being an instructor.

The Total Image Beauty Academy program includes employment skills, training and counseling. Students learn how to prepare for a job and where to look for gainful employment in their chosen fields. Total Image Beauty Academy maintains a book of current job openings that are available exclusively to our students, graduates and alumni. Although the school cannot guarantee placement, all reasonable efforts will be made. We maintain an aggressive job placement program with local salons and inviting salon owners and guest artists to speak and give seminars.

### Advising

Students are provided with academic advising and additional assistance as necessary. If referral to professional assistance is necessary, the school maintains a record of such referral. Total Image beauty Academy also gives advice and information on:

- Regulations governing licensure to practice, including reciprocity among jurisdictions
- Employment opportunities
- Opportunities for continued education following graduation

## Graduation Requirements for all Courses

To receive his/her diploma, the student must have completed the required amount of hours, pass the final exam with a minimum grade of 75%, have their satisfactory academic progress average above 75. Have fulfilled all financial obligations to the school, have completed an exit interview, and received a "Student Release Form".

Total Image Beauty Academy can retain the student until all graduation requirements are met.

A student who withdraws will receive a certified transcript, which will include the number of hours for which the school has been compensated. For the purposes of transfer of graduation, the school will not release hours until all monies owed to the institution have been paid and all academic requirements pertaining to those hours have been completed.

## Cosmetology & Hairstyling Kit List

Roller Pack	Ultra Mist Bottle	Senior Uniform
Junior Uniform	Milady's Theory Workbook	All Purpose Comb
Pin Curl Clips	Clippers	Cape
Super Clamp	Duck Bill Clips	Super Comb
10 Dz. Perm Rods	Manicure Implement Kit	Spatula
Bleach Bottle	6 oz. Tint Bottle	Curling Iron
Professional Polish Kit	Blow Dryer	Hair Shaper
Manicure Brush	End Papers	Pressing Comb
5 1/2" Shear	Carry-All Tote	Mannequin (Sam II)
Long Tail Dye Brush	Tipping Cap	Mannequin (Debra)
Tint Bowl	Nail Tips	Styling Brush
Silk Wrap w/ Glue	Air Flow Brush	Protective Eyewear
Thinning Shear	Butterfly Clips	Flat Iron
Roller Clips	Tweezers	Make-Up Kit
Bristle Brush	Cold Wax Kit	Tail Comb
Round Brush	Cholesterol	Milady's Textbook
Mannequin (Dionne)	Haircutting Razor	Styptic Powder
Shaving Razor w/ Blades	Tote Bag	Gloves

## Manicure Kit List

Antibacterial Hand Soap	Formula 300 Powder	White Cloth Files
Antiseptic Hand Wash	Spatula	Emery Board
Polish Remover	Finger Nail Clippers	Silk Wrap w/ Glue
PH Balancing Agent	Toe Nail Clippers	Table Towels
NAS Nail Antiseptic	Cuticle Nipper	Block Buffers
High Velocity	Expansion Tips	Pedicure Slippers
Nail Adhesive	Dimension Tips	Competition
Brush Cleaner	Liner Tips	Eye Dropper

3000 Brush	Nail Smoother	Wax Strips
Red Sable Brush	Nail Strengthenener	Bondex
Dappen Dishes	Spray Polish Dryer	1-2-3 Lust Buffer
The Fluffy	Top Coat	Sterilizer Jar
Disposable Nail Forms	Base Coat	On-The-Go Carry Case
Reusable Cuticle Sticks	Ridge Filler	White Board Files
Orange Wood Stick	Nail Wraps	Silver Cushion
Wooden Dowels	Nail Smoother	Multi-Use Pusher
Finger Bowl	Hand Cream	Styptic Powder
Protective Eyewear	Textbook	Workbook
Cold Wax Kit	Practice Hand	

## Student Teacher Program Kit

- Roller Pack
- Nylon Bristle
- Brush
- Water Bottle
- Duck Bill
- Clips
- Wide Tooth Comb
- Manikin w/ Clamp
- Pin Curls
- Pressing Comb
- Uniform
- 2 Dz. Perm Rods
- All Purpose Combs
- 5 ½” Shears Tail Combs
- 3” Round Brush
- Pressing Comb
- -Vent Brush
- -Tint Bowl
- -Long Tail Dye Brush
- -Straight Razor

Students are responsible to purchase:

- |   |
|---|
| <ul style="list-style-type: none"> <li>• 1 Milady’s Master Educator Student Course Book, 2<sup>nd</sup> Edition; ISBN-13: 9781133693697, \$161.50</li> <li>• 1 Milady’s Master Educator Exam Review, 2<sup>nd</sup> Edition; ISBN-13: 9781133776598, \$48.50</li> <li>• 1 New Jersey State Board Kit</li> </ul> |
|---|

Please note that students are responsible for the purchase of stationery supplies.

