



815 West 23rd Street
Independence, Missouri 64055 USA

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SummitSalonAcademyKC.com

Catalog

March, 2019



pivot point.
MEMBER SCHOOL



TABLE OF CONTENTS

<u>Subjects</u>	<u>Page</u>
Staff	2
Association Memberships	2
Mission Statement	3
Holidays	3
Class Start Dates	3
Facilities & Equipment	4
Statement of Non-Discrimination	4
No Weapons	4
Drug Free School	4
Transfer Students	4
Student Parking	4
Campus Safety and Security	4
Release of Student Information	4
Student Files & Privacy Rights	5
Dress Code	6
Student Housing & Transportation	6
Attendance, Tardies & Absences	6
Leave of Absence	7
Financial Aid	7
Standards of Progress, Advising, Grading	8
Satisfactory Academic Progress	8
Refund Policy	10
Example	11
Return of Title IV Financial Aid	11
Example	12
Student Conduct/Withdrawal/Term. Policy	13
Withdrawal / Termination Procedures	13
Re-Admission Policy	13
Employment Assistance (Placement)	14
State Examination	14
Emergency Response & Evacuation	14
Voter Registration Information	14
Complaint Procedure	14

<u>Subjects</u>	<u>Page</u>
Cosmetology Course	16
Course Description	16
Pivot Point LAB	16
Educational Objectives	17
Tuition & Fees	17
Books	18
Tools & Equipment	18
Curriculum	18
Enrollment Requirements	19
Graduation Requirements	20
Gainful Employment Disclosures	20
Esthetics Course	21
Course Description	21
Educational Objectives	21
Tuition & Fees	21
Books	22
Tools & Equipment	22
Curriculum	23
Enrollment Requirements	23
Graduation Requirements	24
Gainful Employment Disclosures	24
Instructor Training Course	25
Course Description	25
Educational Objectives	25
Tuition & Fees	25
Books	25
Curriculum	26
Enrollment Requirements	26
Graduation Requirements	27
Gainful Employment Disclosures	27

INDEPENDENCE COLLEGE OF COSMETOLOGY
2nd CIDESCO SCHOOL IN USA
815 West 23rd Street
Independence, Missouri 64055 USA
816-252-HAIR
IndCollege@aol.com
www.Hair-Skin-Nails.com

STAFF

Don W. Cohoon	Owner
Leila L. Cohoon	Owner
Linda Clifford	Owner / Director
Bruce Cohoon	Owner
Wanda Holman	Office Mgr./Financial Aid Director
Rhann Uzzle	Instructor / Admissions Rep.
Bonny Ward	Instructor / Admissions Rep.
Monique Williams	Instructor
Mayra Villa	Instructor
Ashley Beauchamp	Instructor
Judy Worley	Receptionist

This College is licensed by the Missouri State Board of Cosmetology and Barber Examiners, PO Box 1062, 3605 Missouri Blvd., Jefferson City, MO 65102. (573) 751-1052 The license is on display at all times in the Business Office.

“The National Accrediting Commission of Career Arts & Sciences is recognized by the U. S. Department of Education as the national accrediting agency for cosmetology schools.” NACCAS, 3015 Colvin Street, Alexandria, VA 22314. (703) 600-7600. The Independence College of Cosmetology’s Accreditation Approval is on display in the Admissions office.

This College is an accredited training center for Esthetics by **CIDESCO** (Comite International D’Esthetique et de Cosmetologie). CIDESCO, Waidstrasse 4a, 8037 Zurich, Switzerland. +41 44 448 22 00

ASSOCIATION MEMBERSHIPS

The College maintains memberships in:

Missouri Association of Cosmetology Schools

American Association of Cosmetology Schools

Mr. & Mrs. Cohoon, owners of the College, are members of:

Professional Beauty Association

Linda Clifford, Director/Owner is a member of:

Professional Beauty Association

Treasurer: Missouri Association of Cosmetology Schools

MISSION STATEMENT

Independence College of Cosmetology was founded in 1960 and has continually been an active part of the local business community. The College has met and exceeded the needs and desires of the beauty salons in the community by educating students to be proficient in areas that surpass simple licensure. All Courses are taught in English.

Our mission is to provide a world class, quality education, provide a higher level of customer satisfaction, promote pride, self-esteem and motivation, provide the skills and knowledge to pass the State Board exam and prepare our graduates for job readiness around the world.

Our mission is to enhance the growth and skills of our profession by providing Pivot Point International training as the basis of the cosmetology curriculum. Pivot Point is the most widely used and accepted cosmetology training system in the World. The training also includes Salon Success that can lead to a higher level of customer satisfaction.

Our mission is to provide the **CIDESCO** (Comite International D'Esthetique et de Cosmetologie) training curriculum to our Esthetic students so that they can work worldwide. If they choose to stay in the US their training will surpass the education available through other curriculums. CIDESCO is the international organization for estheticians that study skin care, body care, nail care, hair removal and make-up. In 1995, Independence College of Cosmetology became the second CIDESCO approved school in the United States.

HOLIDAYS (No classes)

The College is closed on the following holidays:

New Year's Day	Memorial Day Weekend
July 4 th	Labor Day Weekend
Thanksgiving Day	Christmas (3 days)

The College closes, as necessary, due to bad weather or unforeseen circumstances.

CLASS STARTING DATES

(Subject to change, if necessary)

COSMETOLOGY and INSTRUCTOR TRAINING

2019: January 22, March 12, April 30, June 18, August 6, September 24, November 12

2020: January 7, February 25, April 14, June 2, July 21, September 8, October 27, December 15

ESTHETICS and INSTRUCTOR TRAINING

2019: January 29, March 12, July 16, August 27, October 8, November 19

2020: March 31, May 12, June 23, August 4, December 8

FACILITIES AND EQUIPMENT

The College is located in suburban Independence, MO on 23rd Street; east of Chrysler and west of Noland Road. Main roads are close by with easy access to interstates and all of the metropolitan area. The campus occupies 11,200 square feet on two levels and can accommodate up to 100 students. It has access for handicapped individuals with ample handicapped parking spaces and sidewalks. Both men and women's rest rooms are handicapped accessible. The College is equipped with audio/visual equipment such as laptop computers and projectors, DVDs, TVs, white boards, chalk boards, posters, etc. All student records, grades and services are maintained on a computer system with hard copies kept in individual files.

STATEMENT OF NON-DISCRIMINATION

The College practices no discrimination on the basis of sex, age, color, race, ethnic origin, or religion in its admissions, instruction, or graduation policies.

NO WEAPONS

The College prohibits bringing any weapon or anything that could be used as a weapon onto the College property. Any student who does not follow this policy may be suspended or terminated.

DRUG FREE SCHOOL

The Independence College of Cosmetology has adopted standards of conduct that clearly prohibit the unlawful possession, use or distribution of illicit drugs and alcohol by students or employees on its property or as part of any of its activities, including lunch. During orientation, this policy is explained, students receive a copy and sign to acknowledge a willingness to comply. The College provides students and staff with names, addresses and phone numbers of treatment facilities. The College reserves the right to require random drug or alcohol testing of students and/or staff should the need arise.

TRANSFER STUDENTS

If an applicant wishes to enroll with hours previously earned at another cosmetology school, the College retains the option of accepting up to 5% of those hours to be applied toward the categories the Missouri State Board of Cosmetology originally credited them under. The applicant must request a breakdown of total hours from the State Board or the previous school to be provided to Independence College of Cosmetology prior to enrollment. If hours were earned in another state, the applicant is responsible for providing proof from the Missouri State Board of Cosmetology that those hours will be accepted by Missouri. The College does not recruit students already attending or admitted to another school offering a similar program of study.

STUDENT PARKING

Student parking is on the side and in back of the building so that clients may park close to the front doors.

CAMPUS SAFETY AND SECURITY

<http://ope.ed.gov/security/>

The Campus Safety and Security Data Analysis Cutting Tool is supplied by the Office of Postsecondary Education of the U.S. Department of Education. Click on "Get Data for One Institution/Campus" for information. Our Title IX Sexual Misconduct Policy can be found on our web site at: <http://www.hair-skin-nails.com/title-ix-sexual-misconduct-policy.html>

RELEASE OF STUDENT INFORMATION

Information from files of any student will not be released without the written consent of said student which must include the date, the purpose of the disclosure, what information may be released and to whom.

