

Total Image beauty academy



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3900 Bergenline Avenue, 2nd Floor
Union City, New Jersey 07087
Phone: (201) 766-2355 / Fax: (201) 766-2358

www.tiba.edu

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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 and 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, Skin Care Specialist, and Cosmetology Instructor.

The opportunities are endless.

Administrative Staff and Faculty

School Faculty	Title
Michael Hechme	Director
Tania Herrera	Financial Aid Director
Irene Oquendo	Admissions Director/Student Services
Silvia Cortes	Student Services
Sonia Jimenez	Teacher Supervisor/Instructor
Angelica Pardo	Instructor
Emma Jimenez	Instructor
Carmen Perez	Instructor
Leonides Rangel	Instructor
Beinvenida Henriquez	Instructor
Emma Moreno	Instructor
Aracelis Pichardo	Instructor
Lisa Eusebio	Instructor
Aleida Henriquez	Instructor
Belkis Polonco	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 9,300 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 and Hairstyling is taught in English and Spanish)

Cosmetology and Hairstyling (available in English and Spanish)

(SOC 39.5012.00, CIP Code 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 (currently available in Spanish only)

(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.

Skin Care Specialist (Only available in Spanish)

(SOC 39.5094, CIP Code 12.0409)

The curriculum involves 600 hours to satisfy New Jersey state requirements. The course includes extensive instruction and practical experience in skin analysis, anatomy, chemistry, electricity, facials, facial massage, waxing; make up, customer service, personal appearance and hygiene, personal motivation and development, sanitation, and state laws and regulations. This course provides thorough preparation for working in the skin care profession as an Esthetician, Makeup Artist, Cosmetic Buyer, and Esthetician in the Medical field.

****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

The curriculum involves 100 hours 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.

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 Michael Hechme at 201-766-2355.

Admission Requirements (pertains to each course including transfer and re-entry Students)

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 Application 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 that must show High School Completion 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. Foreign documentation such as High School Diploma and Transcript which must show High School Completion must be translated and verified by an outside recognize DOE agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. High School Diploma.
- **Student Teacher:** Students who wish to enroll in the student teacher training program must provide a copy of a current and valid New Jersey cosmetologist and hairstyling license must be 18 years of age.

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.

- Withdrawal students will be welcomed back one time only. School will not re-enroll a student who withdrew more than once.

Readmission is reserved for 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.

**Re-entry into school depends on availability of space. Currently enrolled students take precedence on availability of classroom space and Clinic workspace.*

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 and charges.

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.

School will allow withdrawal students to re-enroll one time only.

**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 certified documents and arrange for an evaluation of their skills and knowledge prior to enrollment. After careful evaluation by the Director, the hours accepted will be discussed and applied to contract and Tuition will be recalculated.

**Re-entry into school depends on availability of space. Currently enrolled students take precedence on availability of classroom space and Clinic workspace.*

Transfer Students

Total Image Beauty Academy grants credit for hours from other schools. The State Board of Cosmetology and 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 evaluate the transcript to determine the exact number of hours to be credited to the student. Our institution cannot guarantee

that all or part of the transfer hours will be credited toward the prospective student's enrollment. An official transcript is required.

Students transferring into school will depend on availability of space. Currently enrolled students take precedence on availability of classroom space and Clinic workspace.

Acceptance

After a prospect has completed the enrollment application process, the enrollment team and director will 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 licensee 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 and Hairstyling - 17 years of age, proof of HS diploma or GED, proof of successful completion of 1,200 hour of instruction at an approved school in NJ, or another state. Take and pass examination administered by NJ Board of Cosmetology.

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 NJ Board of Cosmetology.

Skin Care Specialist (Only available in Spanish) - 17 years of age, proof of HS diploma or GED, proof of successful Completion of 600 hour of instruction at an approved school in NJ, or another state. Take and pass examination administered by NJ Board of Cosmetology.

Student Teacher - 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 NJ Board of Cosmetology. Must complete 30 clock hours (3 credits) of method of teaching program at the college level. Substantiate the completion of 6 month of employment in a license shop within the NJ.

Shaving - 17 years of age, proof of HS diploma or GED, proof of successful completion of 100 hour of instruction at an approved school in NJ or another state. Take and pass examination administered by NJ Board of Cosmetology.

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, School Closures and Start Dates

Students are encourage to watch and listen for Union City Public School closures on TV news stations and local radio stations. Total Image Beauty Academy will follow the closure of the Union City Public School due to severe weather.

Total Image Beauty Academy starts a new class on the first Monday of every month. If a holiday falls on a Monday then the Tuesday right after.

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
8. Christmas Week (Dec.24-Jan 1st)

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 2018-2019 award years is \$6,095.00. 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 1st through June 30th 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: Federal Interest rates quoted below are for the 2018-2019 Award Years.

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 are in school at least half-time. The amount of the load cannot exceed a student's financial need. The fixed interest rate for 2021-2022 is 3.734% percent.
2. **Unsubsidized 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 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 is paid in full. For the 2021-2022 award year the fixed interest rate of 3.734% 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 6.284% percent for the 2021-2022 award year.