**Shaving-** Students are responsible for providing all necessary material and equipment.

## Federal Return of Title IV Funds Policy

The school participates in federal financial aid. Please refer to the following refund policy for specific consumer information pursuant to the Federal Financial Aid program.

1. Students who receive loans are responsible for repaying the loan amounts, plus any interest, less the amount of any refunds, and if those students have received federal student financial aid funds, they are entitled to a refund of the monies not paid to the federal student financial aid program fund.
2. For students who have received Title IV financial assistance, the Federal Return of Title IV Funds calculation will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the student before applying the institution refund policy to determine whether the student is owed a refund or if a balance is owed to the institution.
3. If a student has received less aid than that student earned, he/she may be eligible for a post-withdrawal disbursement. If a student is eligible for this disbursement, the school will notify the student in writing of the amount he/she is eligible. The student will have 14 days to accept or decline the disbursement. If an acceptance is not received within this time frame, the institution will not make the post-withdrawal disbursement to the student.
4. The Federal Return of Title IV Funds formula dictates the amount of Federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period.
5. The federal formula requires a return of Title IV aid if the student received federal financial assistance in the form of Stafford Loans, Pell Grants, or Plus loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by determining the complement of the percentage earned (e.g., if 40% was earned, 60% was unearned.)
6. The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. The percentage of the payment period scheduled to complete is calculated by dividing the total number of clock hours scheduled to complete by the payment period as of the last date of attendance.
7. If a student unofficially withdraws and has received federal loans, the loans will go into repayment.

Note: A student who withdraws prior to completing 60% of the charging period may be required to repay some of the funds released to the student because of credit balance on the student's account.

The following Title IV refund distribution is used for all financial aid applicants/students due a refund:

1. Federal Unsubsidized Stafford Loan
2. Federal Subsidized Stafford Loan
3. Federal Plus Loan

4. Federal Pell Grant

### Treatment of Title IV Funds When a Student Withdraws from a Clock-Hour Program

Students Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Date of school's determination that student withdrew: \_\_\_\_\_

Period used for calculation (check one): \_\_\_\_\_ Payment Period \_\_\_\_\_ Period of Enrollment

*(Monetary amounts should be in dollars and cents rounded to nearest penny)*

*(When calculating percentages round to three decimal places, for example, .4486 = .449 = 44.9%)*

#### STEP 1: Students Title IV Aid Information

Title IV Grant Programs	Amount Disbursed	Amount that could have been disbursed	E- Total Title IV Aid Disbursed for the Period
1- Pell Grant	2,775.00		<b>A-</b> 2,775.00
2- Academic Competitiveness Grant			<b>B-</b> 6,727.00
3- National SMART Grant			<b>E-</b> 9,502.00
4- FSEOG			<b>F-</b> Total Title IV grant aid disbursed and that could have been disbursed for the period
5- TEACH Grant			<b>A-</b> 2,775.00
	<b>A-</b> (sub-total) 2,775.00	<b>C-</b> (sub-total) 0.00	C- 0.00
			<b>= F- 2,775.00</b>

Title IV Loan Programs	Net Amount Disbursed	Net Amount that could have been disbursed	G- Total Title IV aid disbursed and aid that could have been disbursed for the period
6- Unsubsidized FDLP/FFELP	2,985.00		<b>A-</b> 2,775.00
7- Subsidized FDLP/FFELP	1,742.00		<b>B-</b> 6,727.00
8- Perkins Loan			C- 0.00
9- PLUS FDLP/FFELP (Grad Student)			D- 0.00
10- PLUS FDLP/FFELP (Parent)	<b>B-</b> (sub-total) 2,000.00	<b>D-</b> (sub-total) 0.00	<b>= G-</b> 9,502.00

## STEP 2: Percentage of Title IV Aid Earned

Last Day Attended: \_\_\_\_\_

H- Determine the percentage of the period completed:

Divide the clock hours scheduled to have been completed as of the last day of attendance in the period by the total clock hours in the period.

$$\frac{\text{Hours scheduled to complete}}{\text{Total Hours in Period}} = \underline{\hspace{2cm}}$$

- If this percentage is greater than 60%, enter 100% in Box H and proceed to STEP 3.
- If this percentage is less than or equal to 60%, enter that percentage in Box H and proceed to STEP 3.

H- \_\_\_\_\_

## STEP 3: Amount of Title IV Aid Earned by the Student

Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period. (Box G.)

$$\text{Box H} \times \text{Box G} = \text{Box I}$$

## STEP 4: Title IV Aid to be Disbursed or Returned

- If the amount in Box I is greater than the amount in Box E, go to Post-withdrawal disbursement (Item J).
- If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).
- If the amounts in Box I and Box E are equal, STOP. No further action is necessary.