STUDENT FILES AND PRIVACY RIGHTS

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of student education records. Except for the special conditions described below, a student must provide a signed and dated written consent before the college may disclose information from the student's records. The consent must state the purpose of the disclosure, specify the records that may be disclosed and identify to whom the disclosure may be made.

Student files are property of the College. However, students have the right to inspect and review education records maintained by the college. The College may charge a fee for copies. Student files are maintained for a minimum of three years.

The College does not publish a directory of student information.

FERPA regulations list a number of conditions under which personally identifiable information may be disclosed from a student's education record without the student's written consent. They include, but are not limited to:

- School officials with legitimate educational interest.
- Accrediting organizations
- Licensing Boards or Certificate granting agencies.
- Specified officials for audit or evaluation purposes.
- In connection with financial aid the student has received or applied for, if the information is needed to determine the amount of aid, conditions for the aid, student's eligibility for the aid, or to enforce the terms or conditions of the aid.
- To comply with a judicial order or lawfully issued subpoena.
- Other schools to which a student is transferring.
- To employees of US Dept. of Education (USDE), Office of the Inspector General, and other federal, state, and local education authorities in connection with financial aid and for the enforcement of laws and regulations relating to aid.
- To authorized representatives of USDE to evaluate financial aid procedures using student information provided by schools selected for the study.
- To the Department of Homeland Security on an F, J, or M non-immigrant student in compliance with SEVIS. (Student and Exchange Visitor Information System)
- To the U. S. Attorney General or his designee in response to an *ex parte* order in connection with the investigation of a crime of terrorism. An *ex parte* order is an order issued by a court without notice to the adverse party. The school is not required to record the disclosure of information from the student's education record or notify the student's education record or the student.
- Appropriate officials in cases of health and safety emergencies.
- To the parents if the student is a dependent student under IRS laws. For IRS purposes, students are dependent if they are listed as dependents on their parent's income tax returns and parents may obtain the student's education records. Parents do not have the right to amend or provide consent for the release of such records if the student is over 18. A Parent or Guardian may have access to the student's file if the student is a minor.

DRESS CODE

APPEARANCE Think Professionally!

Uniforms (Female) - Ladies must wear a clean, white, school smock over a white or colored shirt with black professional pants. (Pre-approved religious/cultural accommodation: long, black skirt) Shirts may not have writing or pictures on them. No halters. No cleavage. No bare midriffs. No hoods. No sweatshirt material. No jeans. An appropriate bra must be worn at all times.

Shoes - Black professional shoes or black tennis shoes. No boots. No high heels. NO color allowed on shoes (only black, white or silver trim). Socks or neutral color hose.

Hair - Hair is to be kept professional looking. No headscarves. Hair should be styled before you come in each day. (Pre-approved religious/cultural accommodation: full head covering.)

Make - up - Female students are to wear make-up. (eyes & lips minimum) It should be applied before you come in each day.

Uniforms (Male) - Gentlemen must wear a clean, white school smock, over a white or colored shirt. Shirts may not have writing or pictures on them. No bare midriffs. No hoods. No sweatshirt material. Black professional pants. No jeans .

Shoes - Black professional shoes or black tennis shoes. No boots. No color is allowed on the shoes. (only black, white or silver trim)

Socks - Black socks.

Hair - Professionally styled. Beards and mustaches must be kept trimmed.

Fingernails - (Male and Female) Cosmetologists' nails should be kept manicured and presentable to the public. CIDESCO requires that Estheticians' "Fingernails should be kept clean and short to allow easy cleaning. Nail enamel should not be worn." [CIDESCO Hygiene Guidelines; Section 3.2 General Hygiene]

Any student not meeting dress code requirements (as determined by the staff) will not be allowed to earn future hours. Absence time will be counted.

STUDENT HOUSING & TRANSPORTATION

The College has available a phone number for Apartment Search in the area. The staff will be happy to assist the student, as much as possible with housing info. For students without their own vehicle, the Kansas City Metro Bus Line travels through Independence. Taxi service is available. Transportation costs per five-day week for commuting students will vary, approximately, from \$10.00 for a student living in Independence to \$45.00 for a student driving from a longer distance.

ATTENDANCE, TARDIES & ABSENCES

Students are expected to be in attendance every day in order to fully take advantage of the education for which they enrolled. Minimum attendance average, to maintain Satisfactory Academic Progress and for financial aid students to remain eligible for financial aid, is 75%. Per the US Department of Education, students must complete within 1½ times the length of their course (Maximum Time Frame). It is the responsibility of the student to time in and out at the appropriate times. If an error occurs, the student is given limited opportunity to correct it. Each student may time only him or herself IN and OUT.

Students who are late on weekdays will not be permitted to time in until after theory class is over. A student who is late on Saturday morning will not be permitted to time in until 8:45 so that clients may be taken care of first. Students cannot enter theory class late and may be suspended for that class time. Habitual or serious violations of attendance policies may result in suspension and/or termination.

Students are allowed a designated number of absent hours, per course, before being charged extra tuition fees. If a student is suspended due to a violation of rules and/or policies, the time missed may be counted as absent time. Students may choose to take a 30 minute lunch period to make up absent hours. Absences not made up during lunch are made up at the end of the course.

A leave of absence, jury duty, bad weather closings or other unexpected closings will extend the graduation date and Maximum Time Frame and are NOT counted as absent time.

LEAVE OF ABSENCE

If a student needs to be absent for an extended period of time s/he may qualify to apply for a Leave of Absence (LOA). The following is the criteria for a Leave of Absence:

1. A student may apply for a leave of absence on a form supplied by the College.
2. The leave request must include a start and end date, a signature and the reason for the leave.
3. Financial Aid loan disbursements may NOT be made while a student is on leave.
4. A Personal leave cannot exceed 4 weeks.
5. A Medical leave cannot exceed 4 weeks. It may only be used for the student, an immediate family member, or someone the student lives with. Medical proof must be supplied as documentation.
6. Only one Personal leave and one Medical leave can be granted within a twelve-month period. They may be combined if the student qualifies for both types.
7. A leave begins when the student requests it in writing. A verbal request may be made but must then be put in writing as soon as possible. In the case of an emergency, a leave can be requested on the student's behalf.
8. If a student uses less than the maximum times allowed, the balance expires once the student returns to school.
9. The student must sign an addendum to the Enrollment Agreement when s/he returns.

A student on an approved leave is not considered withdrawn from the school. There is no additional charge involved. A leave will extend the student's graduation date (the Enrollment Agreement completion date) and the Maximum Time Frame to complete the course by the same number of days taken in the leave. A student, who does not return to school on the expiration date of a leave (or does not call in absent) is considered to have terminated from the college. The last recorded date of attendance is considered to be the date the student terminated. A leave can be refused due to a conflict of interest with financial funding, a conflict with class schedule or validity of the leave. There can be no back dated leaves. The student may return early if desired.

FINANCIAL AID

Guidelines to apply for financial aid can be found on the College website (www.Hair-Skin-Nails.com) under the Consumer Information tab. The College uses 910 hours as an academic year.

The student must be making Satisfactory Academic Progress to be eligible for the scheduled disbursements. Qualifications for satisfactory progress at periodic check points are as follows: the student's grade point average must be at least 70% and their attendance average must be at least 75%.

The College participates in the following Title IV Financial Aid programs (for those who qualify): Federal Direct Student Loans (subsidized and unsubsidized), Federal Direct Plus Loans, Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Vocational Rehabilitation Program and VA Benefits.

The frequencies by which disbursements can be expected are as follows:

Cosmetology	Eligible for:	Esthetics
From 1 to 455 hours	1 st disbursement	From 1 to 455 hours
From 456 to 910 hours	2 nd disbursement	From 456 to 910 hours
From 911 to 1205 hours	3 rd disbursement (if applicable)	From 911 to 1018 hours
From 1206 to 1500 hours	4 th disbursement (if applicable)	From 1019 to 1125 hours

Instructor Training	Eligible for:
From 1 to 300 hours	1 st disbursement
From 301 to 600 hours	2 nd disbursement

STANDARDS OF PROGRESS, ADVISING AND GRADING

Grade records are kept for each student. Students are graded on written (theory) and practical work. Written tests are given over the theory subjects as they are covered. Tests occur approximately once a week. Practical project sheets are assigned to determine progress and advancement of the student in the techniques and skills of their chosen course. Each completed project is initialed by an Instructor. Designated projects must be graded before the project can be signed off. The Student is given a grade on each completed Project Sheet. Seventy percent is passing on both the written and practical scores. Students receive two copies of an evaluation report monthly, defining attendance, grade point average, services completed, and chapter scores. One copy must be signed, returned, and is placed in the student's file. Students are assigned to an Instructor for advising and to turn in weekly Time Sheets. Students are advised by any staff member, as necessary, regarding grades, attitude, attendance and appearance.