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 and Hairstyling

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

Tuition	\$15,132.00
Registration Fee*	\$ 100.00
Books/Kit*	\$ 1,300.00
Uniform*	\$ 100.00
Total Costs	\$16,632.00

Tuition – Manicure (Cash Only)

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

Tuition	\$3,576.00
Registration Fee*	\$ 100.00
Books/Kit*	\$ 450.00
Uniform*	\$ 50.00
Total Costs	\$4,176.00

Tuition – Skin Care Specialist (Only available in Spanish)

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

Tuition	\$8,250.00
Registration Fee*	\$ 100.00
Books/Kit*	\$1,050.00
Uniform*	\$ 100.00
Total Costs	\$9,500.00

Tuition – Student Teacher (Cash Only)

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

Tuition	\$4,400.00
Registration Fee*	\$ 100.00
Books/Kit*	\$ 700.00
Uniform*	\$ 100.00
Total Costs	\$5,300.00

Tuition-Shaving (Cash Only)

Tuition/Total Cost	\$1,000.00
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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 and Fee Waiver Policy

Unavailable at this time.

Course Schedules (Schedules may be temporarily changed during Temporary Distance Education that is being implemented during the Covid19 pandemic of 2020/2021. Two days a week all classes will be online for classes. Check your schedule with your instructor)

Cosmetology and Hairstyling / Skin Care Specialist

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 evening – 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

Part-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

Part-time evening – 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 per week

Skin Care (Only available in Spanish)

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 evening – 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 per week

Student Teacher

Student Teacher course schedule is drawn up to each individual student

Shaving Course

Full Time 9am-3:30pm

Classes 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. Final approval is made at the discretion of the school and the student will be notified.

Education Goals

Total Image Beauty Academy strives to provide a quality educational foundation to prepare students to pass the State Board Examination and help 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.

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 and Transcript to be released.

Cosmetology and Hairstyling Course Outline and Overview

Course Hours: 1,200 clock hours

Full Time: 30 hours weekly

Part Time: 20 hours weekly

Evening: 16 hours weekly

Classification of Instructional Program (CIP 12.0401)

Standard Occupational Classification (SOC 39.5012.00)

The complete Cosmetology and 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 and 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 and Hairstyling license allows an individual to obtain an occupation in the following fields; Salon owner, Stylist, Manicurist, Barber, Makeup Artist, as well as several other jobs. 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%
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** All services are performed by senior students with supervision by our licensed instructors

State of New Jersey Requirements

Cosmetology and Hairstyling (1200 hours)

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

Manicure Course Outline and Overview

Course Hours: 300 clock hours

Part Time: 16 hours weekly

Evening: 16 hours weekly

Classification of Instructional Program (CIP 12.0410)

Standard Occupational Classification (SOC 39.5092)

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 allow an individual to obtain occupations as Manicurist, Pedicurist and Waxing Specialist. 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

State of New Jersey Requirements

Manicure (300 hourS)

Subject	Hrs. of class and subject related instruction	Hrs. of Practical Instruction	Total
State Laws, Rules and Regulations for Cosmetology and Hairstyling and Administrative Shop Operations	10	0	10
Professional Image, Hygiene and Related Practices	2	0	2
Decontamination and Infection Control	15	5	20
Manicuring and Pedicuring	10	45	55
Diseases and Disorders of the Nail	10	0	10
Anatomy of the Hand, Arm, Foot and 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 and Chemistry Relating to Products	13	0	13
TOTAL HOURS	120	180	300

Skin Care Specialist Course Outline and Overview (Only available in Spanish)

Course Hours: 600 clock hours

Full Time: 30 hours weekly

Part Time: 20 hours weekly

Evening: 16 hours weekly

Standard Occupational Classification (SOC 39.5094)

Classification of Instructional Program (CIP 12.0409)

The Skin Care Specialist program consists of 600 clock hours as prescribed by the New Jersey State Board of Cosmetology and Hairstyling. The educational objective of the Skin Care Specialist program is to provide students with the training that will be sufficient to pass the State Board exams, become licensed and secure entry level employment with the capability to perform all duties required under this license. Successful completion of this program qualifies you to apply for the New Jersey State Skin Care Specialist Examinations. During your first 300 hours, your time is spent in the classroom where the work will consist of lectures, book review and hands on demonstrations. You will be evaluated and tested on these practices. Upon completion of your 300 hours, a recommendation by the instructor that you have completed all assigned work and have received the required minimum grades, you will advance where you will be permitted to practice on clients. Throughout your time as a Senior you will be tested and evaluated on your book and practical work, receive lectures and hands on demonstrations, you will be assigned class projects as well as management techniques for real world salon business. Obtaining this License allows you to practice in all aspects of Skin care including: make up application, facial and reflexology massage, galvanic and high frequency current, body procedures including waxing and aromatherapy. 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

State of New Jersey Requirements

Skin Care (600 Hours) (Only available in Spanish)

Subject	Hrs. of class and subject related instruction	Hrs. of Practical Instruction	Total
State Laws, Rules and Regulations for Cosmetology and Hairstyling Administration Shop Operations	10	0	10
Professional Image, Hygiene and Related Practices	2	0	2
Decontamination and Infection Control	15	5	20
Anatomy, Physiology and Nutrition	40	0	40
Structure and Functions of Skin	35	0	35
Superfluous Hair	10	30	40
Chemistry Related to Skin Care	48	0	48