### J- Post-withdrawal disbursement

From the amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.

$$\text{Box I} - \text{Box E} = \text{Box J}$$

### K- Title IV aid to be returned

From the Total Title IV aid disbursed for the period (Box E) subtract the amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.

$$\text{Box E} - \text{Box I} = \text{Box K}$$

### STEP 5: Amount of Unearned Title IV Aid due from the School

L- Institution charges for the period	Tuition	4,500.00
	Room	
	Board	
	Other	
	Other	
Total Institutional Charges (Add all the charges together)		L- 4.500.00

#### M- Percentage of unearned Title IV aid

$$\frac{\text{_____}}{\%} - \frac{\text{_____}}{\% \text{ Box H}} = \frac{\text{_____}}{\% \text{ Box M}}$$

- If Box Q is less than or equal to Box R, STOP. The only action a school must take is to notify the holders of the loans of the student's withdrawal date.
- If Box Q is greater than Box R, Proceed to STEP 9.

#### N- Amount of unearned charges

Multiply institutional charges for the period (Box L) by the Percentage of unearned Title IV aid (Box M).

$$\frac{\text{_____}}{\text{Box L}} \times \frac{\text{_____}}{\text{Box M}} = \frac{\text{_____}}{\text{Box N}}$$

#### O- Amount for the school to return

Compare the amount of Title IV aid to be returned (Box K) to amount of unearned charges (Box N), and enter the lesser amount.

O. \_\_\_\_\_



**STEP 7: Original amount of unearned Title IV Aid due from the student**  
 From the amount of Title IV grants for students to return (Box R) subtract the amount for the school to return (Box Q). From the initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R). Box Q is < or = zero. STOP. If > zero go to STEP 8.

**STEP 8: Repayment of student's loans**  
 T- Amount of Title IV grant Protection  
 Multiply the total of Title grant aid that was disbursed and that could have been disbursed for the period (Box F) by 50%. From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R).

$$\frac{\text{Box F}}{2} = \text{Box T}$$
 These outstanding loans consist either of loan funds that students have earned, or unearned Title IV aid that the school is responsible for repaying (Box S) and they are repaid to the loans holder separately to the student (Box T) borrower's promissory note.

$$\text{Box B} - \text{Box T} = \text{Box U}$$

- If Box Q is less than or equal to zero, STOP. If the only action a school must take is to notify the holders of the loans of the student's withdrawal date.
- If Box Q is greater than Box R, Proceed to STEP 9.

### STEP 6: Return of Funds by the School

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

Title IV Programs	Amount for School to Return
1. Unsubsidized FDLP/FFELP	_____
2. Subsidized FDLP/FFELP	_____
3. Perkins Loan	_____
4. PLUS FDLP/FFELP (Grad Student)	_____
5. PLUS FDLP/FFELP (Parent)	_____
Total loans the school must return =	_____
6. Pell Grant	_____
7. Academic Competitiveness Grant	_____
8. National SMART Award	_____
9. FSEOG	_____
10. TEACH Grant	_____

## STEP 10: Return of Grant Funds by the Student

Except as noted below, the student must return the unearned grant funds for which he/she is responsible (Box U). The grant funds returned by the student are applied to the following sources in the order indicated, up to the total amount disbursed from that grant program minus any grant funds that the school is responsible for returning to that program in Step 6.

Note that the student is not responsible for returning funds to any program to which the student owes \$50.00 or less.

Title IV Grant programs:	Amount to return
1. Pell Grant	_____
2. Academic Competitiveness Grant	_____
3. National SMART Grant	_____
4. FSEOG	_____
5. TEACH Grant	_____

## Institutional Refund/ Drop Policy (Policy applies to all terminations regardless of reason)

Any monies due the applicant or student shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. This applicant shall be entitled to a refund of all monies paid, except a non-refundable application fee.
2. A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, within three (3) days of signing the enrollment contract. In this case all monies collected by the school shall be refunded except a non-refundable application fee. This policy applies regardless of whether or not the student has actually started training.
3. A student who cancels his/her contract after three (3) days of signing the contract but prior to entering classes is entitled to a refund of all monies paid to the school less a non-refundable registration fee of \$100.00.
4. A student notifies the institution of his/her official withdrawal in writing.
5. A student is expelled by the institution.
6. For official cancellations as defined in numbers 1, 2, 3, or 4 the cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school administrator/owner in person.
7. Monies paid for student kit is nonrefundable unless the student cancels within three (3) business days of signing the enrollment contract or the student cancels prior to entering class.
8. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be earlier of the date of expiration of the leave of absence of the date the student notifies the institution that the student will not be returning.