Grades are recorded as follows:

Excellent	94-100	<i>Satisfactory</i>	70-77
Very Good	86-93	Failing	69 & below
Good	78-85		

SATISFACTORY ACADEMIC PROGRESS

1. In order for all students to “maintain satisfactory academic progress” and for financial aid students to remain eligible for financial aid, they must:

- A) Maintain a cumulative attendance average of 75% of the clock hours for which they contracted.
- B) Maintain a cumulative, combined written and practical grade average of 70%.

Written tests are given over the theory subjects as they are covered. Tests occur approximately once a week. Practical project sheets are assigned to determine progress and advancement of the student in the techniques and skills of their chosen course. Each completed project is initialed by an Instructor. Designated projects must be graded before the project can be initialed. The Student is given a grade on each completed Project Sheet. Seventy percent is passing on both the written and practical scores.

Grades are recorded as follows:

Excellent	94-100	<i>Satisfactory</i>	70-77
Very Good	86-93	Failing	69 & below
Good	78-85		

2. Maximum Time Frame

Students must complete their course within 1 1/3 times the length of the course in order to remain eligible for financial aid. The maximum time to complete each course for Satisfactory Academic Progress is stated below:

Course	Length	Maximum Time Allowed	
		Weeks	Scheduled Hours
Cosmetology	(Full time, 35 hrs/wk) - 1,500 hours	57	1995
Cosmetology	(Part time, 23 hrs/wk) - 1,500 hours	87	1995
Esthetics	(Full time, 35 hrs/wk) - 1,125 hours	43	1496.25
Instructor Training	(Full time, 35 hrs/wk) - 600 hours	23	798
Instructor Training	(Full time, 23 hrs/wk) - 600 hours	35	798

3. Students meeting satisfactory academic progress requirements at evaluation check points* are considered to be making satisfactory progress, and meeting the maximum time frame requirement, until the next evaluation. Students receive written notification of their status after reaching each evaluation check point.

* Evaluation Check Points

(Scheduled time is what the student *could* have earned including absent time. Actual time is what the student is actually present, not counting absent time)

Cosmetology

Students must reach 455 actual hours between 455 and 605 scheduled hours.

(between 13 and 18 scheduled weeks) *Full Time*
 (between 20 and 27 scheduled weeks) *Part Time*

Students must reach 910 actual hours between 910 and 1,210 scheduled hours
(between 26 and 35 scheduled weeks) *Full Time*
(between 40 and 53 scheduled weeks) *Part Time*

Students must reach 1,205 actual hours between 1,205 and 1,603 scheduled hours.
(between 35 and 46 scheduled weeks) *Full Time*
(between 53 and 70 scheduled weeks) *Part Time*

Esthetics

Students must reach 455 actual hours between 455 and 605 scheduled hours.
(between 13 and 18 scheduled weeks) *Full Time*

Students must reach 910 actual hours between 910 and 1,210 scheduled hours.
(between 26 and 35 scheduled weeks) *Full Time*

Students must reach 1,018 actual hours between 1,018 and 1,354 scheduled hours.
(between 30 and 39 scheduled weeks) *Full Time*

Instructor Training

Students must reach 300 actual hours between 300 and 399 scheduled hours.
(between 9 and 12 scheduled weeks) *Full Time*
(between 14 and 18 scheduled weeks) *Part Time*

A student who does not complete within the Maximum Time Frame check points is not making satisfactory academic progress and is no longer eligible for Title IV Financial Aid assistance. The student will be notified in writing and must make arrangements to pay the college by other means in order to remain enrolled.

4. A student who has returned from an interruption in their training (ex. Leave of Absence or termination and re-enrollment) shall be placed in the same satisfactory academic progress status as prior to their interruption. The course completion time will be extended, if applicable. (A Leave of Absence will extend the student's contract period and maximum time frame by the same number of days taken on leave.) Course incompletes, repetitions, and non-credit remedial courses have no effect upon the satisfactory academic progress standards.
5. A student whose satisfactory academic progress percentage falls below the required minimums is notified in writing and is placed in a **WARNING** status until the next evaluation. During the warning status the student must raise his/her average to the required level by improving cumulative test scores and/or improving cumulative attendance appropriately. A student (receiving Title IV Financial Aid funds) placed on warning may still receive any Title IV funds that s/he may be eligible for. If the student meets the requirements at the next evaluation, s/he is considered to be making satisfactory progress once again.
6. Failure to raise the averages to the required level(s) by the next evaluation means the student is not making satisfactory academic progress and is not eligible for Title IV Financial Aid assistance. The student will be notified in writing and must make arrangements to pay the college by other means in order to remain enrolled.
7. A student may qualify for **PROBATION**, to have Title IV Financial Aid funds reinstated, if they prevail upon **APPEAL** the loss of their financial aid eligibility. To prevail upon appeal, the student must: a) provide a written appeal of the negative progress determination within 5 school days and b) provide a plan that details how s/he will be able to meet satisfactory academic progress by the end of the next evaluation period. Students may only make an appeal for these reasons: a) death of a close relative, b) serious injury or illness of the student, or c) other allowable special circumstances. The written appeal must include the reason the student failed to make satisfactory academic progress, any documentation supporting this reason and what has changed that will allow the student to achieve satisfactory academic progress by the next evaluation.
8. An appeal hearing will take place within ten (10) days of receipt of the written appeal. The College will determine if the student can meet satisfactory academic progress standards by the next evaluation. A decision on the appeal will be made within three (3) school days and will be communicated to the student in writing. This decision will be final.
9. Successfully prevailing upon appeal (the loss of Title IV Financial Aid eligibility) will result in a status of **PROBATION** which allows Title IV Financial Aid to be immediately reinstated.

10. If the student fails to prevail upon appeal s/he will be notified in writing and must make arrangements to pay the college by other means in order to remain enrolled.
11. Appeal documents and decisions are kept in the student financial aid file.
12. A student placed on an Academic Plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. A student who is progressing according to his/her specific academic plan will be considered making satisfactory academic progress and is eligible for financial aid.
13. Transfer hours are counted as completed hours for the purpose of determining when the allowable maximum time frame has been exhausted.

REFUND POLICY

The following policy will apply to all terminations for any reason, by either party, including student decision, course cancellation or College closure. Any monies due the applicant or student shall be refunded within 30 days of official cancellation or termination with the exception of the non-refundable money order for the student license fee *if* it has already been sent to the State Board.

1. If a student (or in the case of a minor student, his or her parent or guardian) cancels his/her enrollment and requests his/her money back in writing, within three business days of signing the enrollment agreement (which will be before classes start), all money collected by the College shall be refunded within 30 days, with the exception of the non-refundable money order for the student license fee *if* it has already been sent to the State Board. The official cancellation or withdrawal date will be determined by the earlier of the postmark on the written notification, or the date said request is delivered to the College in person.
2. An applicant not accepted by the College is entitled to a refund of all money paid prior to class start.
3. After the start of class (which will be more than three business days after signing the enrollment agreement), refunds for terminating students are made within 30 days. The date of withdrawal shall be the earlier of the date the student notifies the College that he/she wishes to terminate, or the date a student is terminated by the College, or the date it is determined that a student does not return after the expiration of a Leave of Absence, or the date it is determined that a student has withdrawn without notification. If a student is absent without notice, for 2 weeks (14 calendar days), the College will terminate the student's enrollment, as is required by the State Board of Cosmetology. [20CSR2090-2.010 Schools (5)(D)] Refunds are calculated based on the student's last date of attendance and actual hours. Attendance is taken daily.
4. For a student who terminates, or is terminated, after the start of classes, the following tuition adjustment is authorized: (Attendance time is defined as actual clock hours)

<u>Percentage of Course Completed</u>	<u>Amount Owed</u>	<u>Percentage of Course Completed</u>	<u>Amount Owed</u>
.01% to 4.9%	20%	15% to 24.9%	45%
5% to 9.9%	30%	25% to 49.9%	70%
10% to 14.9%	40%	50% and over	100%

5. The College's refund policy for the return of unearned tuition or other refundable portion of costs paid to the College is made in the following order: 1) To Federal Direct Student Loans (unsubsidized then subsidized) 2) To a Federal Direct Plus Loan 3) To the Pell Grant 4) To the Supplemental Grant (SEOG) 5) To other Title IV Aid 6) To other Financial Aid 7) To the Student
6. Upon proof of illness or disabling accident, death in the immediate family, or other extreme circumstances beyond the control of the student, the College will make a settlement which is reasonable and fair to both.