Electricity and Machines	15	40	55
Facial and Body Procedures	50	150	200
Makeup Technique and Corrective Makeup Techniques (post-surgical)	50	100	150
TOTAL HOURS	275	325	600

Student Teacher Course Outline and Overview

Course Hours: 500 clock hours

Full Time: 30 hours weekly

Part Time: 20 hours weekly

Evening: 16 hours weekly

Classification of Instructional Program (CIP 13.1399)

Standard Occupational Classification (SOC 25.1194.00)

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. Licensure allows employment as a Cosmetology 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

Student Teacher (500 hours)

Subject	Hrs. of class and subject related instruction	Hrs. of Practical Instruction	Total
State Laws, Rules and Regulations for Cosmetology and Hairstyling and Administrative Shop Operations	5	0	5
Decontamination and Infection Control	5	0	5
Facial and Massage, Skin Care, Make-Up, Depilatory, Eyebrow Arching, Shaving	15	15	30
Shampooing including Temporary and Semi-Permanent Rinses	5	10	15
Hair and Scalp Treatments, Reconditioning Treatments	5	10	15
Hair and Basic Layer and Clipper Cut-Razor, Scissors, Thinning Shears, Tapering	10	30	40
Hairstyling- including Pin Curls, Finger-waving, and Blow Waving	10	30	40

Hair Tinting and Bleaching including Frosting, Tipping and Steaks	10	20	30
Permanent Waving	10	20	30
Chemical Relaxing and Pressing, Thermal Curling and Waving	10	25	35
Manicuring and Pedicure	10	20	30
Chemistry Relating to Cosmetology	10	0	10
Teaching Methods	40	100	140
Motivation and learning	10	0	10
Testing	10	0	10
Teacher Preparation	15	0	15
Instruction Evaluation	20	0	20
Classroom Management	20	0	20
TOTAL HOURS	220	280	500

Shaving Course Outline and Overview

Course Hours: 100 clock hours

Full Time: 30 hours weekly

Part Time: 20 hours weekly

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 will work on live subjects after 50 hours are completed and supervised by their instructor. Completion of this course allows you to work and perform shaving. 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

State of New Jersey Requirements

Shaving (100 Hours)

Subject	Hrs. of class and subject related instruction	Hrs. of Practical Instruction	Total
History of Barbering	4	0	4
Shaving	15	66	81
Beard and Mustache Trimming	5	10	15
TOTAL HOURS	24	76	100

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 programs include employment skills, training and counseling to help students with writing resume and preparing for job interviews. Students are instructed on how to obtain and maintain gainful employment in their chosen fields. Students are encourage to make an appointment with our Student Services staff member to arrange one on one counseling. 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 to help each student. We maintain a network of relationships with local salons and inviting salon owners and guest artists to speak and give seminars. We post all available job openings on our student bulletin board. Job referrals are made known to interested graduates as available.

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 Mock State Board (written and practical) with a minimum grade of 75%, have their satisfactory academic progress average above 75. Have fulfilled all financial obligations to the school or signed a payment arrangement, 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 not receive a certified transcript, until all monies owed to the institution have been paid.

Cosmetology and Hairstyling Kit List

QTY	Description
1 EA	CITY LIGHTS JUMBO TOTE W/ TELESCOPIC HANDLE
1 EA	SALONCHIC TEFLON MULTI- PURPOSE CAPE- JETSET BLK
1 EA	SCALPMASTER NYLON COMB-O UT CAPE 28X28 VELCRO BU
1 EA	CHAMPION STYLING COMB 7" FLEX FINE/COARSE GRADE
1 EA	SOFT 'N STYLE SMOOTH ROLL ER RACK ASSTD SIZES 10D
1 EA	SOFT 'N STYLE COLD WAVE R OD DEAL TRAY ASSTD 10D
2 DZ	SNS E-Z-FLOW COLD WAVE RODS - LONG WHITE
1 EA	SOFT 'N STYLE 2" BOBBY PINS BLACK - 100/CT
1 BX	SOFT 'N STYLE 1/2LB. 2" HAIR PINS - BLACK
1 EA	BABYLISS PRO CERAMIX XTREME DRYER - 2000W