The following refund table distribution is used for all students. Upon withdrawal, drop or termination, a student may owe tuition or be entitled to a refund based on his/her scheduled hours:

Percentage Length Scheduled to Complete the Total Length of Course and/or Program	Amount of Total Tuition Owed by the School
0.01% - 4.9%	20 %
5% - 9.9%	30%
10% - 14.9%	40%
15% - 24.9%	45%
25%-49.9%	70%
50% and over	100%

- Any monies due a student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn without notifying the institution. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more calendar days; the withdrawal date that will be used in those calculation is the student's actual last date of attendance.
- When situations of mitigating circumstances are in evidence, such as serious illness, a disabling accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.
- All extra costs, such as books, equipment, graduation fees, application fee, rentals, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.
- **After instruction has begun, cancelations are based on student scheduled hours**
- If a course and/or program are cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.
- If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.
- A student's account may be sent to collections for nonpayment. All collections procedures reflect ethical business practices.
- If the school closes permanently and no longer offers instruction after a student has enrolled and instruction has begun, the school will provide pro-rated refund of tuition to the student.

**Credit Balances-** Upon meeting with Financial Aid and or during Orientation students are required to sign an acknowledgement of credit to their accounts by the school. Each student must sign and a copy is placed in their file. In the event a student has fulfilled the tuition responsibilities and a credit remains a check will be issued the student no later

than 14 days after the credit is generated or by the completion of the program upon the request of the student and approval of the Director.

**Schools Disbursement Notifications-** provided to students via a ledger card within the first 30 days. Also a progress report is issued with total awards earned against tuition and costs at each of the milestones (450, 900 and 1200 hours) with a copy of the ledger card with disbursements posted to the student's accounts

## Student Financial Aid Release

The undersigned agrees that Total Image Beauty Academy does not guarantee the student loan process in any respect. A Federal Parent Plus loan requires a credit check and is based on the parent's credit. Pre-approval for a Parent Plus loan does not guarantee that the parent will receive a Federal Parent Plus loan. It is critical that the parent be able to pass a credit check when the loan is certified. The school has no control over the approval or decline of a parent's credit history. Nor does the school assume any responsibility for mistakes on any department of education financial aid forms. It is up to the student to make sure all forms are accurate and complete.

## Policy for Verification of Title IV Funding

The school has policies and procedures that it follows for verification of Title IV funding. Verification is a requirement by the U.S. Department of Education. Students are randomly selected to provide additional information. The school provides students with a verification form so they can collect the necessary information. The school gives the student a 30-day deadline to return the form to the financial office with verification items attached. If verification documents are not submitted by the due date, the student will be placed on a monthly cash pay status until verification is completed. FAS handles our student overpayments and alerts the school so it can make changes to the award packet, which is reported to Common Origination and Disbursement (COD) for the Department of Education.

## Eligibility of Financial Aid after a Drug Conviction

Students will be given written notice advising them that a conviction of illegal drugs, of any offense, during an enrollment period for which the student was receiving Title IV financial aid will result in the loss of eligibility for any Title IV per HES Sec. 484(r)(1) and 20U.S.C. 1091(r)(1). Students whose eligibility has been suspended due to a drug conviction may resume eligibility if they successfully pass two (2) unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established under HEA Sec. 484(r)(2) (20 U.S.C. 1091(r)(2)).

## Satisfactory Academic Progress Policy

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory progress until the next scheduled evaluation. Students will receive a hard copy of their Satisfactory Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Progress may have the Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in statuses of probation.

## Maximum Time Frame to Complete Program

Students should complete the required clock hours within the normal time frame given for each program schedule. However, if the course is not completed within the allotted time frame, the student will be charged (cosmetology and hairstyling) \$10.42 an hour, (manicure) \$9.67 an hour, (student teacher) \$8.00 an hour, (shaving) \$16.00 an hour, until the program is complete. The attendance requirement of 67% corresponds to the maximum time frame of 150% of program length. Student exceeding 150% of any of the offered program may be terminated from the school. Director will evaluate circumstances on a case by case basis. Leave Of Absence (LOA) student contracts and maximum time frame will be extended by the number of days taken during the LOA.

## Determination of Progress:

Satisfactory Progress in both attendance and academic work is a requirement for all students enrolled at the school. Satisfactory Academic Progress (SAP) Evaluations will be conducted when a student reaches their program's present checkpoints. Evaluations will measure performance in both academics, based on all grades received, and attendance, based on the percentage of cumulative actual hours to scheduled hours. The institutional satisfactory academic progress policy detailed below, applies to ALL STUDENTS. All Students receive printed satisfactory academic progress (SAP) reports at each evaluation and are counseled accordingly if necessary. In order for a student to establish Satisfactory Academic Progress, he or she must maintain a 75% cumulative grade point average in an academic work and a minimum of 67% cumulative attendance. Students that meet the minimum requirements at evaluation will be considered making Satisfactory Progress until their next scheduled evaluation.

**Students failing to achieve the minimum standards of the Satisfactory Academic Progress Policy are no longer eligible for Title IV, HEA program funds, if applicable**, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation.

