

***Totally Cosmo
School of Modern
Cosmetology
Student Catalog***



110 NORTH BROADWAY

Broken Bow, OK 74728

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English

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INTRODUCTION

The licensed cosmetologist/barbers have a world of opportunities for advancement in the field. Becoming a stylist/barber is only the first step. Graduates find careers in many areas including theatrical makeup, education, school director, salon owner and/or manager, technical specialists with the field, manicurists and nail manufacturers. Cosmetology/Barbering colleges offer highly paid positions for educational directors and guest artists.

MISSION STATEMENT

Totally Cosmo School of Modern Cosmetology:

- provides students with the skills and expertise essential for careers in cosmetology, barbering and related fields.
- provides a thorough teaching program in the skills of job seeking.
- provides post graduate job advising.
- provides state of the art training techniques and total student involvement.
- provides highly skilled technicians of cosmetology, barbering and related fields for the salon industry in but not limited to our local geographic area.
- provides motivational training for the cosmetology and barber entrepreneurs.
- provides information to those students who have a high school education or GED with the intentions of encouraging them to pursue a minimum acceptable level of education.

PROGRAM/EDUCATIONAL OBJECTIVES

Our mission at Totally Cosmo School of Modern Cosmetology is to provide students with the skills of expertise they need for careers in cosmetology and barbering and related fields. This goal goes beyond simply ensuring that graduates are prepared to pass their licensing exam. We provide students with all the training he/she needs for success and professional growth. This means:

- The student has developed the required hand-eye coordination and practical skills necessary for a high level of technical proficiency.
- The student has a thorough knowledge of the biology of the hair and skin, and a professional understanding of the chemical processes used in cosmetology and barbering.
- The student has a thorough understanding of business management, including the economics of working in a salon and the professional ethical attitudes needed to succeed.

OWNERS DEBRA ELLIOTT & JORDEN ELLIOTT KEENEY ADMINISTRATION

NAME	TITLE
Debbie Elliott	School Director/Instructor/ Owner
Jorden Elliott Keeney	Business Office Manager/Instructor/Owner
Tonya Scott	Financial Aid Advisor
Rebecca Elliott	Counselor
Kandace Hobbs	Instructor

LICENSING/ APPROVALS/ACCREDITING AGENCY

Totally Cosmo School of Modern Cosmetology is:

- Licensed by the Oklahoma State Board of Cosmetology – 2401 NW 23rd. Suite 84, Oklahoma City, Oklahoma 73107 – (405) 521-2441
- Accredited by National Accrediting Commission of Career Arts & Sciences 3015 Colvin St, Alexandria, VA 22314 (703)600-7600

FACILITIES AND EQUIPMENT

Totally Cosmo School of Modern Cosmetology is located at 110 North Broadway Broken Bow, Oklahoma. The facility provides easy access and ample parking. It is approximately 6,500 square feet, located on one level consisting of:

- Classrooms
- Salon
- Spa
- Clinic
- Office
- Dispensary
- Library
- Break room
- Reception area
- Facial Room
- Storage Room
- Restrooms

The entire building is air conditioned and heated for complete comfort throughout the year. The admission office is centrally located. There is an office at the back of the building used for student advising sessions.

SCHOOL CALENDAR

Totally Cosmo School of Modern Cosmetology schedules classes on the first Monday of each month or as management deems appropriate. Totally Cosmo School of Modern Cosmetology observes the following holiday schedule:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas 20TH – January 1st
- Spring Break: March 16th-20th
- Summer Break: June 15th – 19th
- Fall Break: October 21th - 23th

If the school should be closed unexpectedly due to extenuating circumstances, notification of closure will be broadcast on local media. The school retains the option to close additional days by posting the said schedule on the bulletin board.

EMPLOYMENT ASSISTANCE

Totally Cosmo School of Modern Cosmetology does not guarantee employment of graduates.

As part of our educational objective, Totally Cosmo School of Modern Cosmetology is ready to assist the graduates with job placement. We maintain a current list of employers with job openings and facilitate placement interviews. Totally Cosmo School of Modern Cosmetology teaches a thorough program in the skills of job seeking, allowing school time to master the interview process demonstrations and frequent workshops. Our overall approach is to use training techniques that create interest and total student involvement. The institution offers employment assistance to help graduates' efforts to secure education-related employment that includes, but is not limited to training in:

- a. Professionalism;
- b. Resume development;
- c. Interview preparation; and Job search skills.

ADMISSION REQUIREMENTS & REGISTRATION APPLICABLE TO ALL PROGRAMS

General Admission Requirements

Totally Cosmo School of Modern Cosmetology is an equal opportunity employer and follows the same policies in accepting applications from potential students. Totally Cosmo School of Modern Cosmetology is open to all students without regard to race, color, religion, age, sex, creed, origin, sexual orientation, disability or marital status. The admission policy is in compliance with the U.S. Department of Education, Oklahoma State Board of Cosmetology and Barbering Rules and Regulations and National Accrediting Commission of Career Arts & Sciences guidelines and the Veterans Administration Education Department.

To be eligible for admission, an applicant must be able to read and write English, and the student must meet the following requirements.

To enroll in any course offered by the school, a student must

- Be at least 17 years of age (Age will be verified with Individual's ID)
- Provide a valid driver's license, state ID with photo, or valid passport.
- Students must also be able to provide proof of appropriate educational requirement such as;

1) Copy of high school diploma

2) Foreign High School diploma or transcript - Note: The high school diploma or transcript, with completion, requirement can also be from a foreign school if it is equivalent to a US high school diploma; Documentation of proof of completion of secondary education from a foreign country must be officially translated into English and officially certified as the equivalent of high school completion in the United States.)

3) Copy of GED certificate

4) Have a recognized equivalent of High School Diploma such as a home-schooled certificate by the state where the student resided during home school. Must have completed homeschooling at the secondary level as defined by state law.

6) Totally Cosmo School of Modern Cosmetology does not accept Ability to Benefit (ATB) students

7) On line (internet) High school, GED and home school diploma mills are not

acceptable as proof of appropriate education.

- Be able to speak, read, and write fluently in English (all classes are taught in English).
- Provide documentation of eligibility to work in the United States if you are not a US citizen

ADMISSIONS PROCESS

1. Tour the facility and attend an Informational Interview.
2. Parents or spouses are encouraged to be present for the intake interview.
3. Submit the proof of age, diploma and employability.
4. Complete the Enrollment Agreement.

Enrollment Requirements

Prior to admission the prospective student is given an enrollment requirement form, an interview with a school official. The interview will elaborate on course description, the career opportunities and the physical demands of the job, the school and State Board requirements.

Required Documentation (provided by School)

This is a list of required documentation provided to the student during enrollment and orientation.

- Enrollment Requirements Form
- Course Description
- Campus Consumer Crime Statistics information
- Student Handbook
- Consumer information

Attendance and Academic Requirement

An explanation on attendance and academic requirement will be given to the prospective student and how those requirements can affect the student's satisfactory performance requirements. The prospective student will be informed that attendance hours may be withheld for non-payment of tuition.

A staff member or instructor will give the prospective student a tour of the school facilities. Any questions from the prospective student will be answered truthfully, promptly and in sufficient detail to eliminate confusion.

Course Specific Admission Requirements

Master Instructor – Only

- Students must have a current Cosmetology Operator License issued by the Oklahoma State Board of Cosmetology and Barbering
- Note: this course is not currently Title IV, HEA eligible

Financial Arrangements

The student must make financial arrangements with the Financial Aid Office in regard to FAFSA application, Scholarships and/or Cash payment plan prior to enrolling.

Applicants with Felony Convictions

Any prospective student who has been convicted of a felony from the state of Oklahoma, or any other state, is required to petition the Oklahoma State Board of Cosmetology and Barbering for permission to attend a barbering school in Oklahoma (this is a state requirement). It is the applicant's

responsibility to initiate and complete this process for permission. Applicants that are successful in obtaining permission from OSBCB are not guaranteed admission based upon that permission. If the crime of felony involves violence or is a crime committed with the use of any weapon, this could result in a denial of admissions. We at Totally Cosmo School of Modern Cosmetology are committed to providing a safe learning environment for all students, staff and clients. Final determination in these situations will be at the sole discretion of the school director.

Transfer Students

Enrollment is available for students wishing to transfer to Totally Cosmo School of Modern Cosmetology after they have withdrawn from other cosmetology/barber schools both in and out of state. The school does not recruit students already attending or admitted to another school offering similar programs of study. The student must submit certification of hours prior to signing the enrollment agreement. Credit for previous training and education in licensed barber training programs may be granted. The acceptance of transfer hours is at the discretion of the school and there is a possibility that no such credit will be granted. **Note:** All hours attempted in the program of instruction will count toward the Title IV, HEA funding, 150% quantitative requirements not just the hours that were accepted as transfer hours.

WITHDRAWALS / RE-ENTRY

Any student who withdraws from his/her contract course or fails to complete his/her training will have a notice of incomplete placed in the student file of progress at the point of withdrawal. A student may apply for a re-enrollment in the school with a non-refundable application fee of \$100 and will return in the same SAP status as that noted at the time of withdrawal be it satisfactory or unsatisfactory. Student returning in unsatisfactory progress will re-enter under the same Satisfactory Academic Progress status as in place at the time the individual left. Students are required to follow the criteria of Satisfactory Progress Policy regarding evaluations, warnings, appeals, and probation status. Course incompletes, repetitions and non-credit remedial courses have no effect on satisfactory progress. There is a \$150.00 termination fee for all withdrawals.