1 EA	SCALPMASTER CERAMIC HAIR STYLER
1 EA	BABYLISS NANO TITANIUM 3/4" MARCEL CURLING IRON
1 EA	SCALPMASTER EJECTOR HAIR SHAPER
1 EA	SOFT 'N STYLE CARBON CLIPS- 4 PACK
1 PK	SOFT N STYLE BUTTERFLY CLAMP 3" 12/CARD WIDE
1 EA	SCALPMASTER TEASE BRUSH NYLON BRISTLE 3 ROW
1 EA	SCALPMASTER ROUND NECK BRUSH 7 ROW BLACK
1 EA	SCALPMASTER IONIC RECT CUSH PADDLE BRUSH 13 ROW
1 EA	SCALPMASTER TUNNEL VENT BRUSH
1 EA	SCALPMASTER 1-3/4" ROUND CONCAVE THERMAL BRUSH
1 EA	SCALPMASTER 3" ROUND CONCAVE THERMAL BRUSH
1	CELEBRITY SAM II MANIKIN 19"-22" BROWN
2	CELEBRITY DEBRA MANIKIN 17-19"
1 EA	CELEBRITY SUPER CLAMP AD JUSTABLE HOLDER
1 BX	RAYSON GIANT SUPER LRG END PPR 2-3/4 X 4-5/16
1 EA	GOLDEN SUPREME PRESSING COMB DOUBLE PRESS BRASS
1 PK	GIGI EPILATING LOTIONS PREPACK
1 EA	FANTASEA STATE BOARD NAIL POLISH KIT
1 EA	DL PRO 100 PC. NAIL TIP KIT W/ 2GM. GLUE
1 EA	CITY LIGHTS TRAIN CASE
1 EA	SOFT N STYLE APPLICATOR BOTTLE 8.5OZ
1 EA	INVISIBLES TINT BOWL CLEAR W/ 1 MED TINT BRUSH
1 EA	SATIN EDGE 6PC MANI KIT W/ZIPPERED CASE
1	CELEBRITY NAOMI BUDGET AFRO MANIKIN 20 "BROWN
1 EA	SNS 24 OZ SPRAY MIST BOT
1 EA	ARISTOCRAT 6 PC. COMB SET
2 EA	DL PRO PRACTICE FINGER WITH 3 NAILS
1 BX	SOFT 'N STYLE TIPPING CAPS - 12/BX
1 EA	FANTASEA CARRY ALL COSMETIC KIT
1 BX	SNS SINGLE PRONG PIN CURL CLIPS - 80/BX
1 BX	SOFT N STYLE DUAL PURPOSE CURL CLIPS 80/BX
1 BX	SOFT N STYLE DUCK BILL CLIPS - 12/BOX
1 BX	SCALPMASTER DOUBLE EDGE BLADES - 5/BX
1 EA	SOFT N STYLE CLASSIC MANICURE BOWL - IVORY
1 EA	FANTASEA HONEY COLD WAX READY-TO-USE 8OZ.
1 KT	FANTASEA 40PC. WAXING KIT
1 EA	DL PRO SAFETY GLASSES
1 EA	SUPERNAIL NICK SAFE CUTICLE STYPTIC POWDER 1/4O
1 EA	SALONCHIC METALLIC SALON APRON - SHIMMERING SILV
1 EA	WAHL UNI-CORD COMBO
1 BX	SHEAR SET 3 PIECES

Manicure Kit List

QTY	Description
1 EA	1.5 OZ. TRUE PINK POWDER
1 EA	DAZZLE ROCK GLITTER

1 EA	1.5 OZ. WHITEST WHITE POWDER
1 EA	4 OZ. BRUSH CLEANER
1 EA	4 OZ. NAIL LIQUID
1 EA	3 OZ. CLEAN-IT
1 EA	½ OZ. PRIMER
1 EA	4 OZ. PEACH SPA CREAMY CUTICLE REMOVER
1 EA	PRIMER HOLDER
1 EA	8 OZ. PEACH SPA SCRUB
1 EA	MEDIUM FLAT CUSTOM SABLE BRUSH
1 EA	8 OZ. PEACH SPA ANTI-BACTERIAL SOAK
1 EA	BLACK PROFESSIONAL DAPPEN DISH
1 EA	8 OZ. PEACH SPA MOISTURE LOTION
1 EA	GLASS DAPPEN DISH CLEAR
1 EA	8 OZ. PEACH SPA CALLUS SOFT
1 EA	8 OZ. PEACH SANITIZE
1 EA	8 OZ. PEACH POLISH REMOVER
1 EA	P141 1
1 EA	GELEGANCE GEL POLISH-SEASONAL
1 EA	3-D NAIL ART BRUSH
1 EA	FLAWLESS FOUNDATION
1 EA	STERILIZER JAR – SMALL
1 EA	FLAWLESS FINISH
1 EA	½ OZ. A+ COAT
1 EA	TIP-IT
5 EA	100 GRIT PURPLE TERMINATOR FILES
1 EA	RE-INFORCE
5 EA	180 GRIT LONG LASTING ZEBRA FILES
1 EA	GELEGANCE GEL BRUSH
5 EA	CLEAN FINISH BUFFING FILE
1 EA	L.A. RED POLISH
1 EA	4 WAY BLOCK SHINER
1 EA	CALIFORNIA FRENCH PINK POLISH
1 EA	300CT.TOWELETTES
1 EA	CALIFORNIA FRENCH WHITE POLISH
1 EA	MANICURE BOWL
1 EA	½ OZ. 3-N-1 NAIL HARDENER
1 EA	MANICURE BRUSH
1 EA	½ OZ. SUPER DRY TOP COAT
1 EA	PTERYGIUM STONE
1 EA	½ OZ. EMPTY OIL BOTTLE
1 EA	10PK. MANI/PEDI TOWELS
1 EA	BOND-IT
1 EA	LARGE TERMINATOR FOOT FILE
1 EA	MANICURE SCISSORS
1 EA	CUTICLE NIPPER-SCHOOL
1 EA	PRACTICE HAND
1 EA	½ OZ. PEACH CUTCILE OIL