1. Academic Progress: SAP Evaluations at each checkpoint will determine if the student's cumulative GPA meets a minimum of 75% and is completing the prescribed theory and practical assignments within the attendance standards specified. Each student's progress is periodically reviewed by both written and practical examinations scored on the following grade system:

EXCELLENT (A) 90-100%  
VERY GOOD (B) 80-89%

GOOD (C) 75-79%  
FAILING (D) Below 75%

Attendance Progress: SAP Evaluations at each checkpoint will determine if the total hours physically completed meets a minimum of 67% of the students scheduled hours and that the student will complete the program within the maximum timeframe. Percentage is based on successfully completed hours divided by the number of scheduled hours at the point of evaluation.

SAP evaluations are conducted:

- Cosmetology & Hairstyling every 450, 900, and 1200 scheduled hours.
- Manicure at 150 Scheduled Hours Followed by 300 Scheduled Hours
- Student Teacher at 250 Scheduled Hours Followed by 500 Scheduled Hours
- Shaving at 12.5 Scheduled Hours Followed by 25 Scheduled Hours

## Warning

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory progress during the warning period. The student will be advised in writing on the actions required to attain satisfactory academy progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, student may be deemed ineligible to receive Title IV Funds.

## Probation

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory progress during the first probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Progress Policy standards by the end of the evaluation period may be placed on probation. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements, he/she will be determined as NOT making satisfactory academic progress and, if applicable, the student will not be deemed eligible to receive Title IV Funds.

## Re-Establishment of Satisfactory Progress

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

## Leaves of Absence

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of

absence will extend the student's contract period and maximum timeframe by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress statuses as at the time of withdrawal.

## Interruptions, Course Incompletes, Withdrawals

Course incompletes, repetitions, and non-credit remedial courses have no effect on the school's satisfactory academic progress standards as the school does not allow for such items.

## Noncredit and Remedial Courses

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

## Transfer Hours

With regard to Satisfactory Academy Progress, a student's transfer hours will be counted as both attempted and completed hour for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory Academic Progress (SAP's) evaluation periods are based on actual contracted hours at the institution.

## Appeal Procedure

If a student is determined as not making satisfactory progress or is terminated for not making satisfactory progress, the student may appeal the negative determination if circumstances such as death of a relative, an injury or illness, or other allowable special circumstances have occurred. The student must submit a written appeal to the school administration within five (5) business days of not making satisfactory progress or termination. The student must include any supporting documentation of reasons why the determination should be reversed that should include any factors that have changed in the student's situation that will allow the achievement of Satisfactory Academic Progress at the next evaluation. If the student fails to appeal the decision, it will stand.

An appeal hearing will take place within 15 business days of receipt of the written appeal. This hearing will be attended by the student, parent/guardian (if the student is a dependent minor), the student's learning leader, future professional advisor, and the school director. A decision on the student's appeal will be made within three (3) business days by the director of education and will be communicated to the student in writing. *This decision will be final. Appeal documentation will be kept in the student's permanent file.*

Should a student prevail on his or her appeal and be determined as making satisfactory progress, the student will be automatically reentered into the course, and financial aid funds will be reinstated to eligible students.

If a student is terminated for gross misconduct, which includes, but is not limited to, reporting to school under the influence of alcohol or illegal drugs, cheating, stealing, insubordination, threats, and/or bullying, such termination is final and may not be appealed.

## Student Right of Access and Record Retention Policy

The Family Education Rights and Privacy Act (FERPA) sets a limit on the disclosure of personally identifiable information from school records and defines the rights of students to review and request changes to the records. FERPA generally gives postsecondary students the rights to:

- Review their education records
- Seek to amend inaccurate information in their records
- Provide consent for the disclosure of their records

Students (or parents/guardians, if the student is a dependent minor) are guaranteed access to their school records, with a staff member present, within 45 days from the date of the request. Copies of all records can be requested at \$0.20 per page.

## General Release of Information

Except under the special conditions described in this policy, a student must provide written consent before a school may disclose personally identifiable information from the student's education records. The written consent must:

- State the purpose of the disclosure
- Specify the records that may be disclosed
- Identify the party or class of parties to whom the disclosure may be made
- Be signed and dated

## FERPA Disclosures to Parents

While the rights under FERPA have transferred from a student's parents to the student when a student attends a postsecondary institution, FERPA does permit a school to disclose a student's education records to his or her parents if the student is a dependent student under IRS rules.

Note that the IRS definition of a dependent is quite different from that of a dependent student for Financial Student aid (FSA) purposes. For IRS purposes, students are dependent if they are listed as dependents on their parent's income tax returns. (If the student is as dependent as defined by the IRS, disclosure may be made to either parent, regardless of which parent claims the student as a dependent.)



A school may let parents of students under age 21 know when the student has violated any law or policy concerning the use or possession alcohol or a controlled substance.

A school official may share with parents, information that is based on that official's knowledge or observation and that is not based on information contained in an education record.

## Release of Information to Regulatory Agencies

Disclosures may be made to authorized representatives of the U.S. Department of Education for audit, evaluation, and enforcement purposes. "Authorized representatives: include employees of the Department, such as employees of the Office of Federal Student Aid, the Office of Postsecondary Education, the Office for Civil Rights, and the National Center for education statistics, as well as firms under contract to the Department to perform certain administrative functions or studies.