REENTRY STUDENTS/INTERRUPTIONS

Students who have been terminated or withdrew from school may re-enroll (if determined eligible) within 180 days and will not incur additional charges, however these students will be responsible to pay any remaining balance from the previous enrollment that cannot be covered with reinstated federal funds Student who have been terminated or withdrew from school and re-enroll (if determined eligible), after more than 180 days will pay a \$100.00 non-refundable application fee and will be charged for contracted hours at the current tuition rate. All re-enrolling students will be provided the school's Re-Enrollment Policy and will be evaluated by the school Director for placement in the curriculum and kit needs. Re-enrolling students may be required to purchase the current school kit. Students applying for re-entry or transfer-in from other schools may be required, as a condition of enrollment, to bring delinquent prior student loans to a current status.

A determination of Satisfactory Progress will be made and documented at the time of withdrawal or beginning of a Leave of Absence. That determination of status will apply to students at the time they return to school. The student may appeal a negative Satisfactory Progress determination according to the appeal policy. Elapsed time during a Leave of Absence does not affect Satisfactory Progress and will extend the contract period and max time frame by the same number of days as the Leave of Absence. Students re-entering after exiting the school will not be evaluated as new students and consideration will be given to the student's progress status at the time of previous withdrawal. Re-enrollment is at the discretion of the school administration.

The student must meet all regular entrance and registration requirements. A transferring cosmetology student may be required to enroll for a minimum of 600 hours. Students accepted for admission may be required to purchase the school's current kit. Students applying for re-entry or transfer-in from other schools may be required, as a condition of enrollment, to bring delinquent prior student loans to a current status.

How Eligibility is determined for TITLE IV, HEA

To be Eligible to receive Federal Student Aid, you will need to:

1. Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law.
2. Be enrolled or accepted for enrollment as a **regular student** in an eligible degree or certificate program.
3. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).
 - Men exempted from the requirement to register include;
 - Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty);
 - Males who are not yet 18 at the time that they complete their application (an update is not required during the year, even if a student turns 18 after completing the application);
 - Males born before 1960;
 - Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia*;
 - Noncitizens that first entered the U.S. as lawful non-immigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.
4. Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
5. Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.
6. Sign certifying statements on the **FAFSA** stating that:
 - you are not in **default** on a **federal student loan**
 - do not owe a refund on a **federal grant**
 - Sign the required statement that you will use federal student aid only for educational purposes
7. Maintain **satisfactory academic progress (SAP)** while you are attending college or a career school.
8. Be enrolled at least halftime to receive assistance from the Direct Loan Program.
9. The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received.

In addition, you must meet one of the following:

1. Be a U.S. CITIZEN or U.S. NATIONAL
You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or

Swains Island, then you are a U.S. national.

2. Have a GREEN CARD
You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
3. Have an ARRIVAL-DEPARTURE RECORD
Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
 - Refugee
 - Asylum Granted
 - Cuban-Haitian Entrant (Status Pending)
 - Conditional Entrant (valid only if issued before April 1, 1980)
 - Parolee
4. Have BATTERED IMMIGRANT STATUS
You are designated as a **“battered immigrant-qualified alien”** if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the **Violence Against Women Act**.
5. Have a T-VISA
You are eligible if you have a T-visa or a parent with a T-1 visa.

FAFSA Verification

Every year a number of students who are eligible for financial aid are randomly selected for verification by the U.S. Department of Education by the FAFSA Central Processing System (CPS). If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Student Financial Planning) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc. Students will be notified in writing of all documents required to fulfill this federal requirement and what their verification code (V1 – V6) was so they can complete the required verification requirement. If after review by the Office of Student Financial Planning, there are any changes to the financial aid package the student will be notified in writing.

Other Funding Sources

Selected programs of study at Totally Cosmo School of Modern Cosmetology are approved by the Oklahoma State Approving Agency for Veterans for enrollment of those eligible to receive benefits under Section 3676, Title 38. U.S. Code Additional funding may be obtained for eligible candidates through many different programs including;

- Oklahoma Department of Rehabilitation Services
- Choctaw Nation Career Development
- Chickasaw Nation Career Development

Conviction for possession or sale of Illegal Drugs

- A Federal or state drug conviction can disqualify a student for FSA funds. The student self-certifies in applying for aid that he/she is eligible for by using the FAFSA. Totally Cosmo School of Modern Cosmetology is not required to confirm this unless there is evidence of conflicting information.
- The chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for the sale of drugs includes conviction for conspiring to sell drugs)

	Possession of Illegal Drugs	Sale of Illegal Drugs
1st Offense	1 year from date of conviction	2 years from date of conviction
2nd Offense	2 years from date of conviction	Indefinite period
3+ Offense	Indefinite period	

- If a student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different the student will be ineligible for the longer period
- A student regains eligibility the day after the period of ineligible ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug conviction will make him/her ineligible again.
- When a student regains eligibility during the award year, the institute may award Pell and/or Loan for the current payment period.
- A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:
 - Be qualified to receive funds directly or indirectly from a federal, state or local government program.
 - Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
 - Be administered or recognized by federal, state or local government agency or court.
 - Be administered or recognized by a federally or state-licensed hospital, health clinic or medical doctor.

Upon receipt of all required documents and in good order, the prospective student is eligible to enroll in the school. When all admissions criteria and requirements are met, the prospective student is given the date of the next class. The prospective student is asked to bring their Student Permit Fee, if applicable, a color photo of themselves and is informed of the appropriate dress code. The first day of class will include financial aid and academic orientation, in which the students will sign their enrollment contract, have student permit printed and additional required paperwork.

Facilities/ Services for Student with Disabilities

The school complies with the Americans with Disabilities Act of 1990 and is wheelchair accessible. The school will provide reasonable modifications and/or accommodations for students with disabilities depending on the student's need.

If you are interested in attending Totally Cosmo School of Modern Cosmetology but are in need of accommodations, you should schedule an appointment with the Director. At this meeting, we will discuss the nature of the reported disability and its impact on learning. We will also discuss the process of receiving reasonable accommodations at Totally Cosmo School of Modern Cosmetology, and the types of accommodations available.

Please bring copies of current documentation of a disability to this meeting. Documentation must be provided by a medical expert within the last three years and include:

- a diagnosis of the disability;
- how the diagnosis was determined (what tests were given and the results); and
- A clinical summary, which includes an assessment of how the disability will impact the individual in a college environment and what accommodations are recommended.

Upon completion of the initial meeting, a formal request for the accommodation must be submitted in writing to the school. The school will respond to the request within 15 days of receipt. During this 15-day time frame, the school will consult with Oklahoma State Board of Cosmetology and Barbering in order to ensure the accommodation will be granted during the state board-licensing exam. The initial meeting, formal request, and response from the school must take place prior to the pre-enrollment process.

Note: In order to be eligible for Title IV, HEA funding, you must be able to benefit from the reasonable accommodations and be able to take the state board-licensing exam.

CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION

Disclosure Requirement: Made available through appropriate publications, mailings, or electronic media

HEA Sec 485(a) (1) -(2), 20 U.S.C. 1092 (a) (1)-(2). Not changed by HEOA 34 C.F.R. 668.41 (a) – (d); 668.43 revised August 21, 2009 NPRM (revised 34 CFR 668, 43 added 34 CFR 668.231)

Each institution must make available to prospective and enrolled students information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information required to be disclosed under HEA Sec. 485(a). This information is posted on *Totally Cosmo School of Modern Cosmetology* website and can be found in the student catalog. Paper copies are available upon request.

Institutional Contact Information

Name: Debra Elliott

Office hours: M – F 9: a.m. – 3:00 p.m.

Phone number: 580-584-3103

Fax number: 580-584-3013

Email: totallycosmo1@pine-net.com

Policy/Operating Procedure: Privacy of Records-Family Educational Rights and Privacy Act (FERPA) Effective: 2/1/2016

Privacy of Records-Family Educational Rights and Privacy Act (FERPA)

Family Policy Compliance Office (FPCO) Home

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their dependent children's education records.

These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students." Parents of dependent or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents of dependent or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.

Totally Cosmo School of Modern Cosmetology requires written permission from the parent of dependent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):

- School officials with legitimate educational interest;
- Other schools to which a student is transferring;
- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, or student handbook) is left to the discretion of each school.

Written requests must be delivered in person or by trackable delivery to the Director. Totally Cosmo School of Modern Cosmetology will make records available by appointment within five (5) business days of receipt of request. Requests are to be made to:

Debra Elliott, Director
Totally Cosmo School of Modern Cosmetology
110 N. Broadway
Broken Bow, OK 74728

ADVISING

Personal and confidential advising relating to issues that may adversely affect the student's ability to progress through the program according to contractual agreement is extended to all students. Advising is provided to allow the student and his/her instructor to address career related problems which may be impeding the student's progress. Every student is given personal attention that he/she needs to enable them to progress and maintain satisfactory progress. Specifics for professional or individual advising are posted on the bulletin board.

HANDICAP FACILITIES

Totally Cosmo School of Modern Cosmetology offers limited handicap facilities.

NON-DISCRIMINATION POLICY

Totally Cosmo School of Modern Cosmetology is in compliance with the Civil Rights Act of 1964 and Title IX of the educational amendment of 1972. The school does not discriminate on the basis of military status, marital status, race, color, sex, age, religion, national origin or handicap status.