7. If the terminating Student has opted to purchase textbooks and equipment from the College, they may not be removed from the premises until all money owed to the College has been paid. Textbooks, tools & equipment are non-returnable and non-refundable. A student who purchased textbooks and equipment elsewhere may remove them.
8. If a course is canceled after a student's enrollment, but before instruction has begun, the College shall, at its option, provide completion of the course or a full refund.
9. If a course is canceled after students have enrolled and instruction has begun, the College shall, at its option, provide a pro-rata refund for students transferring to another school based on the hours accepted by the receiving school, or provide completion of the course, or participate in a Teach-Out agreement, or provide a full refund of all monies paid.
10. In the event that the College is permanently closed and no longer offers instruction after a student is enrolled and instruction has begun, the College shall, at its option, provide a pro-rata refund or participate in a Teach-Out agreement.
11. If an account must be turned over to a collections firm, the student will be charged all collection fees incurred.

Refund Policy Example

1500 hour Cosmetology program Full time attendance.

Start Date 08/09. Last date of attendance 10/28. Hours scheduled to complete 402 Actual hours completed 373.5.

Total Tuition	= \$16,650.00		Federal Pell Grant	\$2,845.00
Tools & Equipment	= \$ 560.00		Misc. Student Payments	\$ 100.00
Textbooks	= \$ <u>1,000.00</u>		Subsidized Federal Loan	<u>\$1,742.00</u>
Total Cost	\$18,210.00		Paid to Student's Account	\$4,687.00

$$\frac{373.50}{\text{Actual hours}} \text{ divided by } \frac{1500}{\text{Total hours in program}} = \frac{24.90\%}{\% \text{ of tuition owed } *}$$

$$\frac{\$16,650.00}{\text{Total Program Tuition}} \text{ multiply by } \frac{45\%}{\% \text{ owed } *} = \frac{\$7,492.50}{\text{Tuition due College}} \quad (* \text{ see \#4 above - "Refund Policy"})$$

Tuition Due College	\$7,492.50	
Non-refundable Kit & Books	<u>+\$1,560.00</u>	
Total Due the College	\$9,052.50	
Total Paid the College	-\$4,687.00	
Return of Title IV Aid	<u>\$ 0</u>	(Return of Title IV Aid by the College on the student's behalf.)
Due	\$4,365.50	The student would owe the College this amount.

Please note: Our refund policy is calculated based upon actual hours completed (instead of scheduled). The Enrollment Agreement you sign prior to starting class constitutes a binding contract even when Financial Aid funds do not cover the amount owed by the student.

RETURN OF TITLE IV FINANCIAL AID

Federal regulations require the return of portions of Title IV financial aid "unearned" by students who withdraw from classes or are terminated by the college. If the hours scheduled to complete by the student on his or her last date of attendance are less than or equal to 60% of the program hours in the payment period, a portion of aid awarded to the student is considered unearned and must be returned to its source.

To determine the basic amount that must be returned, the formula divides the number of hours the student was scheduled to complete by the total program hours in the payment period. The amount of financial aid awarded is multiplied by this percent and the result is subtracted from the Title IV aid awarded to determine the dollar amount to be refunded.

If 60.1% or more of the hours were scheduled to be completed, the student is considered to have earned 100% of the aid awarded for the period. There may be a gap between what the college may charge the student and the financial aid that is available to pay the charges after the Title IV funds are returned. Because of this, the student may be required to repay some of the funds received in addition to the amount the college must return.

The College's refund policy for the return of unearned tuition or other refundable portion of costs paid to the College is made in the following order:

1. To the unsubsidized Federal Direct Student Loan
2. To the subsidized Federal Direct Student Loan
3. To the Federal Direct Plus Loan
4. To the Pell Grant
5. To Supplemental Grant (SEOG)
6. To other Title IV Aid
7. To other financial aid
8. To the Student

All refunds are made within 30 days of formal termination, cancellation by the student or determination by the College that the student has withdrawn without notification.

Direct Loan refunds are deposited back to the appropriate bank account, the College's third party servicer is notified, who then notifies the Department of Education that those funds are available for retrieval and the borrower's account is adjusted accordingly. The student receives documentation at their Exit Interview.

If it is determined that a withdrawn/terminated student qualifies for a post withdrawal loan disbursement, the College will notify the student in writing with the amount and type of financial aid loan disbursement. The withdrawn/terminated student is given a choice of accepting all the funds, accepting a portion of the funds or declining all the funds and requesting that the College return the balance to the appropriate financial aid source. If the student does not respond within 14 days the funds are returned to the original source.

If an overpayment of Pell Grant funds occurs after a student's termination, the student will be informed in writing, within 30 days, and must make repayment arrangements of the Pell overpayment within 45 days. Upon receipt of the repayment, the College will forward the funds to the Department of Education. If the student fails to make repayment arrangements, the College will refer the student to the Department of Education. The student will lose eligibility for additional Title IV funds.

The date of withdrawal/termination shall be the earlier of the date the student notifies the College that he/she wishes to terminate, or the date a student is terminated by the College, or the date it is determined that a student does not return after the expiration of a Leave of Absence, or the date it is determined that a student has withdrawn without notification.

Example of Return of Title IV Funds Calculations

(There are 2 payment periods per academic year)

Example: Total hours for the academic year were 910. The hours in the payment period were 455. The number of scheduled hours the student could have completed in the payment period at the time of withdrawal was 402. The student's actual hours were 373.5. Total Title IV aid disbursed in the payment period amounted to \$4,587.00.

Step 1: Divide 402 (scheduled hours) by 455 (payment period hours) = 88.35%
(percent of payment period scheduled to complete).

Because the student was scheduled to complete more than 60% of the hours in the payment period the student earned all of the Title IV aid that was disbursed at the time of withdrawal. In this case there is no aid that needs to be returned to the Title IV aid programs.

However, the student may still owe the college monies. See College Refund Policy example located on the previous page of this catalog.

STUDENT CONDUCT / WITHDRAWAL / TERMINATION POLICY

Any conduct which disrupts the teaching or administrative activities of the College, any defamatory (malicious, injurious to reputation or false) remarks, whether written or verbal will not be allowed. Students may be suspended or terminated from school if they violate the policies and procedures. The time missed will be counted as absent time. A copy of the Policies and Procedures is given to each student and is explained thoroughly. If a student's conduct or grades do not meet the rules, regulations, or requirements of the College, a meeting will be held with the student. The student is given an opportunity and reasonable time to correct the problem. If the student does not correct his/her individual shortcoming, she/he may be terminated. If an account must be turned over to a collections firm, the student will be charged the collection fees.

WITHDRAWAL / TERMINATION PROCEDURES

If a student withdraws from the College they must:

1. Notify the College Administrative Staff of intent to withdraw.
2. Make an appointment with the Financial Aid Officer for an Exit Interview to complete paperwork needed to withdraw.
3. Return all equipment, tools and textbooks to the College until final determinations are made.
4. Complete Time Sheets, Student Survey and turn in Project Sheets.
5. Agree to a monthly payment plan if s/he owes money to the College.

The College will:

1. Calculate the Return to Title IV of Financial Aid Funds, if applicable.
2. Complete a Termination Computation and set up a monthly payment plan, if applicable.
3. Return the student license to MO State Board along with a completed Termination form.
(If the student owes the College money, the State Board is notified of non-payment of contractual fees.)
STATE LAW 329.040 #17 "All contractual fees that a student owes to any cosmetology school shall be paid before such student may be allowed to apply for any examination."
4. Return all equipment, tools and textbooks to the student if no monies are owed to the College.
5. Provide the student with copies of all calculations and termination paperwork.