In addition, disclosure may be made if it is in connection with financial aid that the student has received or applied for. Such a disclosure may only be made if the student information is needed to determine the amount of the aid, the conditions for the aid, or the student's eligibility for the aid, or to enforce the terms or conditions of the aid.

Total Image Beauty Academy permits access to student and other school records as required for any accreditation process initiated by the school or by the National Accrediting Commission of Career Arts and Sciences (NACCAS), or in response to a directive of said Commission.

## Disclosure in Response to Subpoenas or Court Orders

FERPA permits schools to disclose education records, without the student's consent, to comply with a lawfully issued subpoena or court order.

In most cases, the school must make a reasonable effort to notify the student who is the subject of the subpoena or court order before complying, so the student may seek protective action. However, the school does not have to notify the student if the court issuing agency has prohibited such disclosure.

The school may also disclose information from education records, without the consent or knowledge of the student, to representatives of the U.S. Department of Justice in response to an *ex parte* order issued in connection with the investigation of crimes of terrorism.

## Disclosures for Other Reasons

There are two different FERPA provisions concerning the release of records relating to a crime of violence. One concerns the release to the victim of any outcome involving an alleged crime of violence (34 CFR 34 CFE 99.31[a][13]). A separate provision permits a school to disclose to anyone the final results of any disciplinary hearing against an alleged perpetrator of a crime of

violence where the student was found in violation of the school's rules or policies with respect to such crime or offense (34 CFR 99.31[a][14]).

## Directory Information

Total Image Beauty Academy does not publish directory information on any student.

## Record Maintenance

All requests for releases of information are maintained in the student's file as long as the educational records themselves are kept. Student records are maintained for a minimum of Six (6) years; transcripts of graduates are kept indefinitely.

## Amendment to Student Records

Students have the right to seek an amendment to their school records. To seek an amendment, students must meet with the school director and bring any supporting documentation to show that the record is incorrect.

## Maximum Time Frame

Students should complete the required clock hours within the normal time frame given for each program schedule. However, if the course is not completed within the maximum time frame of 1320 hours the student will be charged \$10.42 an hour until the program is complete. Students who exceed 150% of scheduled time may be terminated at discretion of Director.

**Attendance-** Total Image Beauty Academy requires all enrolled students to attend their scheduled classes. Each student must register their attendance upon entering class by signing their name on the attendance sheet provided. Students must use their registration number. The instructor for that class will review and confirm attendance via a count. The administrative staff will review daily signed attendance sheets.

**Full Time Students-** Must sign in at 9am, sign out for lunch at 1pm, sign back in at 1:30pm and sign out at 3:30pm

Make up- Sign back in after 3:30pm Sign out when you leave or at 6pm

**Part Time Day Students-** Must Sign in at 9am, Sign out at 1pm

Make up- Sign back in at 1:30pm, Sign out when you leave or at 6pm

**Evening Students-** Must Sign in at 6pm, Sign out at 10pm.

Make up- Sign in after 1:30pm, Sign out when you leave or at 6pm

\*Reminder students must have a minimum of 67% attendance to be maintain SAP's. -see schools SAP policy for more information

Absence with a documented legitimate reason will be excused.

Students with unexcused absence for 14 consecutive days will be considered a drop and the Date of Determination will be the 14<sup>th</sup> day for refund purposes.

## Tardy Policy

Tardiness is frowned upon by the administration. Not only does the student miss out on valuable class time but the student is subject to eventual overtime charges when this situation is chronic. Prior to the start of class you should arrange to arrive at school daily and on time.

All students must be signed in and prepared to start class by 9:00am (for day class) and by 6:00pm (for evening class). Any student who signs in after this time will not be permitted to enter class until the next hour. Late students must remain in the lunchroom or lobby area until class time. Students who leave early will also be considered in violation of this policy.

## Termination Policy

Total Image Beauty Academy reserves the right to dismiss/suspend a student for any reason including but not limited to providing fraudulent information or documentation of requirements for admission or attendance (absent 14 consecutive calendar days), failure to attend classes regularly, refusal to complete assignments, cheating, improper or immoral conduct, pose a direct threat, intentional destruction of school property or students. Physical violence and threats of violence can mean immediate dismissal/suspension without previous warning.

## EMERGENCY CLOSING / EARLY DISMISSAL

For school closings due to inclement weather or other emergency situation, please telephone the school and listen to the recorded message for further instruction. Morning students can tune to radio station 1010am and also Chanel 4 news for closings. Additionally, school closings and emergency messages will be published on the school's Facebook page. Early dismissals will be announced in advance. Students will only be credited for hours attended in that session.

## Makeup Work

Students must complete all required assignments and tests. Makeup test days are scheduled monthly by teachers and are posted on the school calendar.