GRADUATION & LICENSING

The graduation requirements for all courses are as follows: 1) Completed the required hours of training within the maximum time frame allowed. 2) Maintain satisfactory progress requirements per the criteria of the Satisfactory Progress Policy. 3) Take a final examination on practical procedures, and a final written examination-- having a score of not less than 70 %. 4) Fulfill all financial obligations to the school. 5) Completion of an exit interview and required exit paperwork. UPON GRADUATION A DIPLOMA AND TRANSCRIPT WILL BE AWARDED. Certification of hours will not be provided until all tuition charges have been paid in full or a satisfactory payment arrangement prior to graduation. The student is then registered for the Oklahoma State Board licensing examination. Totally Cosmo School of Modern Cosmetology will assist graduates in finding suitable employment by posting area employment opportunities and teaching Job Readiness classes, **but placement is not guaranteed.**

COMPMPETENCY BASED PROGRAMS WITH CLOCK HOUR COMPONENT

Notice to the student that, should the student complete the program earlier than the estimated time frame stated in the contract, the students financial aid package may be recalculated and that this may result in liabilities owed by the student and or the institution, if applicable.

BARBER COURSE	1500 CLOCK HOURS
TUITION	\$15000.00
REGISTRATION FEE	\$100.00
BOOKS <small>NON RETURNABLE</small>	\$400.00
KIT not returnable after issued	\$1250.00
TOTAL COST	\$16750.00

The following funds are non-refundable after the student begins class:

- Registration Fee \$100.00
- Books \$400.00
- Kit \$1250.00

Any remaining balance will be divided into weekly or monthly payments as defined in the enrollment agreement. The student must fulfill ALL financial obligations to the school or make arrangements through the tuition finance company TFC for payment options prior to graduation. Payments may be made by cash, check, money order, credit card or through non-federal agency or loan programs. Students are responsible for paying the total tuition and fees and for repaying applicable loans plus interest.

- Course Title: Barber
- Text: Milady Standard Barbering Textbook
Milady Standard Barbering Theory Workbook

Milady Standard Barbering Practical Workbook
Milady Standard Barbering Exam Review Book

DESCRIPTION	REQUIRED HOURS
Safe work practices, infection control & bacteriology	155
Salesmanship, job search, shop management	175
Anatomy, Physiology, Chemistry, Electricity and Light Therapy	200
Facial Massage	40
Haircutting	580
Hair Coloring - Bleaching	150
Chemical Rearranging (Texture Services)	95
Men's hair pieces, Mustache and Beard Design and Shaving	65
Board Rules, Regulations and Statutes	40
TOTAL	1500

*The course includes additional classes in professional development necessary for success in the personal service field.

BARBER COURSE OBJECTIVES AND PERFORMANCE OBJECTIVES

Upon completion of the 1500 clock hour course, the student shall have acquired the technical abilities and the academic theories in compliance with the requirements of the Oklahoma State Board of Cosmetology/Barber. The students will be competent in performing services and using products as related to the barbering industry. Enrollment consist of full time only which is 30 hours per week.

Student will have the ability to:

- *Perform the basic barber service*
- *Use barbering products in a professional and safe manner*
- *Recognize, analyze and test various conditions of the hair and skin*
- *Enjoy a life-long interest and appreciation of trends in hair services*
- *Operate his/her own salon after a reasonable amount of experience as an observant employee.*

INSTRUCTIONAL METHODS & MATERIALS; TESTING & GRADING

- Audio-visual demonstrations, participation sessions, lectures and supervised clinic experience are used throughout the course.
- Students earn practical and clinical grades by demonstrating their ability by participating in class, clinic experience and project sheets.
- Students earn theory grades through written test and a final examination.
- The usual course is supplemented by product technicians.

The school is designed with classrooms for academic students, workshops, salon clinic area, spa clinic area, office, client reception area and a student lounge.

BARBER PROGRAM OUTLINE

1500 HOURS

DESCRIPTION: The Barber Course is designed to train the student in the basic manipulative skills, safety judgments, proper work habits, business skills, and desirable attitudes necessary to obtain licensure and for competency in job entry-level positions in Barber or a related career field.

OBJECTIVES: Upon completion of the course requirements, the determined graduate will be able to:

- Project a positive attitude and a sense of personal integrity and self-confidence.
- Project professionalism, visual poise and proper grooming.
- Communicate effectively and interact appropriately colleagues, supervisors and clients.
- Respect the need to deliver worthy service for value received in an employment environment.
- Perform the basic manipulative skills in the areas of hair shaping, hair styling, hair coloring, texture services, scalp and hair conditioning, men's hairpieces, beard design, shaving, facial massage and facial treatments.
- Perform the basic analytical skills to advise clients in the total look concept.
- Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures.

To ensure continued career success, the graduate will continue to learn new and current information related to skills, trends, and methods for career development in barbering and related fields.

REFERENCES: A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support the program of study and supplement the program of study. Students should avail themselves of the opportunity to use these extensive materials.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career oriented activities. The course is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the course.

GRADING PROCEDURES: The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

90% to 100%	A
80% to 89%	B

70% to 79%
69% and Below

C
F – UNSATISFACTORY

HOURS

155

SUBJECT – UNIT

SAFE WORK PRACTICES, INFECTION CONTROL, BACTERIOLOGY,

Implements, tools, equipment, sterilization, sanitation, and safety.

175

SALESMAN SHIP, JOB SEARCH, SHOP MANAGEMENT

History of barbering and professional image. Fundamentals of Business Management, Opening a Salon, Business Plan, Written Agreements, Licensing Requirements and Regulations, Laws, Salon Operations, Policies, Practices, Compensation Packages, Payroll Deductions, Telephone Use, Advertising, Sales, Communications, Public/human Relations, Insurance, Salon Safety; Seeking Employment, On the Job, and Professional Ethics

200

ANATOMY, PHYSIOLOGY, CHEMISTRY, ELECTRICITY AND LIGHT THERAPY

Properties and disorders of skin, scalp and hair, hair and scalp treatments

40

FACIAL MASSAGE

Principles and Techniques of Skin Care Treatment
Histology of the Skin, Theory of Massage, Facial Treatments

580

HAIRCUTTING

Principles and Techniques of Sectioning, Removing length or bulk with razor, scissors, clippers, shears

150

HAIR COLORING - BLEACHING

Principles and Techniques of Temporary, Semi-Permanent, Permanent Color, Bleaching, Tinting, Toning, Frosting, Special Effects, Problems

95

CHEMICAL REARRANGING (TEXTURE SERVICES)

Principles and Techniques of Sectioning, Wrapping, Processing, Curling, Relaxing

65

MENS HAIR PIECES, MUSTACHE, BEARD DESIGNING AND SHAVING

Care and styling procedures of Men's hairpieces, Mustache and beard designing and shaving

40

BOARD RULES, REGULATIONS AND STATUTES

1500

TOTAL HOURS

The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination. The generous portion of miscellaneous hours is to be applied as needed in curriculum related areas or if the Student desires to specialize in a specific area.

BASIC COSMETOLOGY COURSE 1500 CLOCK HOURS

TUITION	\$15000.00
REGISTRATION FEE	\$100.00
BOOKS <small>NON RETURNABLE</small>	\$400.00
KIT not returnable after issued	\$1250.00
TOTAL COST	\$16750.00

The following funds are non-refundable after the student begins class:

- Registration Fee \$100.00
- Books \$400.00
- Kit \$1250.00

Any remaining balance will be divided into weekly or monthly payments as defined in the enrollment agreement. The student must fulfill ALL financial obligations to the school or make arrangements through the tuition finance company TFC for payment options prior to graduation. Payments may be made by cash, check, money order, credit card or through non-federal agency or loan programs. Students are responsible for paying the total tuition and fees and for repaying applicable loans plus interest.

- Course Title: Basic Cosmetology
- Text: Milady Standard Cosmetology Textbook
Milady Standard Cosmetology Theory Workbook
Milady Standard Cosmetology Practical Workbook
Milady Standard Cosmetology Exam Review Book

DESCRIPTION	REQUIRED HOURS
Theory-classroom instruction	150
Bacteriology	75
Shampoo, rinses, scalp treatment	90
Hairstyling	300
Haircutting	300
Hair coloring-bleaching	120
Chemical rearranging (texture services)	120
Manicuring, pedicuring, nail extensions	90
Facials	60
Salon business, retail sales, career and employment information	180
	15
Total	1500

*The course includes additional classes in professional development necessary for success in the personal service field.

BASIC COSMETOLOGY COURSE OBJECTIVES AND PERFORMANCE OBJECTIVES

Upon completion of the 1500 clock hour course, the student shall have acquired the technical abilities and the academic theories in compliance with the requirements of the Oklahoma State Board of Cosmetology. The students will be competent in performing services and using products as related to the cosmetology industry. Enrollment consist of full time only which is 30 hours per week.

Student will have the ability to:

- *Perform the basic cosmetology service*
- *Use cosmetology products in a professional and safe manner*
- *Recognize, analyze and test various conditions of the hair, skin and nails*
- *Enjoy a life-long interest and appreciation of fashion trends in hair and cosmetics.*
- *Operate his/her own salon after a reasonable amount of experience as an observant employee.*

INSTRUCTIONAL METHODS & MATERIALS; TESTING & GRADING

- Audio-visual demonstrations, participation sessions, lectures and supervised clinic experience are used throughout the course.
- Students earn practical and clinical grades by demonstrating their ability by participating in class, clinic experience and project sheets.
- Students earn theory grades through written test and a final examination.
- The usual course is supplemented by product technicians.

The school is designed with classrooms for academic students, workshops, salon clinic area, spa clinic area, office, client reception area and a student lounge.