RE-ADMISSION POLICY

1. Students who voluntarily terminate may apply for re-admission at any time.
2. Students terminated due to a policy infraction may apply for re-admission after 3 months.
3. Students terminated due to a loss of financial aid may apply for re-admission on a self-pay basis at any time.
4. Re-admitted students must be current on payments of any balance due the College prior to being considered for re-admission. Students who were participating in financial aid may re-apply to determine current eligibility.
5. If a student's account was turned over to collections – the total amount due the collections firm must be paid before the student may be re-admitted.
6. Students re-admitted after 6 months will be charged at the current tuition rate for the necessary hours remaining for program completion. Those re-admitted in less than 6 months will be charged the same rate that applied when they terminated.
7. Any missing books or equipment must be replaced at the student's expense prior to re-admission.
8. The college, at its own discretion, may request the student to complete a practical evaluation prior to re-admission.
9. Re-Admission, under any circumstance, is not guaranteed.
10. Students re-admitted must sign an Addendum to their original College Enrollment Agreement, or a whole new Enrollment Agreement, whichever is applicable.

EMPLOYMENT ASSISTANCE (PLACEMENT)

The College provides access to information about salons that are in need of an employee. The College keeps an Employment Opportunities notebook that contains information from salons as to employment, location, salary, benefits, and work schedule. This service is available while a student is attending school and after graduation. It is recommended that each student visit salons (unless they already have a job)* while they are attending school.

It is possible for students to have their place of employment secured before graduation. Students are given instruction on preparations of a resume, good business practices, and successful employment. The College cannot make any guarantees of employment or salary upon graduation. The College does not advertise job placement rates to attract prospective students. The College hosts a Career Fair to assist students in finding employment in the industry.

*Some students are sent for training by a future employer, a relative that owns a salon, or by a graduate of the College who benefited from the training they received and therefore recommended the College and feel sure they will employ this student.

STATE EXAMINATION

After completion of the training, graduates take a state examination required by the Missouri State Board of Cosmetology and Barber Examiners to qualify for a Missouri professional license. The College prepares the student for their state exam. The examination fee is \$138.00, payable by credit or debit card to PSI (the testing company administering the exam) when registering for the exam on-line. Graduates are responsible to provide any supplies needed to take their exam. The state examination, for the Cosmetology and Esthetics courses, consists of a practical skills test and a written test. The state examination for the Instructor Training course consists of a written test, lesson plans and observed demonstrations of teaching. Upon successfully passing the State Board Examination Instructors must pay \$30 to receive their initial professional license. Cosmetologists and Estheticians will receive their initial license with no extra fees.

STATE LAW 329.040 #17 "All contractual fees that a student owes to any cosmetology school shall be paid before such student may be allowed to apply for any examination."

EMERGENCY RESPONSE & EVACUATION PROCEDURES

Staff and students should immediately notify the College Director or Office Manager in the event of a significant emergency or dangerous situation. Upon confirmation of the situation an announcement may be made over the intercom giving directions for student, staff and client conduct.

In case of fire, notify staff (who will call 9-1-1), evacuate the building to a safe distance for roll to be taken.

In case of tornado, proceed to the downstairs classroom until safe. Roll will be taken.

In case of unforeseen emergency – notify the Director, Office Manager or Instructor (who will determine necessary action).

VOTER REGISTRATION

Students may visit this web site to register to vote if they live in Missouri and meet the age requirement.

<http://www.sos.mo.gov/elections/goVoteMissouri/register.aspx>

COMPLAINT PROCEDURE

The College will process any complaint, by any person, which sets forth facts, reasonably suggesting that an individual may be in violation of the college's Policies and Procedures. Complaints may not be limited to the written Policies and Procedures. The complaint shall be filed, in writing, with the Director and signed by the complainant. It should include supporting evidence such as a date, names or brief description of the incident.

Receipt of the complaint shall be acknowledged within 10 calendar days, appropriate action will be decided and the complainant will be notified within 5 business days. The College has a No Refund policy on services. The College may redo a service if a client is unhappy with the results. This provides a learning situation for the student.

If a complainant wishes to take a complaint further, after exhausting the process through the College, the complainant may file a complaint on a form supplied by the Missouri State Board of Cosmetology. Information on filing the form may be found at this link:

<http://pr.mo.gov/boards/cosmetology/ConsumerComplaintGuide.pdf>

The complaint form may be found at this link:

<http://pr.mo.gov/boards/cosmetology/COSMOcomplaintform.pdf>

COSMETOLOGY

1500 HOURS

COURSE DESCRIPTION – Cosmetology

This Cosmetology Course is 1500 hours as required by Missouri state law. Full time attendance is defined as five days per week, seven hours per day, Tuesday through Saturday, 8:30 a.m. to 4:30 p.m. with a one-hour lunch break, equaling a 35 hour week. Part time attendance is defined as five days per week, four hours per day Tuesday through Friday from 8:30 a.m. to 12:30 p.m. and 7 hours on Saturday from 8:30 a.m. to 4:30 p.m. with a one-hour lunch on Saturday, equaling a 23 hour week. This Course is taught in English.

Freshman class time is spent learning the technical skills and theory of hairdressing, hair cutting, business, manicuring, product knowledge, people skills and State Law. The curriculum is based on the Pivot Point training system and our own experience since opening the College in 1960.

Sophomore time is divided between the student salon and the classroom. All the basics that were learned in the Freshman class are utilized as well as continued mannequin work that prepares the student for the State Board exam. Sophomores are eligible for clients in the student salon in the afternoons and on Saturday.

Sophomore Class time is spent learning the technical skills and theory of hair coloring, permanent waving, advanced hair cutting, hair removal, chemical relaxing, pedicuring and make-up. Emphasis is placed on the study of hair structure and hair chemistry to help the student better understand what they are working on as well as the chemicals they are working with.

Junior and Senior training takes place in the student salon where the students work on clients. They also continue mannequin work including preparation for the State Board Exam.

A designated part of each weekday is spent in theory class learning cosmetology theory, human relations, psychology, anatomy, salesmanship and self-improvement to name a few. Tests are given over theory chapters as the subjects are covered. The Pivot Point coursebooks are available for use on-line and students are issued log-in information to access the web site. The College is a Pivot Point Legacy Partner.

A Designer's Approach:

Education Delivered Through LAB (Learn About Beauty)

Cosmetology Education at its Finest

Cosmetology online learning just got better. You will be learning from *A Designer's Approach*, an educational program designed to provide you with the skills you need to enter the beauty industry successfully. This comprehensive system will help you to see, think, create and adapt as a hair designer.

A Designer's Approach consists of six core disciplines: *Cosmetology Fundamentals*, *Sculpture*, *Hair Design*, *Color*, *Texture* and *Salon Success*, all delivered in easily digestible units of information so you can build from basic to more intermediate knowledge and skill levels. The entire library is designed to deliver licensure-based education as well as salon-relevant training for your future success in the salon.

Education Built for You: The Connected Learner

You are part of a new generation not defined by age. You want your information fast, you want to co-create education, and you learn best through collaborative efforts within a community. The LAB allows you to take more control over your education.

Not All Online Learning Platforms are Created Equal!

You have never seen anything like LAB before. It's easy to use and contains all the features necessary to capture your attention, inspire creativity and allow you to share your experiences with your peers.

Your education is delivered through an innovative online learning environment designed specifically for the beauty industry—the only one of its kind! This exciting industry is social and visual—and so are you—and we've designed it to reflect that, and be made yours. LAB is not just another cookie-cutter learning management system, like so many others. This robust, multi-faceted system approaches learning through four key dimensions—educational content, customization, communication and gamification—will help you get the best beauty education there is out there today.

- **Show the World Who You Are**—Personalize your profile to let others know who you are, what inspires you and show off all your work.
- **Become Part of a Community**—You'll have access to your classmates, and so much more; you'll be in touch with everyone who is connected to your organization. Network, share and inspire!
- **Not Connected? No Problem.**—Study anytime, anywhere, our downloadable ebooks and study guide don't need an Internet connection for you to access (once downloaded), hey and they're at no additional cost to you!
- **Organized Learning, Bit by Bit**—Lessons have been carefully segmented into smaller sections to provide you with the most pertinent information necessary, when you need it. Whether you're in the classroom, or somewhere else brushing up on your skills, you can access videos, eBooks, study tools, interactive activities, collaborative peer-driven exercises and fun, engaging assignments.
- **Compete**—Like to show off? Well, you can in LAB! You will get points for almost every action you take. Login, get a point, finish a lesson, get lots of points; the top five in your community are showcased on the leaderboard on the home page for all to see.