## Makeup Hours

Each student has the opportunity to make up hours that have been missed. Total Image Beauty Academy provides the following make up hours during the week. A student may not make up more hours that they need to accelerate their program. 8 hours per week is the Maximum Makeup allowed per NJ Board of Cosmetology and Hairstyling.

Hours are as follows:

Monday-Thursday (3:30-6pm),  
Saturday (10:00 am-3:00 pm),

## Leave of Absence Policy (LOA)

A leave of absence will be granted to students who meet the following criteria/procedure:

1. The LOA must be applied for in advance unless unforeseen circumstances have arisen. Ex. (Injury, car accident, medical problems, etc.). Request forms can be obtained from the Administrative Office.
2. The request must be made in writing, signed and dated.
3. The request must include a valid reason for the leave and student must express a legitimate desire they will return upon expiration of LOA. Director has discretion on approval of circumstances for LOA. (ex: pregnancy, severe illness, family related death, travel for urgent issue not related to leisure). **VACATION IS NOT A VALID REASON FOR AN LOA**
4. The request must be approved by the school prior to the LOA.
5. Upon approval of the LOA student contract period and maximum time frame will be extended by the same number of days taken by the LOA. An addendum or a new revised Enrollment Agreement will be filled out with adjusted days and Signed and or initialed by school and student. Student will be issued a revised graduation date.
6. Students on LOA are not considered withdrawn so No additional charges will be assessed as a result of the LOA.
7. LOA's may not exceed 180 days in a 12 month period.
8. Failure to return at termination date of LOA, student will be considered a withdrawal. The withdrawal date is always calculated using the Last Day of Attendance (LDA).

## Performance Statistics / Job Outlook

Total Image Beauty Academy campus performance statistics for the calendar year 2014:

Graduation	Placement	Licensure
71.43%	79.55%	100%

Since 1990, NACCAS has commissioned several Job Demand Surveys to provide quantitative data on Cosmetology Hairstyling careers, earnings potential, and job openings. The most recent survey, completed in May 2007, compiled data from 6,203 salons responding to a national survey. The 2007 Job Demand Survey results indicate that salons in New Jersey plan to hire 17,372 new employees in the next 12 months. The average annual salary for a salon professional in New Jersey is \$33,973. This amount does not include tips and gratuities. Nationally, the average salon professional's salary is \$35,973. As of January 2007, there were 77,172 professional employed at salons. Most important, 84% of New Jersey salon owners who attempted to hire new employees in 2006 said they were unable to find properly trained applicants.

The Bureau of Labor Statistics provides complete facts for all careers and explains what you may be expected to perform for a specific job or occupation. All occupations are categorized into groups and assigned a Standard Occupation Code (SOC) for each profession. To view a specific occupation visit <http://www.onetonline.org> and provide the SOC code for the program. (Cosmetology: 39-5012, Esthetics: 39-5094, Teacher/Instructor: 25-1194, Barber: 39-5011, Manicure: 39-5092.00)

## Program Integrity

Total Image Beauty Academy is accredited by NACCAS and uses its calculation for student placement based on each program offered. For the most recent annual reporting period, the school shows the following data for the Cosmetology & Hairstyling program.

Placement rate	On-time graduation rate	Median Loan Debt
79.55%	71.43%	2013-2014 Title IV: \$5,707.00. Private: \$0. Institutional: \$0.

## U.S. Department of Education

Students or the school staff who have questions or concerns about disability issues may contact the Office for Civil Rights (OCR), U.S. Department of education. OCR enforces Section 504 of the Rehabilitation Act and the Americans with Disabilities Act as they apply to post-secondary educational institutions.

The OCR National Headquarters is located at:

**U.S. Department of Education, Office for Civil Rights**  
**Lyndon Baines Johnson Department of Education Bldg.**  
**400 Maryland Avenue, SW**  
**Washington, DC 20202-1100**  
Telephone: **(800) 421-3481**  
Fax: **(202) 453-6012**; TDD: **(877) 521-2172**  
Email: [OCR@ed.gov](mailto:OCR@ed.gov)

OCR has regional office located throughout the country. To find the office for your state, you can check the OCR website at: <http://wdcrobcopl01.ed.gov/CFAPPS/OCR/contactus.cfm>, or call the telephone number above.

## Student Consumer Information

Provisions of the Higher Education Amendment of 1976 require that effective July 1, 1977; each post-secondary institution which receives Federal Financial Aid funds must make certain student consumer information available to any enrolled or prospective student who requests such information.

This section compiled by the Financial Aid office staff attempts to meet the requirements.

The school is approved for and participates in Federal PELL Grants, Subsidized Direct loans, Unsubsidized Direct Loans, and Parent PLUS loans. Such programs help to defray the costs of attending school for those students eligible for financial aid consideration.