BASIC COSMETOLOGY PROGRAM OUTLINE

1500 HOURS

DESCRIPTION: The Basic Cosmetology Course is designed to train the student in the basic manipulative skills, safety judgments, proper work habits, business skills, and desirable attitudes necessary to obtain licensure and for competency in job entry-level positions in Cosmetology or a related career field.

OBJECTIVES: Upon completion of the course requirements, the determined graduate will be able to:

- Project a positive attitude and a sense of personal integrity and self-confidence.
- Project professionalism, visual poise and proper grooming.
- Communicate effectively and interact appropriately colleagues, supervisors and clients.
- Respect the need to deliver worthy service for value received in an employment environment.
- Perform the basic manipulative skills in the areas of hair styling, hair shaping, hair coloring, texture services, scalp and hair conditioning, skin and makeup, and nail care.
- Perform the basic analytical skills to advise clients in the total look concept.
- Apply academic learning, technical information and related matter to assure sound judgments, decisions, and procedures.

To ensure continued career success, the graduate will continue to learn new and current information related to skills, trends, and methods for career development in cosmetology, barbering and related fields.

REFERENCES: A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support the program of study and supplement the program of study. Students should avail themselves of the opportunity to use these extensive materials.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation and job entry level skills. Clinic equipment, implements, and products are comparable to

those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career oriented activities. The courses are presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lecture, demonstration, cooperative learning, labs, student salon activities, and student participation. Audio-visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the courses.

GRADING PROCEDURES: The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

90% to 100%	A
80% to 89%	B
70% to 79%	C
69% and Below	F – UNSATISFACTORY

HOURS

SUBJECT – UNIT

150	THEORY - CLASSROOM INSTRUCTION Orientation, the History of Cosmetology, Career Opportunities, Life Skills Management, Communicating for Success, State Laws and Regulations, Professional Image, First Aid, Chemistry, Anatomy and Physiology, Electricity
75	BACTERIOLOGY, DECONTAMINATION AND INFECTION CONTROL Health, Public Sanitation, Methods, Chemical Agents, Types, Classifications, Bacterial Growth, Biology, Infections, Infection Control, Products, Tools, Equipment use and safety
90	SHAMPOO, RINSES, SCALP TREATMENTS Shampooing, Rinsing, and Conditioning, Principles and Techniques of Treatments and Disorders of the Hair and Scalp and Related Chemistry; Product Knowledge, use and safety
300	HAIRSTYLING Principles and Techniques of Wet Styling, Blow Drying and Waving, Finger Waving, Hair Dressing, Braiding, Hair Extensions, Enhancements, and Wigs; Product Knowledge, use and safety
300	HAIRCUTTING Principles and Techniques of Sectioning, Removing length or bulk with razor, scissors, clippers, shears

- 120 HAIR COLORING - BLEACHING**
Principles and Techniques of Temporary, Semi-Permanent, Permanent Color, Bleaching, Tinting, Toning, Frosting, Special Effects, Problems
- 120 CHEMICAL REARRANGING (TEXTURE SERVICES)**
Principles and Techniques of Sectioning, Wrapping, Processing, curling, Relaxing
- 90 MANICURING, PEDICURING, NAIL EXTENSIONS**
Nail Structure and Growth, Principles and Techniques of Theory of Massage, Manicuring, Pedicuring and Advanced Nail Techniques
- 60 FACIALS**
Principles and Techniques of Skin Care Treatment and Application of Cosmetics, Histology of the Skin, Theory of Massage, Facial Treatments, Cosmetic Application, Artificial Eyelashes, Removal of Unwanted Hair, Lash/Brow Tinting, Light Therapy
- 180 SALON BUSINESS, RETAIL SALES, CAREER AND EMPLOYMENT INFORMATION**
Fundamentals of Business Management, opening a Salon, Business Plan, Written Agreements, Licensing Requirements and Regulations, Laws, Salon Operations, Policies, Practices, Compensation Packages, Payroll Deductions, Telephone Use, Advertising, Sales, Communications, Public/human Relations, Insurance, Salon Safety; Seeking Employment, On the Job, and Professional Ethics
- 15 INSTRUCTOR DISCRETION**
To be applied by the Instructor to strengthen student performance; supervised field trips; or other related training.
- 1500 TOTAL HOURS**
The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination. The generous portion of miscellaneous hours is to be applied as needed in curriculum related areas or if the Student desires to specialize in a specific area.
-

MASTER INSTRUCTOR COURSE 1000 Clock Hours

TUTION	\$10000.00
REGISTRATION FEE	\$100.00
BOOKS not returnable after issued	\$400.00
TOTAL COST	\$10500.00

The following items are non-refundable after the student begins class:

- Registration Fee \$100.00
- Books \$400.00
- Kits not required for this course

Any remaining balance will be divided into weekly or monthly payments as defined in the enrollment agreement. The student must fulfill ALL financial obligations to the school or make arrangements

through the tuition finance company TFC for payment options prior to graduation. Payments may be made by cash, check, money order, credit card or through non-federal agency or loan programs. Students are responsible for paying the total tuition and fees and for repaying applicable loans plus interest.

- COURSE: MASTER INSTRUCTOR
- TEXT: MILADY MASTER EDUCATOR TEXT
MILADY MASTER EDUCATOR WORKBOOK
MILADY MASTER EDUCATOR REVIEW GUIDE

COURSE CURRICULUM		
DESCRIPTION	REQUIRED NON-CLINIC HOURS	REQUIRED HOURS
Introduction to teaching		150
Course outline & development: lesson planning, teaching techniques, teaching aids, developing, administering & grading exams		330
Cosmetology/barber laws, school management & record keeping		120
Teaching assisting in the classroom		150
Practical teaching- classroom & clinic		250
TOTAL		1000

*This course includes additional classes in professional development necessary for success in the personal service field.

COURSE OBJECTIVES AND PERFORMANCE OBJECTIVES

Upon completion of the 1000 clock hour master instructor course, the students shall have acquired the technical abilities and the academic theory in compliance with the requirements of the Oklahoma State Board of Cosmetology. Enrollment consist of full time only which is 30 hours per week.

After completion of the course, the graduate shall have the ability to:

- Teach cosmetology services
- Teach cosmetology theory
- Operate his/her own school of cosmetology after a reasonable amount of experience as an observant employee
- Supervise students performing cosmetology services in the clinic

INSTRUCTIONAL METHODS AND MATERIALS, TESTING AND GRADING PROCEDURES

- Supervised lectures, class presentations and demonstrations under the supervision of a licensed instructor. Student instructors assist in teaching both by lectures in the theory class and clinic observation of work being performed by cosmetology and manicuring students on clients.
- Student instructors earn theory and practical grades through lectures, theory demonstrations, written tests and a final written examination.
- The course is supplemented by audio-visual and in house continuing education programs.

MASTER INSTRUCTOR COURSE 1000 CLOCK HOURS

DESCRIPTION: The Master Instructor Course covers the area of instruction, supervision and administration that may be necessary for instructors during the presentation of a Basic Cosmetology, Barbering and/or Manicurist Program. The Program of study includes lecture and demonstration classes, supervised participation, clinic floor supervision and instructor participation in counseling and testing.

OBJECTIVES: Upon completion of the course requirements, the determined graduate will be able to:

- Teach all required cosmetology and/or barbering services.
- Teach all areas required in theory for the basic cosmetology program, barbering program and the manicurist program.
- Communicate effectively and interact appropriately colleagues, supervisors and clients.
- Supervise students performing cosmetology and barbering related services.
- Complete required records of attendance, grades and progress as well as all disciplinary actions required by the school.
- Compile any lesson plans needed for instruction.

REFERENCES: A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support the program of study and supplement the program of study. Students should avail themselves of the opportunity to use these extensive materials.

TEACHING AND LEARNING METHODS: The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for state board preparation, graduation and job entry level skills, Instructor students will participate in supervised lectures and clinic experiences. Students earn theory grades through regular written exams and are graded on lesson plans. This program is supplemented with audio-visuals.

GRADING PROCEDURES: The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 70% and pass written and practical exams prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

90% to 100%	A
80% to 89%	B
70% to 79%	C
69% and Below	F – UNSATISFACTORY

School rules and regulations, reviewing of the school's basic cosmetology, barbering and manicurist program outlines and lesson plans, observance of all theory and practical classes, audio-visual methods, materials and equipment, personal qualities for effective teaching and professional qualities of an instructor.

150 INTRODUCTION TO TEACHING AND CURRICULUM

Motivating students, maintaining order and discipline, orientation, keeping students interested, personal and business ethics, areas of teaching, preparing lesson plans and having all teaching materials ready, self-motivation. Communication techniques.

330 COURSE OUTLINING AND DEVELOPMENT: LESSON PLANNING, TEACHING TECHNIQUES, TEACHING AIDS, DEVELOPING AND ADMINISTERING AND GRADING EXAMINATIONS.

Value of daily lesson plans, benefits and importance of lesson planning and course outlines, elements of a good lesson plan and course outline, items to consider in lesson construction, direction of effective study habits, motivation for study, kinds of test (written and practical), measurements of general student ability and achievements, diagnosis of student and/or teacher weaknesses, writing objectives, developing handouts, flexible scheduling, student assignments and practical grade projects, student credit sheets, human relations and professional development, develop written test, recording student attendance and progress, the use and value of progress grades and reports, unit analysis.