Ready, Set, Test—Okay, so now you've completed all your lessons, gained tons of practice on the clinic floor and are almost ready for that licensure test, we've got you covered with *Exam Ace* in LAB. *Exam Ace* provides you with lots of tests to get you ready to take your exam. Take 'em as many times as you want, no need to download apps or go elsewhere!

EDUCATIONAL OBJECTIVES - Cosmetology

At the completion of this course the graduate will have been trained to perform any standard cosmetology service required in the beauty salon or spa. They will also be qualified to pass the State Board Exam and receive a Missouri professional cosmetology license. The knowledge and skills will prepare graduates for work as a hair stylist, hair colorist, salon owner/manager, product demonstrator, manicurist, pedicurist, makeup artist, etc.

TUITION & FEES - Cosmetology

Tuition	\$16,650.00
Textbooks	1,000.00
Tools & Equipment	<u>560.00</u>
Total	\$18,210.00

State Board License Fee: All enrollees must provide a \$5.00 money order, payable to the MO State Board of Cosmetology, for a student license at least 2 weeks prior to starting class.

Total cost of the above is \$18,210.00, payable \$4,552.50 on the class start date, \$4,370.40 thirty days from class start date, and \$1,547.85 per month for six months. Students are allowed 105 hours of absent time at no additional tuition charge. Absent time beyond the 105 hours will be charged for at \$11.10 per hour. Fees for absent hours missed (beyond 105) are due on the day following the earliest possible completion of the program, plus the allowed absence hours. (A leave of absence, jury duty, bad weather or unexpected closings will extend the completion date and the Maximum Time Frame of the course.) Students may make payments on the absent fees in advance and payments will be credited to their account. All regular payments are due in advance of each month. Tools, equipment and textbooks (unless purchased elsewhere) do not become the property of the student until all money owed to the college has been paid. Tools, equipment and textbooks are non-returnable and non-refundable. Methods of payment may include cash, credit/debit card, money order, check, Title IV funds, Vocational Rehabilitation and/or Veterans benefits. Payment in full may be made at time of Enrollment Agreement signing.

BOOKS - Cosmetology

Package price: \$1,000.00

Pivot Point Cosmetology Fundamentals Text (ISBN 978-1-937964-35-1)

Pivot Point Cosmetology Fundamentals Study Guide (ISBN 978-1-937964-38-2)

Pivot Point Cosmetology Fundamentals Exam Prep (ISBN 978-1-937964-44-3)

Pivot Point Hair Design (ISBN 978-1-937964-30-6)

Pivot Point Sculpture (ISBN 978-1-937964-22-1)

Pivot Point Texture (ISBN 978-1-937964-39-9)

Pivot Point Color (ISBN 978-1-937964-29-0)

Pivot Point Salon Success (ISBN 978-1-937964-52-8)

TOOLS AND EQUIPMENT - Cosmetology

Total Price: \$560.00

Miscellaneous

1 LAB Student License

1 Bloom.com Student Access Code

1 Uniform Smock

1 Name Badge

1 Combination Lock

1 Box Duckbill Slides

1 Pair False Eyelashes

Cutting Tools

1 Ninja Swordsman Cutting & Taper Set

1 Razor (Hair Shaper)

Combs

12 Styling Combs

12 Tail Combs

Mannequins & Case

2 Mannequins

1 Mannequin Clamp

1 Carrying Case

Electrical

1 Blow Dryer

1 Curling Iron ¾"

Capes

1 Shampoo / Chemical Cape

Nail Supplies Manicure Tool Kit

1 Nail File

1 Pedi-Pak

1 Birchwood Stick

1 Pumice Block

CURRICULUM - Cosmetology

Full time attendance is defined as five days per week, seven hours per day, Tuesday through Saturday, 8:30 a.m. to 4:30 p.m. with a one-hour lunch break, equaling a 35 hour week. Part time attendance is defined as five days per week, four hours per day Tuesday through Friday from 8:30 a.m. to 12:30 p.m. and 7 hours on Saturday from 8:30 a.m. to 4:30 p.m. with a one-hour lunch on Saturday, equaling a 23 hour week. Missouri law requires 1,500 hours. This Course is taught in English. Students receive certificates of completion for segments of their training as they are earned.

This period of time is divided approximately as follows:

<u>Subject</u>	<u>Hours</u>
Shampooing of all kinds	40
Hair coloring, bleaches, rinses	130
Hair cutting, shaping	130
Permanent waving, chemical relaxing	125
Hair setting, pin curls, fingerwaving, thermal curling	225
Comb-outs, hair styling techniques	105
Scalp treatments, scalp diseases	30
Facials, eyebrows, lash dyes, arches	40
Manicuring, hand and arm massage, pedicuring, foot and leg massage	110
Cosmetic chemistry	25
Salesmanship, shop management	10
Sanitation/Sterilization	30
Anatomy	20
State Law	10
Miscellaneous lectures, test reviews, psychology, motivation, etc. to be defined by the College	<u>470</u>
Total	1500

Grades are recorded as follows:	Excellent	94-100	<i>Satisfactory</i>	70-77
	Very Good	86-93	Failing	69 & below
	Good	78-85		

ENROLLMENT REQUIREMENTS - Cosmetology

Classes start on Tuesday every seven weeks and the entrance requirements are as follows:

- Have a personal interview with a school official
- Pass an entrance exam
- Complete an enrollment form (supplied through the Missouri State Board of Cosmetology)
- Provide proof of age - Birth Certificate, Drivers License or US Passport
- Have attained the age of 17 before applying to take the State Board Exam
- Provide a valid high school diploma, GED certificate or 12th grade high school transcript
- Provide two or more character references
- Provide four 2x2 pictures, taken within the last two years
- Provide a \$5.00 money order (payable to the MO State Board of Cosmetology) for the student license.
- Sign a College Enrollment Agreement
- Re-admission Requirements
 1. Students who voluntarily terminate may apply for re-admission at any time.
 2. Students terminated due to a policy infraction may apply for re-admission after 3 months.
 3. Students terminated due to a loss of financial aid may apply for re-admission on a self-pay basis at any time.
 4. Re-admitted students must be current on payments of any balance due the College prior to being considered for re-admission. Students who were participating in financial aid may re-apply to determine current eligibility.
 5. If a student's account was turned over to collections – the total amount due the collections firm must be paid before the student may be re-admitted.
 6. Students re-admitted after 6 months will be charged at the current tuition rate for the necessary hours remaining for program completion. Those re-admitted in less than 6 months will be charged the same rate that applied when they terminated.

7. Any missing books or equipment must be replaced at the student's expense prior to re-admission.
 8. The college, at its own discretion, may request the student to complete a practical evaluation prior to re-admission.
 9. Re-Admission, under any circumstance, is not guaranteed.
 10. Re-admitted students must sign an Addendum to their original College Enrollment Agreement.
- If the applicant is transferring in from another school, up to 5% of their hours may be credited under the categories allowed by the Missouri State Board of Cosmetology. The applicant must request a breakdown of total hours from the previous school, or from the State Board, to be provided to Independence College of Cosmetology prior to admission. If hours were earned in another state, the applicant is responsible for providing proof from the Missouri State Board of Cosmetology that those hours will be accepted by Missouri.
 - The Missouri State Board of Cosmetology requires at least two years of high school before applying for the Cosmetology Course. This College requires a Diploma, GED certificate or 12th grade high school transcript. The Missouri State Board of Cosmetology requires 1500 hours for the Cosmetology Course.

GRADUATION REQUIREMENTS - Cosmetology

Each student must successfully complete the required number of clock hours required for the Cosmetology course and satisfy all financial obligations to the College. To receive a diploma the student must pass a final exam with a score of at least 90%.

GAINFUL EMPLOYMENT DISCLOSURES - Cosmetology

This information can be found on the Hair-Nails Program page on our web site.