2 EA	ORANGEWOOD STICKS
1 EA	PAIR TOE SEPARATORS
1 EA	TIP and REPAIR GLUE
1 EA	100CT. NATURAL SQUARE TIPS
1 EA	TT BRUSH ON GLUE
1 EA	20CT. COMPETITIVE EDGE GOLD FORMS
1 EA	FULL SET OF PINK and WHITE SCULPTURED NAILS DVD
1 EA	20CT. COMPETITIVE EDGE SQUARE FORMS
1 EA	TAMMY TAYLOR TRAVEL BAG ON ROLLERS
1 EA	20CT. COMPETITIVE EDGE OVAL FORMS

Skin Care Program Kit List (Only available in Spanish)

QTY	Description
1 EA	ONE PROTECTIVE CLOTH DRAPE (CAPE)
1	TERRY HEADBAND
1	STERILIZING TRAY
1	PROTECTIVE EYEWEAR
1 PKG	FACIAL COTTON PADS
1	20 OUNCE DEEP DISH BOWL
3	PLASTIC ANGLED SPATULAS
3	WHITE TERRY TOWELS
1	CLEANSING CREAM
1	ASTRINGENT
1	MASSAGE CREAM
1	MOISTURIZER
1	ALL PURPOSE MASQUE
1 ROLL	COTTON
1	TWEEZERMEN SLANT TIP TWEEZERS
6	VINYL GLOVES
1	SHOULDER MAKE UP CAPE
1	BOTTLE OF ANTISEPTIC
1	BOTTLE OF ALCOHOL
1PKG	COTTON SWABS
1	CUTICLE SCISSORS
1	WOODEN SPATULAS
1 BOX	TISSUE
1	MASSAGE & MAKEUP HEAD
6	CLEANSING SPONGE
1	SURGI WAX GET QUIK HAIR REMOVER (COLD WAX KIT)
1	COLOR EYE SHADOW AND BLUSH PALETTE
1	LONG LASH MASCARA IN BLACK COLOR
1	BLOOMING RADIANCE POWDER
1	WATERPROOF GEL EYELINER IN BOTH BROWN AND BLACK COLORS
1	BROW PENCIL
1	COLOR LIP PALETTE
1	DELUXE FOUNDATION BRUSH
12 PC	MAKEUP BRUSHES

1	TEXTBOOK, WORKBOOK AND EXAM REVIEW
1	WHITE SMOCK

Student Teacher Program Kit

QTY	Description
1 EA	ROLLER PACK
1 EA	NYLON BRISTLE
1 EA	BRUSH
1 EA	WATER BOTTLE
1 EA	DUCK BILL
1 EA	CLIPS
1 EA	WIDE TOOTH COMB
1 EA	MANIKIN W/ CLAMP
1 EA	PIN CURLS
1 EA	PRESSING COMB
1 EA	UNIFORM
1 EA	2 DZ. PERM RODS
1 EA	ALL PURPOSE COMB
1 EA	5 1/2" SHEARS TAIL COMBS
1 EA	3" ROUND BRUSH
1 EA	VENT BRUSH
1 EA	TINT BOWL
1 EA	LONG TAIL DYE BRUSH
1 EA	STRAIGHT RAZOR

Students are responsible to purchase:

- 1 Milady's Master Educator Student Course Book, 2nd Edition; ISBN-13: 9781133693697, \$161.50
- 1 Milady's Master Educator Exam Review, 2nd Edition; ISBN-13: 9781133776598, \$48.50
- 1 New Jersey State Board Kit

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

Shaving

Students are responsible for providing all necessary material and equipment.

Institutions Return of Title IV Funds (R2T4) Policy

Students who withdraw before completing their program may have their Title IV funds sent back on their behalf to the Government. Since our institution is a clock hour school the attendance is closely monitored allowing us to accurately and timely identify withdrawal students. Our students attendance is inputted manually which is then reviewed by the school Director and Financial Aid Director on a daily basis. Our 3rd party servicer's software FAS/GENESIS is programed to generate daily reports of absences greater than 5 consecutive days. Also upon requesting Title IV funds for students our Financial Aid Director reviews SAP reports for both Academic as well as Attendance. This allows us to identify student's failure to meet minimum SAP'S that can cause termination. On a weekly basis the school Director has a meeting with The FA Director, Senior Instructor and Student Services Rep to discuss students who have weak attendance.

Students are identified as a withdrawal in several ways.

- A student can request to voluntarily withdraw. This would be done in person, by letter or on the phone. The FA rep would start the withdrawal process immediately. The day the student alerts the school that they wish to withdraw is the Date of Determination (DOD).
- If a student is absent for 14 consecutive days then that student is considered a withdrawal. The date of determination is the 14th day.
- If a student fails to return after the expiration date of a Leave Of Absence (LOA) that will be the DOD and the Last Day of Attendance (LDA) is the withdrawal date.
- Also a student can be terminated for failing to meet Attendance/Grade minimum SAP's, or for Cause (fighting, harassment, fraud, violating student conduct rules). The Director in this situation determines termination date and that is used as DOD and LDA.

The Financial Aid Director starts the necessary withdrawal paperwork immediately after DOD. An R2T4 of required returns is calculated, and our Institutional Refund Policy is applied. Our FA rep then submits the R2T4 for review to our 3rd party servicer. After our servicer reviews our R2T4, we are notified that funds should be deposited in the schools Federal Accounts. Returns of funds are made within 14 days of the Date of Determination. The Director has a list of students that were identified as withdrawn so he looks for a copy of the R2T4 within 1 week of determination in order to prepare for return of funds. The FA rep completes the return process by conducting an Exit Interview in person or via Mail. The student's status is updated accordingly to NSLDS by our FA Director.