120 COMETODOLOGY/BARBER LAW, SCHOOL MANAGEMENT AND RECORD KEEPING

Required record keeping, certification of hours, Oklahoma Law in reference to Cosmetology/Barbering rules and regulations, receptionist duties, appointment bookings, employment resumes, business plans, basic bookkeeping, salary related information-salaries, social security and taxes, business laws and insurance laws, business operations.

150 TEACHING, ASSISTING IN THE CLASSROOM

Observing theory lectures to prepare student for actual job readiness, helping to prepare lesson plans and course outlines, assisting in practical demonstrations, helping on testing and grading of test.

250 PRACTICE TEACHING-CLASSROOM AND CLINIC

Teaching theory classes from lesson plans prepared by student under supervision, performing practical demonstrations, testing and grading students, recording all test given to student, keeping students attentive to lesson being taught.

1000 TOTAL HOURS

The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination. The generous portion of miscellaneous hours is to be applied as needed in curriculum related areas or if the Student desires to specialize in a specific area.

Master Instructor students are assigned practice in the classes actually scheduled by the school. Practice teaching by master instructor students will be in all courses offered. Practice teaching must be supervised by licensed Master Instructor.

ABSENCES

Absences are absolute and without exemptions. Students are encouraged to avoid absences during the term of their training. Classes are scheduled in a sequential order that promotes training in all subject matter on a timely basis. Without exception, students must complete hours defined in course length.

TARDINESS “Punctual” is often used synonymously with “on time.” Everyone is urged to practice punctuality (be on time). Habitual lateness is viewed negatively, whether it is in an educational environment or gainful employment. Students arriving late may not clock in or enter the class until the next scheduled class begins.

BUSINESS TRAINING, HUMAN RELATIONS AND PERSONAL DEVELOPMENT

The objective of our business training unit is to ensure students develop interpersonal skills, professional attitude and appearance, and a thorough understanding of how to operate and work in a private salon. Topics include maintaining a professional relationship, client communications and consultation, business management, business laws, human relations and personal development.

SATISFACTORY ACADEMIC PROGRESS POLICY

Satisfactory Progress in attendance and academic work is a requirement. Prospective students are provided with the Sap policy at pre-enrollment. Students must maintain Satisfactory Progress to continue eligibility for funding. To determine Satisfactory Progress, all students are evaluated in academics and attendance by the midpoint of each academic year. Students are advised of their academic and attendance status via a progress report.

The student must;

- Maintain a cumulative academic average of 70%
- Maintain a cumulative attendance rate of 67%
- Students meeting the minimum requirements for attendance and academic progress at any evaluation point will be considered to be making satisfactory progress until the next evaluation period.

Students are evaluated for Satisfactory Academic Progress at the following Actual Hours:

	BASIC COSMETOLOGY	BARBER	MASTER INSTRUCTOR
EVALUATION 1	450 HOURS	450 HOURS	450 HOURS
EVALUATION 2	900 HOURS	900 HOURS	900 HOURS
EVALUATION 3	1200 HOURS	1200 HOURS	1000 HOURS

The total academic year length, measured in clock hours or competencies, and corresponding academic year of each course or program offered by the institution is 900 hours.

Students are expected to attend classes as per their enrollment agreement. Students are responsible to clock in and out appropriately to document their hours; the only documentation accepted for student hours is the time clock system. Continued tardiness may result in disciplinary action up to and including termination. Students who are going to be absent are expected to call the school prior to the beginning of their scheduled shift. All absences are recorded and made a part of the school permanent record. The student is responsible for class material and/or tests missed while absent. Students are encouraged not to miss any days during their scheduled “freshman” phase. Students who miss 10 consecutive school days (14 calendar days) without communicating with the School Director/designee may be terminated on the 11th consecutive school day. Students who persist in repeating patterns of absenteeism will be advised and will be subject to appropriate

disciplinary action. Students who have excessive absences may be terminated; re-enrollment is at the discretion of the school.

Students must attend a minimum of 67% of the cumulative scheduled hours to maintain Satisfactory Progress and complete the course within the maximum allowed time frame. The maximum time frame is equal to 1.5 times the published length of the course. Authorized leaves of absences will not be considered in the maximum time frame evaluation; LOAs will extend the student's contract period and max time frame by the same number of days taken in the LOA.

Transfer hours from another institution are accepted toward the student's educational program and counted as both attempted and completed for the purpose of determining allowable max time frame and SAP evaluation periods are based on actual contract hours at the institution.

INTERRUPTIONS, PROGRAM INCOMPLETES, 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 monthly attendance grade. Students who withdraw prior to completion of the programs and wish to re-enroll will return in the same status as when they left. The school will charge a re-entry fee to student's wave withdrawn and wish to re-enter more than 30 days after termination, of \$150. The tuition rates at the current time of re-entry will apply to the balance of training hours needed for students who re-enroll more than 30 days after the 30 days after the formal withdrawal date unless mitigating circumstances apply.

QUANTITATIVE REQUIREMENTS

Students are required to maintain a 67% cumulative attendance rate to be considered maintaining satisfactory academic progress. Students who meet the minimum requirements for attendance and academic performance are considered to be making satisfactory academic progress until the next scheduled evaluation.

QUALITATIVE REQUIREMENT

Students must maintain a 70% cumulative GPA to be considered passing--The following grading scale is used to by the School for written, practical, and attendance evaluations:

90% to 100%	A
80% to 89%	B
70% to 79%	C
69% and Below	F – UNSATISFACTORY

DETERMINATION OF PROGRESS STATUS

Students will receive a hard-copy of their Satisfactory Academic Progress at the time of each evaluation. Students who meet the minimum requirements for attendance and academic performance are considered to be making satisfactory academic progress until the next evaluation. Students who do not achieve minimum standards are no longer eligible for Title IV funds, unless the student is on warning or has prevailed upon appeal of negative determination and is now on probation.

WARNING STATUS

Students failing to meet requirements for attendance or academic progress will be placed on Warning Status. Students on Warning Status may continue to receive Title IV funding for one payment period. Students are not required to appeal a Warning Status.

APPEAL AND PROBATION

Students on Warning Status who do not meet requirements at the next evaluation point will lose eligibility for Title IV funding. Students who wish to appeal the school's determination (for reasons such as death of a relative, injury/illness of the student, or other special circumstances) must appeal within the required time frame and on the school required form (see Appeals). If the school grants the student's appeal, the student will be placed on Probation Status until the next evaluation point and the student's eligibility for Title IV funding will be reinstated. A student may be placed on Probation Status for one payment period.

APPEAL AND PROBATION

If a student is determined as NOT making Satisfactory Progress, the student may appeal the negative determination. The student must submit a written appeal on the school's form to the school administration within 5 days of the determination, with supporting documentation including reasons why the determination should be reversed and a request for re-evaluation with documentation stating how the student will be ready for the next evaluation and make SAP. An appeal hearing will take place within (5) five business days of receipt of this written appeal to consider the student's appeal and to determine if the student can achieve SAP by the next evaluation period. This hearing will be attended by the student, parent/guardian if applicable, and appropriate school staff. A decision on the appeal will be made within (3) three business days after this hearing, and will be communicated in writing. The decision will be final. Students who prevail upon appeal and the determination that they can make SAP will have eligibility for Title IV funding reinstated. Students who do not achieve minimum satisfactory progress standards and do not prevail upon appeal are no longer eligible for Title IV funding.

A Probation Status will be granted for an approved appeal if the School determines that SAP standards can be met by the end of the subsequent evaluation period. Students who regain SAP at the next reporting period are considered as meeting SAP. If a student is on probation and does not make SAP at the end of that particular evaluation period, the student cannot remain on probation. The student would then be considered not making SAP. A copy of all appeal documentation will be provided to student and a copy of all documentation will be kept in student file. **PROBATION STATUS**

A probation status will be granted for an approved appeal if the School determines that SAP standards can be met by the end of the subsequent evaluation period. The Student will regain Title IV eligibility for the current payment period only. Students who regain SAP at the next reporting period are considered as meeting SAP and will have regained full eligibility; those who are not making SAP will continue to be ineligible to receive Title IV fund without another option to appeal. A student may be placed on Probation Status for one payment period.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Is limited to the period under evaluation. Students making SAP by the conclusion of the Warning Status or Probation Status are considered to have regained eligibility. Additional assignments and opportunities will be provided for students to help re-establish SAP. Students are allowed to stay over their daily scheduled hours, not to exceed 10 hours per day. SAP must be obtained before maximum time frame is exceeded.

NONCREDIT, REPETITIONS, AND REMEDIAL PROGRAMS

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

LOSING AND REGAINING ELIGIBILITY: FINANCIAL AID WARNING STATUS

A student deemed as not making SAP at the reporting period will be automatically placed in a Financial Aid Warning Status; no action is required by the student and they may continue to receive

Title IV funds for one additional payment period. Students who are making SAP at the next reporting period are considered as meeting SAP have regained full eligibility, those who are not making SAP will be placed on Financial Aid Probation Status and are not eligible for Title IV funding.

FINANCIAL AID PROBATION STATUS

A student placed on Financial Aid Probation may receive Title IV, /HEA program funds for one payment period. Any student that prevails upon the appeal process shall be placed on Financial Aid probation and will be eligible to receive Title IV during this period. The student may also be placed on an individual development plan to assist the student in regaining SAP at the end of this payment period. Those who are not making Sap at the end of the Financial Aid probation period will be ineligible to receive Title IV funds for the following payment period. A Student must meet SAP prior to having eligibility reinstated.