Full Time: http://hair-skin-nails.com/gainful_employment_disclosures_cosmetology/

Part Time: http://hair-skin-nails.com/gainful_employment_disclosures_cosmetology/index-pt.html

O*Net Link: <http://www.onetcodeconnector.org/ccreport/39-5012.00>

ESTHETICS
1,125 HOURS
(+75 Hours of Continuing Education for CIDESCO)

COURSE DESCRIPTION - Esthetics

The Esthetics Course is 1,125 hours. Attendance is defined as five days per week, seven hours per day, Tuesday through Saturday, 8:30 a.m. to 4:30 p.m. with a one-hour lunch break, equaling a 35 hour week. This is a complete course in skin care which also includes training in full body care. This Course is taught in English.

CIDESCO (Comite International D'Esthetique et de Cosmetologie) is the international organization for Estheticians who study skin care, body care, make-up and natural nail care. Independence College of Cosmetology is honored to be the second CIDESCO school in the United States, having met all the requirements of this international organization. This College follows a curriculum set forth by CIDESCO which is recognized worldwide. *Students are eligible to sit for the international CIDESCO exam after 1,200 hours. The extra 75 hours for CIDESCO qualifications are provided to enrollees as continuing education on 13 Mondays @ 6 hours each, throughout the course, at no charge.*

The Esthetics course is divided into three class segments with student spa training after each class segment. The segments are as follows: **Segment A** covers numerous types of facials, **Segment B** covers full body massage, body machines and makeup, **Segment C** covers natural nail care, body treatments, reflexology, hair removal and state law. These segments are taught in rotation and may be covered in any order depending on class start dates. The segments are delivered using lecture, PowerPoint presentations, DVDs and demonstrations in combination with practical experience. A designated part of each weekday is spent in theory class studying chapters over anatomy, human relations, chemistry, products & ingredients, psychology, salesmanship and self-improvement to name a few. Exams are given as subjects are covered. Students receive certificates of completion for segments of their training as they are earned.

EDUCATIONAL OBJECTIVES - Esthetics

At the completion of this course the graduate will be qualified to pass the Missouri State Board Exam and receive a Missouri professional Esthetician license enabling them to perform esthetic services required in the beauty salon or spa. The student will be able to analyze and treat various skin problems through the use of massages, machines and products. The student will be familiar with facial treatments, make-up techniques, microdermabrasion, hair removal techniques, and the business practices of a skin care operation. The student will be knowledgeable in treatments for the full body including massage, cellulite treatments, manicures and pedicures. The knowledge and skills will prepare graduates for work in the esthetics field as a facialist, masseuse, make-up artist, spa owner, spa products representative or spa manager. CIDESCO certification allows for work internationally. Students are eligible to sit for the international CIDESCO exam after 1,200 hours.

TUITION & FEES - Esthetics

Tuition	\$12,495.00
Textbooks	745.00
Tools & Equipment	<u>710.00</u>
Total	\$13,950.00

State Board License Fee: All enrollees must provide a \$5.00 money order, payable to the MO State Board of Cosmetology, for a student license at least 2 weeks prior to starting class.

Total cost of the above is \$13,950.00, payable \$3,487.00 on the class start date, \$2,615.00 thirty days from class start date, and \$1,962.00 for four months. Students are allowed 79 hours of absent time at no additional charge. (CIDESCO only allows 100 hours of absent time to qualify for their exam)

Any additional time required to complete because of absence will be charged for at a rate of \$11.11 per hour. Fees for absent hours missed (beyond 79) are due on the day following the earliest possible completion of the program, plus the allowed absence hours. (A Leave of Absence, jury duty, weather or unexpected closings will extend the completion date.) Students may make payments on the absent fees in advance and money paid will be credited to their account. All regular payments are due in advance each month. Tools, equipment and textbooks (unless purchased elsewhere) do not become the property of the student until all money owed to the college has been paid. Tools, equipment and textbooks are non-returnable and non-refundable. Methods of payment may include cash, credit/debit card, money order, check, Title IV funds, Vocational Rehabilitation and/or Veterans benefits. Payment in full may be made at time of Enrollment Agreement signing.

BOOKS - Esthetics

Package Price \$745.00

Milady Standard Textbook for Professional Estheticians (ISBN 1-56253-836-1)

Milady Workbook for the Professional Esthetician (ISBN 1-56253-837-3)

Cosmetic Science (978-0-9942286-5-9)

Dermatology (978-0-9942286-6-6)

Anatomy and Physiology (978-0-9942286-4-2)

Electricity (978-0-9942286-7-3)

TOOLS AND EQUIPMENT – Esthetics

Miscellaneous

- 1 On-line Coursemate Access Code
- 1 Bloom.com Student Access Code
- 1 Uniform Smock
- 1 Name Badge
- 1 Index Card Flip Chart
- 1 Combination Lock
- 1 Carrying Case
- 4 Finipil Pro packets
- 1 Talcum Powder
- 1 pair Tweezers

CIDESCO

- 1 Wax Warmer
- 1 container Hot Wax
- 1 Cotton roll
- 1 Lash & Brow Tint – Brown
- 1 Lash & Brow Tint – Black
- 1 Cream Developer
- 1 Stain Remover

Nail Supplies

- 1 Pedi-Pak
- 1 Nail File
- 1 Birchwood Stick
- 1 Pumice Pad

Make-up

- 1 Cleanser
- 1 Toner
- 1 Moisturizer
- 1 Metal Pencil Sharpener
- 1 Metal Spatula
- 1 Metal Palette
- 8 Foundations
- 1 Matifying Primer
- 1 Loose Powder
- 6 Eye Shadows
- 1 Eye Shadow Primer
- 2 Blushes
- 2 Eyeliner Pencils
- 2 Lip Liner Pencils
- 1 Lipstick Palette
- 2 bags Make-up Sponges
- 1 set Make-up Brushes in Holder
- 1 Make-up Brush Cleaner
- 1 Pair False Eyelashes

CURRICULUM - Esthetics

Attendance is defined as five days per week, seven hours per day, Tuesday through Saturday, 8:30 a.m. to 4:30 p.m. with a one-hour lunch break, equaling a 35 hour week. This Course is taught in English.

This period of time is divided approximately as follows:

<u>Subjects</u>	<u>Hours</u>
Facials, cleansing, toning, massaging	300
Make-up application - all phases	100
Hair Removal	65
Body treatments, aromatherapy, and wraps	205
Reflexology	40
Cosmetic science, structure, condition, disorders	95
Cosmetic chemistry, products, and ingredients	100
Salon management and salesmanship	55
Sanitation/Sterilization, safety	45
State Law	16
Curriculum to be defined by the school	<u>104</u>
Total	1,125 + 75 hrs. Continuing Education

Grades are recorded as follows:	Excellent	94-100	<i>Satisfactory</i>	70-77
	Very Good	86-93	Failing	69 & below
	Good	78-85		

ENROLLMENT REQUIREMENTS - Esthetics

Classes start on Tuesday every six weeks and the entrance requirements are as follows:

- Have a personal interview with a school official
- Pass an entrance exam
- Complete an enrollment form (supplied through the State Board of Cosmetology)
- Provide proof of age - Birth Certificate, Drivers License or US Passport
- Have attained the age of 17 before applying to take the State Board Exam
- Provide a valid high school diploma, GED certificate or 12th grade high school transcript
- Provide two or more character references
- Provide four 2x2 pictures, taken within the last two years
- Provide a \$5.00 money order (payable to the MO State Board of Cosmetology) for the student license.
- Complete a College Enrollment Agreement
- Re-admission Requirements
 1. Students who voluntarily terminate may apply for re-admission at any time.
 2. Students terminated due to a policy infraction may apply for re-admission after 3 months.
 3. Students terminated due to a loss of financial aid may apply for re-admission on a self-pay basis at any time.
 4. Re-admitted students must be current on payments of any balance due the College prior to being considered for re-admission. Students who were participating in financial aid may re-apply to determine current eligibility.
 5. If a student's account was turned over to collections – the total amount due the collections firm must be paid before the student may be re-admitted.
 6. Students re-admitted after 6 months will be charged at the current tuition rate for the necessary hours remaining for program completion. Those re-admitted in less than 6 months will be charged the same rate that applied when they terminated.