Collections Policy

A student's account may be sent to collections for nonpayment. All collections procedures reflect good taste and sound ethical business practices.

A student's account may be sent to collections for nonpayment. The collection procedure shall reflect ethical business practices.

Within the collection correspondence regarding settlement and or cancellation whether it is internal or contacted to a 3rd party, there must be an acknowledgment of the existence of the Withdrawal and Settlement Policy. If promissory notes or contracts for tuition are sold or discounted to 3rd parties, the 3rd party must comply with the cancellation and settlement policy of the institution.

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

Institutional Refund/ Drop Policy

(Policy applies to all terminations regardless of reason by either party, including student's decision, course or program cancellation, or school closure).

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 registration fee \$100.00.
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) business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded except a non-refundable registration fee \$100.00. 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) business days of signing the agreement 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. A termination fee of \$150.00 shall be applied.

6. For official cancellations as defined in paragraphs 2, 3, 4 or 8 the cancellation date will be determined by the postmark or written notification, or the date said information is delivered to the school administrator/owner in person.
7. Monies paid for student kit, books and uniforms is nonrefundable unless the student cancels within three (3) business days of signing the enrollment agreement 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 schedule date of return from the leave of absence or 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 Owned 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 officially or unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn. 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 may be nonrefundable, such as books, equipment, application fee, and uniforms. These such charges are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment agreement.
- **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 pro rata refund for all students transferring to another school based on the hours accepted by the receiving school or provide completion of course.
- A student's account may be sent to collections for nonpayment. All collections procedures reflect good taste and sound ethical business practices.
- Within the collection corresponding regarding settlement and/or cancelation whether it is internal or contracted to a third party there must be an acknowledgement of the existence of the Withdrawal and Settlement Policy. If promissory notes or contracts for

tuition are sold or discounted to third parties the third party must comply with the cancellation and settlement policy of the institution.

- 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.

Student Credit Balance/Refund Policy

Students participating in the Title IV funds program may be entitled to a refund of those funds if a credit balance is identified in their account. The school must issue a check for those funds within 14 calendar days of the funds entry on the student's ledger. A credit balance happens when Title IV funds received on behalf of the student are applied to the student's ledger to cover the Institutional charges per disbursement period. If the Title IV funds exceed the Institutional charges a credit balance is generated.

When a student is being prepared for requesting Title IV funds, the school Director will post the current disbursement period charges to the student account ledger. The students file is reviewed by both our FA Director and our 3rd party servicer to ensure proper documentation is present in order to request federal funding. Both our FA and 3rd party servicer will identify when the requested Title IV funds exceed the disbursement period charges on the ledger. The Director is notified about the excess of federal funds and that a check will be issued for that students credit balance. The Director posts the awarded funds to the ledger which will generate a credit. The very same day after the Director posts the awarded funds to the ledger the FA Director is alerted to issue a credit balance check. Our 3rd party servicer requires a copy of both the issued credit balance check and cleared credit balance check before uploading institutions requests to COD. By having these multiple person responsibilities we maintain a failsafe on identifying the credit balance and issuing them in a timely manner within the 14 calendar days of ledger entry.

Policy for Charges of Return of Equipment upon Withdrawal or Termination

When a student withdraws, our institution may exclude from the calculation of return of federal funds the total costs of unreturnable equipment. The student has 20 days from the date of withdrawal to return all equipment in good condition. The amount that the institution actually paid for the materials may be excluded and not what it charged students to purchase them.

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 handle our student overpayments and alert 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 (SAPs)

Students meeting the minimum requirements for academics and attendance at the evaluation point listed below 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 statues of probation. Each student is encouraged to review the institutions SAP Policy in the school Catalog that they were given prior to enrollment. Our courses require completion of the following hours: Cosmetology and Hairstyling 1200 hours, Manicure 300 hours, Skin Care Specialist 600 Hours, Student Teacher 500 Hours, Shaving 100 Hours.

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 grades received, and attendance, based on the percentage of cumulative actual hours to scheduled hours at evaluation points designated in the next paragraph. The institutional satisfactory academic progress policy detailed below, applies to ALL STUDENTS enrolled in our NACCAS approved programs. This policy applies consistently to all Students enrolled and for every schedule (Full Time, Part Time and Evening) that is offered at the institution. Our students receive printed satisfactory academic progress (SAP) reports at each evaluation and are counseled accordingly if necessary. Students will be notified that they are deemed ineligible to receive Title IV funds after failing to meet SAPs. 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 may request a copy of their last SAP report at any time from the Financial Aid office.

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.

Student Evaluation Points for Each Program

(All evaluations pertaining to students SAP's will be conducted at the conclusion of each of the evaluation points listed below for each program in Actual Hours and are finalized within 7 school days of hitting the below points)

- Cosmetology & Hairstyling every 450, 900, and 1200 Actual hours
- Manicure at 150 Actual hours followed by 300 Actual hours
- Student Teacher at 250 Actual hours followed by 500 Actual hours
- Shaving at 50 Actual hours followed by 100 Actual hours
- Skin Care Specialist at 300 Actual hours followed by 600 Actual Hours.