REINSTATEMENT OF AID

Is limited to the payment period under evaluation. Prior payment periods in which the student was determined ineligible for aid will not be included in the student's reinstatement of eligibility. A student may be paid Title IV funds for the payment period in which he/she resumes satisfactory academic progress.

LEAVE OF ABSENCE

For those students who find it necessary to be out of school for an extended period of time an approved leave of absence is available. A Leave of Absence must be requested in writing, in advance, stating the reason for the request and the request must include the student's signature, unless unforeseen circumstances prevent the student from doing so, a form is available from the Director. The School may grant a LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances with documentation of the reason for its decision, the school collects the request from the student at a later date and the School establishes the start date of the approved LOA as the first date the student was unable to attend. Leaves of Absence requests will only be approved for 5 or more consecutive school days. Leave of Absence requests are strongly discouraged during the "Beginning" phase of training. Leaves of Absence may not exceed 180 calendar days in any 12-month period. There must be a reasonable expectation that the student will return from the LOA. No federal student loan monies can be disbursed during a leave of absence. If enrollment is temporarily interrupted for a leave of absence (LOA), the student will return to school in the same progress status as prior to the LOA. Hours elapsed during a LOA will extend the student's contract period by the same number of days taken in the LOA (with changes to the enrollment agreement being initialed by all parties) and will not be included in the student's cumulative attendance percentage calculation. The School will not assess the student any additional charges as a result of the LOA. The Student granted a LOA is not considered to have withdrawn and no refund calculation is required at this time. Students who fail to return from a LOA will have an Unofficial Withdrawal on the last date of physical attendance and refund calculations will be performed, with any refunds due the student being paid within 45 days. A Student will be withdrawn if the student takes an unapproved LOA or does not return by the expiration of an approved LOA with the student's withdrawal date for the purpose of calculating a refund will be the students last date of attendance.

DETERMINATION DATE / WITHDRAWAL DATE (OFFICIAL / UNOFFICIAL WITHDRAWAL)

The actual last date of attendance would be the last day the student was physically in attendance. A withdrawal date on a student who had been previously attending could be up to, but not to exceed 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

GROUND FOR TERMINATION/EXPULSION

Failure to comply with any and all of the school policy as outlined in the rules and regulations agreement may be grounds for termination. Any student that is terminated will be required to pay all tuition due (calculated on scheduled hours) and fees due at the time of termination, before any documented hours are released.

EXTRA INSTRUCTIONAL CHARGES POLICY

Each course/program has been scheduled for completion within an allotted time frame. If a student does not attend the hours contracted to be able to graduate within the contract period, additional training will be billed at the rate of \$15 per hour, payable in advance, until graduation. Students will not be allowed to clock in until applicable daily payments are made.

INSTITUTIONAL REFUND POLICY

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. All refunds will be calculated based on scheduled hours and based on the student's last date of attendance. Unofficial withdrawals for clock hour students are determined by the school through monitoring clock hour attendance at least every 30 days. Students will be withdrawn if the student takes an unapproved LOA or does not return by the expiration date of an approved LOA, the students withdrawal date for the purpose of calculating a refund will be the students last date of attendance.

SCHOOL REFUND POLICY

1. An applicant not accepted by the school shall be entitled to a refund of all monies paid.
2. If 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 the signing of the enrollment agreement, all monies collected by the school shall be refunded except the non-refundable application fee. The cancellation date will be determined by the date said information is postmarked or delivered to the school administrator in person. If a student receives any portion of a kit or textbooks, that student is responsible for 100% of the charges for those items received after three (3) business days of the signing of the enrollment agreement. These policies apply regardless of whether or not the student has actually started training.
3. If a student cancels his/her contract after three business days after signing, but prior to entering classes, he/she shall be entitled to a refund of all monies paid to the school less an application fee of \$100.00 for all courses offered. A termination fee of \$150.00 will be applied to students that drop.
4. For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized:

<u>Percentage of Enrollment Time</u>	<u>Amount of Tuition and Fees Charged</u>
0.01% to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and Over	100%

5. "Enrollment time" is defined as the hours scheduled to attend between the actual starting date and the last date of physical attendance. Any monies due to the applicant or student shall be refunded within 45 days of determination that the student has withdrawn whether officially or unofficially. A refund calculation shall occur no more than 14 calendar days from the last day of physical attendance, or in the case of a leave of absence, the earlier of the scheduled date of return or the date that the student notifies the school that he/she will not be returning.
6. The refund policy will apply to tuition and fees charged in the enrollment agreement. Other miscellaneous charges to the student for books, extra kit items, products, etc., or debts to the school incurred by the student will be calculated separately at the time of withdrawal. The student is responsible for 100% of the charges for those items; these items become the property of the student when issued and are not included in tuition adjustment computations and are non-refundable.
7. If the school is permanently closed or is no longer offering instruction after a student has enrolled, the school will make a Pro Rata refund of tuition for each student. NACCAS will be provided a list of all students enrolled at the time of closure and the amount of each Pro Rata refund. The school shall dispose of all school records in accordance with state laws.
8. When situations of mitigating circumstances are in evidence, the school may make a settlement which is reasonable and fair to the student and the school.
9. If the course is cancelled subsequent to a student's enrollment and before instruction in the course has begun, the school will provide a refund of all monies paid.
10. Any return of Title IV funds will be paid as applicable, 1) Unsubsidized Federal Direct Loan, 2) Subsidized Federal Direct Loan, 3) Federal PLUS/Direct PLUS Loan, 4) Federal Pell Grant, 5) Federal SEOG, 6) Other Federal, state, private or institutional aid, 7) the student. If the student has

received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

11. Students attending the institution for the first time who withdraw or terminate prior to course completion and who are recipients of Title IV funds shall be evaluated for a return of Title IV funds according to federal guidelines.

RETURN OF TITLE IV, HEA POLICY

When you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. Totally Cosmo School of Modern Cosmetology will calculate the amount of tuition to be returned to the Title IV, HEA Federal fund programs according to the policies listed below.

RETURN TO TITLE IV FUNDS POLICY

This policy applies to students' who withdraw official, unofficially or fail to return from a leave of absence or dismissed from enrollment at Totally Cosmo School of Modern Cosmetology. It is separate and distinct from the Totally Cosmo School of Modern Cosmetology refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required for the students affected by this policy, are determined per the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of unearned funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.

The school must advise the student or parent that they have 14 calendar days from the date that the school sent the notification to accept a post withdraw disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

Post Withdrawal Disbursement

The institution will offer any post-withdrawal disbursement of loan funds within 30 days of the date it determines the student withdrew.

The institution must disburse any Title IV, HEA grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the school determined the student withdrew and disburse any loan funds a student accepts within 180 days of that date.

Post-withdraw disbursements will occur within 90 days of the date that the student withdrew. Note based on the above two statements is 90 days your policy? If not, you need to adjust it.

“Official” Withdrawal from the School

A student is considered to be “Officially” withdrawn on the date the student notifies the Financial Aid Director or School Director in writing of their intent to withdraw. The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal:

1. Date student provided official notification of intent to withdraw, in writing or orally.
2. The date the student began the withdrawal from Totally Cosmo School of Modern Cosmetology, records. A student is allowed to rescind his notification in writing and continue the program. If the student subsequently drops, the student’s withdrawal date is the original date of notification of intent to withdraw.
3. 3. If a student on an approved leave of absence notifies the school that he or she will not be returning. The date of withdrawal determination shall be the earlier of the scheduled date of rerun for the leave of absence or the date the student notifies the institution that the student will not be returning.

Upon receipt of the official withdrawal information, Totally Cosmo School of Modern Cosmetology, will complete the following:

1. Determine the student’s last date of attendance as of the last recorded date of academic attendance on the school’s attendance record;
2. Two calculations are performed:
 - a. The student’s ledger card and attendance record are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and if any, amount of Title IV funds for which the school is responsible. Returns made to the Federal Funds Account are calculated using the Department’s Return of Title IV, HEA Funds Worksheets, actual attendance and are based upon the payment period.

Calculate the school’s refund requirement (see school refund calculation):

3. The student’s grade record will be updated to reflect his/her final grade.
4. Totally Cosmo School of Modern Cosmetology, will return the amount for any unearned portion of the Title IV funds for which the school is responsible within 45 days of the date the official notice was provided.
5. The school will provide the student with a letter explaining the Title IV, HEA requirements:
 - a. The amount of Title IV assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program based on actual attendance and the amount of funds the student received.
 - b. Any returns that will be made to the Title IV, HEA Federal program on the student’s behalf as a result of exiting the program. If a student’s scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.
 - c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
6. Supply the student with ledger card record noting outstanding balance due to the school and the available methods of payment. A copy of the completed worksheet, check, letter and final ledger card will be kept in the student’s file.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he/she is continuing his or her program of study, and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

Unofficial Withdrawal from School

In the event that the school unofficially withdraws a student from school, the School Director and/or Admissions Director must complete the Withdrawal Form using the last date of attendance as the drop date. Unofficial withdrawals for clock hour students are determined by the school through monitoring clock hour attendance at least every thirty (30) days.

Any student that does not provide official notification of his or her intent to withdraw and is absent for more than 14 consecutive calendar days, fails to maintain satisfactory academic progress, fails to comply with the school's attendance and /or conduct policy, does not meet financial obligations to the school, or violates conditions mentioned in the Totally Cosmo School of Modern Cosmetology's, contractual agreement, will be subject to termination and considered to have unofficially withdrawn.