Financial aid is any mechanism that reduces out of pocket costs that the student and/or parents must pay to obtain a specific post-secondary education. Put differently, financial aid is monies made available to help students meet the cost of the program. Financial aid includes grants and need and non-need loans.

Need-based financial aid is available to families that demonstrate a financial need for additional resources. The formula below is used to determine how much financial need a student has:

**Cost of attendance – Expected Family Contribution (EFC) = Financial Need**

Non-Need is the difference between the cost of education and Financial Need. Based on these calculations Federal Aid may not cover all the costs of attendance.

All financial aid is awarded to students that qualify meeting the following criteria:

1. Criteria making a student ELIGIBLE include citizen or permanent non-citizen alien recipient codes 1-151, 1-551, and 1-94.
2. Criteria making and student INELIGIBLE includes codes F-1, F-2, J-1, J-2; students who are in federal loan default; students who receive grant overpayments; or male students who meet Selective Service registration criteria but are not registered.

## Sexual Harassment Policy

Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, and other verbal and/or physical conduct of a sexual nature, when:

- Submission to the conduct or communication is either explicitly or implicitly made a term or condition of an individual's employment, work opportunity, education, or other benefit
- Submission to or rejection of the conduct or communication is used as a factor for employment decisions or other school-related decisions affecting an individual and/or
- Such conduct or communication has the purpose or effect of substantially interfering with an individual's work or school performance or creates and intimidating, hostile, or offensive work or school environment.

Sexual harassment can occur between staff to student, student to staff, student to student, staff to staff, female to male, male to female, female to female, and male to male. Administration will take prompt, equitable, and remedial action on reports and complaints that come to the attention of school personnel, either formally or informally. Allegations of criminal misconduct will be reported to the appropriate law enforcement agency.

Sexual harassment may include but is not limited to:

- Verbal harassment or abuse of a sexual nature
- Subtle pressure for sexual activity
- Inappropriate or unwelcome touching, patting, or pinching of a sexual nature
- Intentional brushing against a student's or an employee's body
- Demanding sexual favors accompanied by implied or overt threats concerning an individual's employment or education status
- Demanding sexual favors accompanied by implied or overt promises of preferential treatment with regard to an individual's employment or educational status
- Use of sexually or gender-degrading words or comments, verbal or written (e.g., graffiti)
- Display in the school, on school grounds, or at school-sponsored events of sexually suggestive pictures
- Leering of a sexual nature
- Spreading of sexual rumors

Engaging in sexual harassment will result in appropriate discipline or other appropriate sanctions against offending students, staff, or contractors. Anyone else engaging in sexual harassment on school property or at school activities will have their access to school property and activities restricted or revoked, as appropriate.

The school shall respect the confidentiality of the complainant and the individual(s) against whom the complaint is filed as much as possible, consistent with the school's legal obligations and the necessity to investigate the allegations and take disciplinary action when the conduct has occurred.

Retaliation is prohibited against any person who makes a complaint or is a witness under this policy and will result in appropriate disciplinary action against the person responsible for the retaliation. Individuals who knowingly report or corroborate false allegations will be subject to appropriate disciplinary action.

Each staff member is responsible to immediately report alleged discrimination and/or harassment to his/her supervisor or other appropriate school personnel. Staff members who fail to take prompt action to report allegations or violation(s) of this policy may be subject to disciplinary action up to and including termination.

## Grievance Policy

In the event a student has a concern or grievance that cannot be resolved with the student's immediate instructor, the student must file the concern in written form. The complaint will then be referred to the school Director and Student Affairs. The team has 21 days to resolve the complaint. If more information is needed, a letter requesting the additional information will be sent to the student. If no further information is needed, the team will determine a resolution and notify the student in writing within 7 calendar days of steps taken to correct the concern. Total Image Beauty Academy will maintain records of the complaint and response.

If the issue cannot be resolved, the student may wish to file a complaint with the NJ State Board of Cosmetology & hairstyling. The complaints are required in writing. Submit the Complaint to NJ State Board of Cosmetology & Hairstyling at the address below:

New Jersey Board of Cosmetology & Hairstyling  
P.O. Box 45003  
Newark, NJ 07101

(973) 504-6400

## Regulatory and Accreditation Agencies

The following institutions license and regulate our institution:

**New Jersey Board of Cosmetology & Hairstyling**  
P.O. Box 45003  
Newark, NJ 07101

(973) 504-6400

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

4401 Ford Avenue, Suite 1300  
Alexandria, VA 22302

(703) 600-7600

Total Image Beauty Academy is nationally accredited by NACCAS. The National Accrediting Commission of Career Arts & Sciences (NACCAS) is recognized by the United States Department of education as a national accrediting agency for post-secondary school and departments of cosmetology arts and sciences, and massage therapy.

If you are interested in reviewing or receiving a copy of the school's state license/approval or a copy of the school's letter of accreditation, please contact the school director.

If you are interested in reviewing or receiving a copy of the school's Campus Crime Report, please see the school director.