Academic Progress

Students SAP's will be evaluated at the conclusion of each evaluation periods listed above and will be 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 evaluation period 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 50 scheduled hours followed by 100 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

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. The student will be informed that they should attend their scheduled classes regularly as well as make up hours if their Attendance SAP is in question or retake exams or practical if Academic SAP is.

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. Total Image may allow for the status of probation for students who are not considered meeting minimum standards for

satisfactory academic progress The School will evaluate students' progress and determine if the student did not make satisfactory academic progress during the warning or previous evaluation periods. If the student prevails upon appeal of a negative progress determination prior to being placed on probation. The school will determine if satisfactory academic progress standards can be met by the end of the subsequent evaluation period. The school develops a academic plan for the student that if followed will ensure that the student will be able to meet the institutions SAP requirement by a specific point within the maximum timeframe established for the individual student.

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. Some reasons for appeal are but not limited to, family death or injury or illness of the student. 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.

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.

Interruptions and Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. The Director at his discretion may restrict a withdrawal to re-enroll one time only.

Non-Credit Remedial Courses, Course Incompletes and Repetitions

Noncredit remedial courses do not apply to this institution. Therefore, those items have no effect upon the school's satisfactory progress standards. Course incompletes and repetitions are handled on a case-by-case basis by the Director. Determination of re-entry point is evaluated by the Director.

Transfer Hours

With regard to Satisfactory Academic 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.

Maximum Time Frame to Complete Program and Overage Charges

Students should complete the required clock hours within the normal time frame given for each program schedule. Students must complete the educational program that is no longer than 150% of the NACCAS approved length of the educational program based on 100% attendance schedule measured in clock hours completed. Each course program has been scheduled for completion within an allotted time frame. A grace period of approximately ten percent has been added to the calculated completion date for each program. It is not realistic to expect to receive an education for free. The school has reserved space, equipment, and licensed instructors for each student and course program. If a student does not graduate within the contract period, or has surpassed his allotted ten percent before completion, additional training will be billed at the rate of **\$12.61** (cosmetology & hairstyling) **\$11.92** (manicure) **\$8.80** (student teacher) **\$13.75** (Skin Care Specialist) **\$10.00** (shaving) per hour over allotted schedule of hours or any part thereof, payable in advance, until graduation. Students will not be allowed to clock in until an arrangement of payment has been made. Student exceeding 150% of any of the offered program may be terminated from the school and will not be allowed to re-enroll into the program regardless of a cash payment toward remaining tuition. Director will evaluate circumstances on a case by case basis. Leave Of Absence (LOA) extends the students' contract period and maximum time frame by the number of days taken during the Leave of Absence (LOA).

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.

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 9:00am, sign out for lunch at 1:00pm, and 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 10:00pm.

Part Time Day Students - Must Sign in at 9:00am, Sign out at 1:00pm.

* Make up - Sign back in at 1:30pm, Sign out when you leave or at 10:00pm.

Evening Students - Must Sign in at 6:00pm, Sign out at 10:00pm. *

Make up - Sign in after 9:00am, Sign out when you leave or at 6:00pm.

*Reminder: Students must have a minimum of 67% attendance to be maintaining SAP's.

- See schools SAP policy for more information

Absence with a signed documented legitimate reason will be excused within reason. A pattern of absence with documentation may be questioned for legitimacy and may be denied at discretion of Director.

Students with unexcused absence for 14 consecutive days will be considered a drop and the Date of Determination will be the 14th 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 he 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 fulfill payment arrangements for additional instructional charges, 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.

Make up Work

Students must complete all required assignments and tests. Makeup test days are scheduled monthly. Consult with your teacher to schedule test. **(During COVID-19 Pandemic we will be utilizing Temporary Distance Education, Make Up hours are only available during IN-School training)**

Make up Hours

Each student has the opportunity to make up hours that have been missed. Any hours attended outside of student's regular schedule are considered make-up hours. 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. **(During COVID-19 Pandemic we will be utilizing Temporary Distance Education, Make Up hours are only available during IN-School training)**

Hours are as follows:

- Monday - Thursday (9:00am - 1:00am, 1:30pm - 3:30pm, 3:30pm – 6:00pm, 6:00pm - 10:00pm)
- Friday (9:00am - 1:00pm, 1:00pm - 3:30pm)
- Saturday (10:00am - 4:00pm) **(Not available during Covid-19 Pandemic)**

Student Conduct

Each student while on school time and premise must conduct themselves in a respectful manner. Any outburst, cursing, verbal arguments as well as physical will not be tolerated. All students directly involved may be suspended and or terminated regardless of fault at Directors discretion. Respect your fellow student. Bullying of any kind will not be tolerated and can be cause for termination. Any student who is responsible for destruction of school property or another students personal items can be terminated and possibly turned over to police. Smoking is prohibited inside the school. Students who exit the school during scheduled hours will be signed out. Participation in class and the clinic is a requirement. Students who fail to participate will be signed out and can be suspended at the discretion of the director.