Within one week of the student's last date of academic attendance, the following procedures will take place:

1. The education office will make three attempts to notify the student regarding his/her enrollment status;
2. Determine and record the student's last date of attendance as the last recorded date of academic attendance on the attendance record;
3. The student's withdrawal date is determined as the date the day after 14 consecutive calendar days of absence;
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment;
5. Totally Cosmo School of Modern Cosmetology, calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
6. Calculate the school's refund requirement (see school refund calculation);
7. Totally Cosmo School of Modern Cosmetology, Executive Financial Director will return to the Federal fund programs any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made and note return on the student's ledger card.
8. If applicable, Totally Cosmo School of Modern Cosmetology, will provide the student with a refund letter explaining Title IV requirements:
 - a) The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
 - b) Advise the student in writing of the amount of unearned Title IV aid and tuition and fees that he/she must return, if applicable.
 - c) Supply the student with a final student ledger card showing outstanding balance due the school and the available methods of payment.
9. A copy of the completed worksheet, check, letter, and final ledger card will be kept

in the student's file.

Withdraw Before 60%

The institution must perform a R2T4 to determine the amount of earned aid through the 60% point in each payment period or period of enrollment. The institution will use the Department of Education's prorate schedule to determine the amount of the R2T4 funds the student has earned at the time of withdraw.

Withdraw After 60%

After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

Totally Cosmo School of Modern Cosmetology measures progress in Clock Hours, and uses the payment period for the period of calculation.

The Calculation Formula:

Determine the amount of Title IV, HEA aid that was disbursed plus Title IV, HEA aid that could have been disbursed.

Calculate the percentage of Title IV, HEA aid earned:

- a) Divide the number of clock hours scheduled to be completed in the payment period as of the last date of attendance in the payment period by the total clock hours in the payment period.

$$\frac{\text{HOURS SCHEDULED TO COMPLETE}}{\text{TOTAL HOURS IN PERIOD}} = \% \text{ EARNED}$$

- b) If this percentage is greater than 60%, the student earns 100%.
- c) If this percent is less than or equal to 60%, proceeds with calculation.

Percentage earned from (multiplied by) Total aid disbursed, or could have been disbursed = AMOUNT STUDENT EARNED.

Subtract the Title IV aid earned from the total disbursed = AMOUNT TO BE RETURNED.

100% minus percent earned = UNEARNED PERCENT

Unearned percent (multiplied by) total institutional charges for the period = AMOUNT DUE FROM THE SCHOOL.

If the percent of Title IV aid disbursed is greater than the percent unearned (multiplied by) institutional charges for the period, the amount disbursed will be used in place of the percent unearned.

If the percent unearned (multiplied by) institutional charges for the period are less than the amount due from the school, the student must return or repay one-half of the remaining unearned Federal Pell Grant.

Student is not required to return the overpayment if this amount is equal to or less than 50% of the total grant assistance that was disbursed /or could have been disbursed. The student is also not required to return an overpayment if the amount is \$50 or less.

Totally Cosmo School of Modern Cosmetology will issue a grant overpayment notice to student within 30 days from the date the school's determination that student withdrew, giving student 45 days to either:

1. Repay the overpayment in full to or Sign a repayment agreement with the U.S. Department of Education.

Order of Return

Totally Cosmo School of Modern Cosmetology is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Parent Plus loans
- Direct PLUS loans
- Federal Pell Grants for which a Return is required
- Iraq and Afghanistan Service Grant for which a Return is required
- Federal Supplemental Educational Opportunity Grant
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The Student

Earned AID:

Title IV, HEA aid is earned in a prorated manner on a per diem basis (calendar days or clock hours) up to the 60% point in the semester. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the financial aid director.

Post Withdraw

If you did not receive all of the funds that you have earned, you may be due a post-withdraw disbursement. Totally Cosmo School of Modern Cosmetology may use a portion or all of your post-withdraw disbursement for tuition and fees (as contracted with Totally Cosmo School of Modern Cosmetology). For all other school charges, Totally Cosmo School of Modern Cosmetology needs your permission to use the post-withdraw disbursement. If you do not give permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

Time frame for returning an unclaimed Title IV, HEA credit balance If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds no later

than 240 days after the date the school issued the check. If a check is returned to a school or an EFT is rejected, the school may make additional attempts to disburse the funds, provided that those

attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the school does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period. The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

Institution Responsibilities

Totally Cosmo School of Modern Cosmetology's responsibilities in regard to Title IV, HEA funds follow:

- Providing students information with information in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV, HEA funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV, HEA programs.

The institution is not always required to return all of the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

Overpayment of Title IV, HEA Funds

Any amount of unearned grant funds that you must return is called overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangement with Totally Cosmo School of Modern Cosmetology or Department of Education to return the amount of unearned grant funds.

Student Responsibilities in regard to return of Title IV, HEA funds

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdraw should be in writing and addressed to the appropriate institutional official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- Either these notifications, to withdraw or rescind to withdraw must be made to the official records/registration personal at your school.

Refund vs. Return to Title IV, HEA Funds

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that Totally Cosmo School of Modern Cosmetology may have to return to you due to a cash credit balance. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Totally Cosmo School of Modern Cosmetology may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what Totally Cosmo School of Modern Cosmetology refund policy is, you may ask your Schools Financial Planner for a copy.

Return to Title IV, HEA questions?

If you have questions regarding Title IV, HEA program funds after visiting with your financial aid director, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243).

TTY users may call 800-730-8913. Information is also available on student aid on the web www.studentaid.ed.gov.

*This policy is subject to change at any time, and without prior notice.

SCHOLARSHIPS AND TUITION WAIVER POLICY

The school does not offer scholarships or tuition waivers of any kind.

APPLYING FOR FINANCIAL AID

- Complete the Free Application for Federal Aid (Pell Grant) www.fafsa.com
- Complete the Verification process, if required, within 90 days.
- Supply to the institution the students/spouse and/or parents tax returns or a non-tax filing statement.
- Supply any additional documentation to the institution that is requested in order to determine aid.

When all requested documentation has been completed and processed, the institution will determine the amount of assistance available to the students. Need is determined by an assessment of the student/spouse/parent income and assets. The Expected Family Contribution is determined through the Federal Needs Analysis System.

STUDENTS FINANCIAL ASSISTANCE *disclaimer, school is not eligible for Federal Student Aid at this time. We are a currently in Candidate Status.

The student is notified of his/her expected funds by the Financial Administrator. The student is further apprised of the following:

- Date, amount hourly requirements for each disbursement
- How funds will be credited
- Satisfactory progress must be maintained as defined by the School
- A brief description of the program

FEDERAL PELL GRANT

Students must complete an ED approved financial aid application, upon completion the data is entered by the financial aid administrator and processed electronically. Pell Grant eligibility is determined by an assessment of the student/spouse/parent's income and assets. The result is called the Expected Family Contribution (EFC) and schools use this figure to determine the award. Congress determines the maximum amount that may be disbursed for a given year. This is a grant and does not need to be repaid.

TFC CREDIT CORPORATION

Totally Cosmo School of Modern Cosmetology is also offering a convenient payment plan through TFC Credit Corporation. Interest and fees will be added to the cost of tuition when this program is utilized.

For more information on financial aid see Debbie Elliott in the school office. The school office is open Monday - Friday 9a.m.-5p.m.

MANUAL SKILLS AND GENERAL EVALUATION INTERPRETATION

Satisfactory:	The student is developing skills in a manner which meets exceeds the expected level of performance in relation to the individuals training
Shows Improvement:	Indicates the student is making satisfactory progress in this area. Continued improvement will be required to keep the student from falling into the “needs improvement” category.
Needs Improvement:	Indicates the student is achieving the minimum level of performance expected by Totally Cosmo School of Modern Cosmetology in relation to the student’s number of hour. At the end of the next period, the student’s current performance will be marked as “unsatisfactory”.
Unsatisfactory:	The student works below minimum standards leading to probation and/or termination.

Policy/Operating Procedure: Emergency Response and Evacuation
 Effective: January 1, 2017

Emergency Response and Evacuation

In the case of an emergency or immediate or perceived threat toward the students and/or employees, or immediate or perceived threat toward any other person on the school premises, the employee is authorized make an emergency call to 911. Instructors (including student instructors) and/or staff members should remain in the room with their students if they are notified of a possible emergency. As soon as is reasonably possible, the Administration should be notified of the threat. Should an emergency or dangerous situation arise that may impact the health or safety of students and/or employees adhere to the following guidelines:

- ▣ **Fire Evacuation:** Exit the building in the event of a fire; follow signage to the nearest exit
- ▣ **Tornado Procedure:** Seek shelter in the event of a tornado, follow staff instructions
- ▣ **All Other Emergency Situations:** Refer to campus managers and instructors
- ▣ **Icy Days and Emergency Notices** will be sent via mass notice via text:

Institution	Address	Website
School: Totally Cosmo School of Modern Cosmetology OPE ID: 04257700	110 N. Broadway Broken Bow, OK 74728	www. totallycosmo.com

GENERAL EMERGENCY PROCEDURES

Who to Contact

All employees are expected to be familiar with and to follow procedures outlined in the Totally Cosmo School of Modern Cosmetology Response Plan. In the case of an emergency or immediate or perceived threat toward the students and/or employees, or immediate or perceived threat toward any

other person on the school premises, the employee is authorized make an emergency call to 911. Instructors (including student instructors) and/or staff members should remain in the room with their students if they are notified of a possible emergency. As soon as is reasonably possible, the Administration should be notified of the threat.

Medical Attention

Anything requiring more than minor attention is to be referred to the local hospital. Except in cases of severe illness or medical emergencies, students are considered mature enough to seek appropriate relief such as returning home, visiting the restroom, or seeking medical help.