7. Any missing books or equipment must be replaced at the student's expense prior to re-admission.
 8. The college, at its own discretion, may request the student to complete a practical evaluation prior to re-admission.
 9. Re-Admission, under any circumstance, is not guaranteed.
 10. Re-admitted students must sign an Addendum to their original College Enrollment Agreement.
- If the applicant is transferring in from another school, up to 5% of their hours may be credited under the categories allowed by the Missouri State Board of Cosmetology. The applicant must request a breakdown of total hours from the previous school, or from the State Board, to be provided to Independence College of Cosmetology prior to admission. The applicant is responsible for providing proof from the Missouri State Board of Cosmetology that any hours from another state will be accepted by Missouri.

The Missouri State Board of Cosmetology requires at least two years of high school before applying for the Esthetics Course. This College requires a valid high school diploma, GED certificate or 12th grade high school transcript.

The Missouri State Board of Cosmetology requires a minimum of 750 hours for the Esthetics Course.

GRADUATION REQUIREMENTS - Esthetics

Each student must successfully complete the required number of clock hours required for the Esthetics course and satisfy all financial obligations to the College. To receive a diploma the student must pass a final exam with a score of at least 90%. Students receive certificates of completion for segments of their training as they are earned.

GAINFUL EMPLOYMENT DISCLOSURES - Esthetics

This information can be found on the Esthetics Program page on our web site at http://hair-skin-nails.com/gainful_employment_disclosures_esthetics/

O*Net Link: <http://www.onetcodeconnector.org/ccreport/39-5094.00>

**INSTRUCTOR TRAINING
600 HOURS**

COURSE DESCRIPTION – Instructor Training

This course length is 600 hours. Full time is defined as 35 hours per week, five days per week, seven hours per day, Tuesday through Saturday, 8:30 am. to 4:30 pm. with a one hour lunch. Part time is 23 hours per week, five days per week, 4 hours per day, Tuesday through Friday from 8:30 am. to 12:30 pm. and 7 hours on Saturday from 8:30 am. to 4:30 pm. with a one hour lunch. Time in this course is spent learning the technical skills of teaching the course in which the student holds a professional license. This will include lesson planning, teaching principals, psychology, motivation, classroom training, and practice teaching. This Course is taught in English.

EDUCATIONAL OBJECTIVE – Instructor Training

At the completion of this course the graduate will be qualified to pass the State Board Instructor Exam that pertains to the basic license the student already holds and receive an Instructor’s license in that specialty. The student will be able to teach that specialty in a cosmetology school and will be familiar with procedures for creating lesson plans and curriculums. Graduates will have the option of instructing in a school, working in a salon or spa, being a product representative, a platform artist, a school owner, or manager.

TUITION & FEES – Instructor Training

Tuition	\$814.00
Textbooks	186.00
Tools & Equipment	<u>0</u> NA
Total	\$1,000.00

State Board License Fee: All enrollees must provide a \$5.00 money order, payable to the MO State Board of Cosmetology, for a student license at least 2 weeks prior to starting class.

Total cost of the above is \$1,000.00, payable \$550.00 on the class start date, \$450.00 thirty days from class start date. Students are allowed 42 hours of absent time at no additional charge. Any additional time required to complete because of absence will be charged for at a rate of \$1.36 per hour. Fees for absent hours missed (beyond 42) are due on the day following the earliest possible completion of the program, plus the allowed absence hours. A leave of absence, jury duty, weather closings or unexpected closings will extend the completion date and the Maximum Time Frame allowed for the course. Students may make payments on the absent fees in advance and money paid will be credited to their account. All regular payments are due in advance each month. Textbooks (unless purchases elsewhere) do not become the property of the student until all money owed to the college has been paid. Textbooks are non-returnable and non-refundable. Methods of payment may include cash, credit/debit card, money order, check, Title IV funds, Vocational Rehabilitation and/or Veterans benefits. Payment in full may be made at time of Enrollment Agreement signing.

Instructor Trainees wear black pants and a blue uniform smock.

BOOKS – Instructor Training

Package Price: \$186.00

Milady’s Master Educator Student Course Book (ISBN 13: 9781133693697))

Milady’s Master Educator Exam Review (ISBN 13: 9781133776598)

CURRICULUM – Instructor Training

This course length is 600 hours. Full time attendance is defined as five days per week, seven hours per day, Tuesday through Saturday, 8:30 a.m. to 4:30 p.m. with a one-hour lunch break, equaling a 35 hour week. Part time attendance is defined as five days per week, four hours per day Tuesday through Friday from 8:30 a.m. to 12:30 p.m. and 7 hours on Saturday from 8:30 a.m. to 4:30 p.m. with a one-hour lunch on Saturday, equaling a 23 hour week. This Course is taught in English.

The hours are divided approximately as follows:

<u>Subjects</u>	<u>Hours</u>
Teaching principles, lesson planning, curriculum planning, class outlines, teaching methods, teaching aids, testing, and evaluation	200
Psychology, personality in teaching, teacher evaluation, counseling, laws of learning, and speech	50
Business experience or management, classroom management, record keeping, buying, inventory supplies, and State Law	50
Practice teaching in both theory and practical	<u>300</u>
Total	<u>600</u>

Grades are recorded as follows:	Excellent	94-100	Satisfactory	70-77
	Very Good	86-93	Failing	69 & below
	Good	78-85		

ENROLLMENT REQUIREMENTS - Instructor Training

Classes start on Tuesday of each seventh week and the entrance requirements are as follows:

- Have a personal interview with a school official
- Pass an entrance exam
- Provide a transcript addressing basic training from the school where that training took place.
- Provide industry related work history
- Provide industry related continuing education history
- Complete an enrollment form (supplied through the State Board of Cosmetology)
- Provide proof of age - Birth Certificate, Drivers License or US Passport
- Have attained the age of 17 before applying to take the State Board Exam
- Have a valid high school diploma, GED certificate or 12th grade high school transcript
- Provide two or more character references
- Provide four 2x2 pictures, taken within the last two years
- Provide a \$5.00 money order (payable to the MO State Board of Cosmetology) for the student license.
- Complete a College Enrollment Agreement
- Re-enrollment Requirements
 1. Students who voluntarily terminate may apply for re-admission at any time.
 2. Students terminated due to a policy infraction may apply for re-admission after 3 months.
 3. Students terminated due to a loss of financial aid may apply for re-admission on a self-pay basis at any time.
 4. Re-admitted students must be current on payments of any balance due the College prior to being considered for re-admission. Students who were participating in financial aid may re-apply to determine current eligibility.
 5. If a student's account was turned over to collections – the total amount due the collections firm must be paid before the student may be re-admitted.

6. Students re-admitted after 6 months will be charged at the current tuition rate for the necessary hours remaining for program completion. Those re-admitted in less than 6 months will be charged the same rate that applied when they terminated.
 7. Any missing books or equipment must be replaced at the student's expense prior to re-admission.
 8. The college, at its own discretion, may request the student to complete a practical evaluation prior to re-admission.
 9. Re-Admission, under any circumstance, is not guaranteed.
 10. Re-admitted students must sign an Addendum to their original College Enrollment Agreement.
- If the applicant is transferring in from another school, up to 5% of their hours may be credited under the categories allowed by the Missouri State Board of Cosmetology. The applicant must request a breakdown of total hours from the previous school, or from the State Board, to be provided to Independence College of Cosmetology prior to admission. The applicant is responsible for providing proof from the Missouri State Board of Cosmetology that any hours from another state will be accepted by Missouri.
 - Provide proof of a current Missouri Cosmetology or Esthetics license.

The Missouri State Board of Cosmetology requires at least two years of high school before applying for the Instructor Course. This College requires a Diploma, GED certificate or 12th grade high school transcript. The Missouri State Board of Cosmetology requires 600 hours for the Instructor Course.

GRADUATION REQUIREMENTS – Instructor Training

Each student must successfully complete the required number of clock hours required for the Instructor Training course and satisfy all financial obligations to the College. Instructor Trainees must also write a lesson plan and teach an assigned theoretical and demonstration class to receive a diploma.

GAINFUL EMPLOYMENT DISCLOSURES – Instructor Training

This information can be found on the Instructor Training Program page on our web site:

Full Time: http://hair-skin-nails.com/gainful_employment_disclosures_cosmetology/index-pt.html

Part Time: http://hair-skin-nails.com/gainful_employment_disclosures_instructor_training_program/index-pt.html

O*Net Link: <http://www.onetcodeconnector.org/ccreport/39-5012.00>