Excused and Unexcused Absences

All absence from the school will be considered unexcused, except if the student had a medical issue which upon their return they submit for school review an official letter signed by their physician. At the Directors discretion the validity of the excused letters can be checked and refused if deemed fraudulent. Students absent for 14 consecutive days (the 14 days include emergency closings, holidays and weekends that fall in-between school days) will be terminated.

Leave of Absence Policy (LOA)

A leave of absence will be granted to students who meet and follow the criteria/procedure of this policy:

1. The LOA must be requested in advance unless unforeseen circumstances have arisen. Examples - injury, car accident, medical problems, etc. LOA Request Forms can be obtained from the Administrative Office.
2. The request must be made in writing, include reason for LOA, and must be signed and dated. Requests will be reviewed by the school Director or Financial Aid Director.
3. Student must express a legitimate desire they will return upon expiration of LOA. Director has discretion on approval of circumstances for LOA. Documentation in support of the reason for LOA must be submitted and placed in students file as well as the institutions decision regarding the request for LOA.
4. Examples of approved reasons for LOA are pregnancy, severe illness, family related death, **planned vacation/travel for urgent issue**, and unexpected personal problems.
5. The request must be approved by the school Director or Financial Aid Director prior to the LOA. The institution may grant an LOA to a student who had not provided request prior to the LOA due to unforeseen circumstances. All information pertaining to decision will be documented and the request can be collected at a later date. The institution will establish the start date of approved LOA as the first day the student was unable to attend.
6. 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.
7. Students on LOA are not considered withdrawn so no additional charges will be assessed as a result of the LOA also no refund calculation is required at that time.
8. LOA's may not exceed 180 days in a 12 month period.
9. 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

Total Image Beauty Academy campus performance statistics for the calendar year 2020:

Graduation	Placement	Licensure
71.12%	74.44%	100%

The institution's accrediting agency has allowed flexibilities to the institution in the publication of its student outcome rates if the COVID-19 Pandemic has significantly impacted the ability of students to successfully graduate, sit for licensure and/or obtain employment. Any rates reported below that have been modified in accordance with these flexibilities have been adjusted in one of the following manners as indicated: As State and/or local restrictions with respect to the COVID-19 Pandemic have significantly impacted the ability of this institution's students to sit for licensure and/or obtain employment, this rate has not been published.

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 above following data for the Cosmetology and Hairstyling, Manicure and Student teacher programs.

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**

OCR has regional offices located throughout the country. To find the office for your state, you can check the OCR website at: <http://wdcrobcop01.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. Students can pick up the form (copy attached) from the Financial Aid Office. 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 the steps taken to correct the concern. Total Image Beauty Academy will maintain records of the complaint and response.

If the issue cannot be resolved, or the student wishes to file a grievance concurrently or separately with NJ State Board of Cosmetology & Hairstyling and/or NACCAS, she/he may do so. The complaint is required to be made in writing. Submit the complaint to NJ State Board of Cosmetology & Hairstyling and/or NACCAS at the address below:

New Jersey Board of Cosmetology & Hairstyling

P.O. Box 45003
Newark, NJ 07101

NACCAS

3015 Colvin Street
Alexandria, Virginia 22314

Regulatory and Accreditation Agencies

The following institutions license and regulate our institution:

New Jersey Board of Cosmetology and Hairstyling

P.O. Box 45003
Newark, NJ 07101
(973) 504-6400

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

3015 Colvin Street
Alexandria, VA 22314
(703) 600-7600

Total Image Beauty Academy is nationally accredited by NACCAS. The National Accrediting Commission of Career Arts and 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. It can also be found on the schools website www.tiba.edu under Important Information/Consumer Information.

Temporary Distance Education Policy

This policy is based on emergency requirements due to the COVID19 Pandemic which impacted the school in March 2020. Our Institution requested and received Temporary approval from our accreditor, NAACAS and our State regulatory body, NJ State Board of Cosmetology and Hairstyling to offer Temporary Distance Education to our students.

Our institution will be delivering Distance Education by Synchronous method of monitoring students with the instructor and students simultaneously and collectively are participating in real time. Their interaction is virtual and validated by clock hours. Our Instructors award clock hours to students based on attendance in the virtual lesson

Practical exercises will not be given during online classes.

Students will be evaluated in person by a qualified instructor for their academic performance completed for each ten percent of their time spent via distance education.

All students completing their required hours before the institution returns to normal operation must return to the school when the school re-opens and have a one-on-one evaluation with our Instructors and or Director to evaluate the students understanding of material previously assessed during DE in order to graduate. All students nearing completion of hours must take and pass a Mock State Board Exam for Theory and Practical that encompasses skills and requirements needed for licensure

Students that started attending Distance Education classes when the institute shut down as well as New enrollments starting after TDE was implemented will be advised that their academic achievement received via distance education may not be accepted for reciprocity or eligible for licensure in other states. Those new enrollments coming into the school after TDE implementation will be advised that the school is providing Distance Education presently and the required tools to attend virtual class as well as any additional projected costs associated with the verification of the student's identity. All these students sign an acknowledgment of these disclosure and a copy is put in their files.

All students' transcripts and other documentation either official or unofficial will identify and list academic attainment that was received via distance education.

Instructors will Self Assess themselves during TDE. Also our institution will give out and retrieve Student Surveys regarding TDE and its use. As a institution we will do a Comparative Analysis between the pros and cons of the TDE implementation