PERSONAL RESPONSIBILITY FOR SAFETY

No safety rule is a complete substitute for common sense, nor can safety rules be devised to cover every situation you experience. For these reasons, good judgment must be used in every situation. Each person is responsible for the following:

Individual Responsibility

Follow the approved practices and procedures or standards which apply, on any work you perform for the school.

Use only the appropriate protective equipment and devices. Use such equipment or devices whenever the hazard justifies their use or when so instructed by your supervisor.

It is the responsibility of everyone to make frequent inspections of tools and other equipment used to make sure such tools and equipment are in good physical condition.

Report to your Supervisor/Instructor any condition which might injure any person or damage any property. The hazard should also be pointed out to others exposed to it in order to correct or avoid it before an accident occurs.

Any injury which occurs at school, no matter how slight, or any accident that causes damage to property shall be reported immediately to the School Director or representative. All injuries and accidents should be reported to the Supervisor/Instructor by the end of the day.

If anyone observes another who is about to endanger themselves, another person, or property while at the School, they should intervene immediately in such a way as to not endanger themselves. Alcoholic beverages are not allowed on the School property and use of such is prohibited. No one is to report for work or class evidencing any effects of alcoholic consumption.

Controlled substances, such as marijuana and cocaine, are illegal by state and federal law. Their use and possession are prohibited on school property.

Liquids such as water or oil, excessive dust/dirt, or any other debris spilled on floors represent serious slipping hazards and should be cleaned up immediately upon observation.

Accident Investigation and Reporting

Anyone who suffers an injury during school shall promptly report such injury to the Supervisor/Instructor no later than end of the period on the day in which the injury occurred.

Every accident shall be investigated to determine the cause and the steps needed to prevent a recurrence. It shall be the responsibility of the Supervisor/Instructor to obtain the complete and detailed facts of the accident as soon as possible after it occurs and to see that the required reports are made to the Administration.

Firearms

Exceptions to this policy are limited to the following instances:

- Department of Public Safety and other law enforcement agencies in performance of their normal duties may carry firearms on School property

Good Housekeeping

Good Housekeeping is essential to safe operation. It will result in fewer accidents and will reduce fire hazards. Oil and chemical spills should be cleaned up promptly to eliminate slipping and fire hazards. All work areas must be kept free of tools, materials, draped hoses, extension cords, and other objects which create hazards. Cleaning up the area where you are working is part of the job. A job is not completed until the area is cleaned up.

FIRE PREVENTION AND SECURITY

Fire Prevention

Everyone should exercise good judgment and conduct themselves in a manner that would prevent fires while on School property.

No one should smoke in areas where “No Smoking” signs are posted, or where hazard from smoking exists.

If a fire should occur, contact your supervisor/instructor or the School Director.

Stay calm. If the fire is small, select the proper extinguisher and attack the fire (if this can be done safely).

The following chart describes the different types of fires normally encountered and the proper extinguisher to use in each case.

TYPES OF FIRES	TYPES OF EXTINGUIDHER AND AGENT
Ordinary Combustible Materials Such As Paper, Wood, and Trash	Water (Preferred) And Multi-purpose
Flammable Liquid And Gases such As Gasoline, Lubricating Oils and Natural Gas	Dry Chemical (Preferred) And Carbon Dioxide
Electrical such as Electronic Instruments And Switchgear Installations	Carbon dioxide (Preferred) And Dry Chemical

Storage of Flammable Liquids

Metal containers and/or safety cans equipped with flame arresters and spring actuated caps should be used for the storage and handling of all flammable liquids with a flashpoint of less than 100-degree F.

SOLVENTS, CHEMICALS & CHEMICAL CLEANING, WATER TREATMENT

Rule

All chemicals and solvents are treated as potential hazards from initial delivery to ultimate use and require the use of safe practices at all times.

Anyone handling flammable liquids or chemicals of any type should wear appropriate protective clothing and will comply with industry safe practices and the safety instructions on the container label in regards to both the use and storage of these materials.

Chemicals and materials with toxic fumes are to be used only in well-ventilated areas.

Responsibility

It is the responsibility of everyone to be aware of the hazards related to the use of solvents, chemical

cleaning materials, and other chemicals and to enforce the rules related to their use.

Hazards to be considered when using solvents, chemical cleaning materials, and other chemicals are:

- Contact with a hazardous material can cause skin rash or dermatitis, corrosive burns or eye damage.
- Potential explosive or fire hazard.
- The danger of ingestion of a poisonous, corrosive, or hazardous substance through the mouth or absorbed through the skin.
- The inhalation of a volatile solvent, gas or toxic dust which may produce asphyxiation, intoxication, or damage to mucous membrane and internal organs.

First Aid

First aid procedures vary depending on the chemical nature of the materials in question. Follow the instructions on the container label.

In the event that a person should come in contact with solvent or chemicals in the eyes or on the skin, the affected area should be irrigated for a minimum of fifteen (15) minutes.

If anyone ingests chemical materials or is splashed with a hazardous material and irrigation facilities are not available, they should immediately be referred to a hospital emergency room.

SEVERE WEATHER

Tornado

If (in the judgment of the Director or administrator in charge) the threat of impending danger warrants it, the following actions may be taken:

- Dismissal of all classes and assembly of students and employees into interior hallways and away from glass windows, doors and partitions.
- Everyone should remain in these “safe” areas until in the opinion of the Director the threat of danger is past.
- If the tornado or destructive wind strikes the building, everyone should sit on the floor, with backs against the wall, their heads between their knees, and their hands clasped over the backs of their heads until all danger is past.

Flooding

Because of the elevation of the School, buildings at Totally Cosmo School of Modern Cosmetology are not likely to flood. However, during periods of flooding, the Director will remain in contact with appropriate authorities and will keep both students and employees advised of local road conditions.

Ice and Snow

In the event that ice and/or snow threaten to make highway travel hazardous, the Director may dismiss classes to allow commuters to return home safely.

Closing the School as the Result of Severe Weather

Only the Director has the authority to close the School. When this action is taken, the Director will notify the students and faculty. In addition, it will be posted on the School’s website and the local radio station will be notified and asked to broadcast the notice of closing.

Self-Determination Policy

No student will attempt to attend class and no employee will report to work if, by their opinion or by the warning of law enforcement officials, travel conditions in their area are unsafe (or if other circumstances would place their lives/health in jeopardy).

EVACUATION PROCEDURES

Emergency Evacuation

Curing an emergency evacuation, each instructor is responsible for the safe and orderly evacuation of his/her class. Instructors not in class should assist with any evacuation problems that may arise. It is the instructor's responsibility to prevent panic, control traffic, and provide calm leadership. The following guidelines should be observed:

- Instructors should know the shortest route from the classroom to the nearest exit.
- When the need to evacuate the building arises, the class should be directed to move single-file through the nearest exit and well beyond the building to an area of safety.
- The instructor should be last to leave in order to check that all students are out of the classroom and to close the door.
- Never return to the building until instructed to do so by the appropriate authorities.

CRITICAL INCIDENT RESPONSE PLAN

OBJECTIVES

1. To coordinate the School's response to critical incidents while paying special attention to the safety and security needs of members of the Totally Cosmo School of Modern Cosmetology community.
2. To maintain the safety and security of faculty, staff and students as a whole in the event of a critical incident.
3. To provide counseling, guidance, and appropriate support services to the families, friends, students, and campus community members in the event of a critical incident.

DEFINITION OF A CRITICAL INCIDENT

A critical incident is a situation that involves Totally Cosmo School of Modern Cosmetology student(s) and/or employee(s) that creates a major disruption of normal operations and calls for a response beyond normal school operational procedures. Examples may be situations such as natural/structural disasters, violent behavior or life threatening injury or illness.

(Note: this plan is for general information only if in an actual critical incident, variations might be made depending on the nature of the event and the situation.)

PROCEDURES FOR SCHOOL

Step 1 - The School Director is notified of a critical incident involving a school student or employee at (903)277-7938 during the day, (903)838-2616 after hours or holidays.

First responders may call 911 if they determine that immediate medical attention is necessary. Once emergency services have been contacted, all steps in this process must be followed.

Step 2 – The Director gathers information concerning the critical incident and responds accordingly.

In the event that scheduled classes need to be cancelled or altered in some manner the School Director will contact the faculty who in turn will notify students.

Any media contact, press releases, email or website assistance must be coordinated through the

School Director.

Step 3 – Depending on the evaluation of the situation, one or more of the following may occur:

- **Step 3A** – School will without delay, and taking into account the safety of the community, determine the content of the notification and initiate the notification system, unless the notification, in the professional judgment of responsible authorities, compromise efforts to assist victims or to contain respond to or otherwise mitigate the emergency.

The Director goes to scene of the incident to assess the need for back-up personnel. Based on the initial findings and upon agreement with either the Director or Assistant Director, the response may include: dealing with the situation alone, contacting appropriate outside agencies (e.g. local police, hospital), contacting family members, contacting counseling center.

- **Step 3B** – Director initiates family contacts.

Step 4 – Once the issue/situation is under control, the CIRT will meet and debrief. Any needed follow-up plans, communications, activities, and/or programs will be determined for final resolution of the critical incident. Timelines for these activities will be determined and a closure/evaluation meeting of the CIRT will be scheduled. CIRT will evaluate all responses to critical incident at the closure/evaluation meeting.

Local Community Emergency Services

All Emergencies (Fire, Police, Sheriff, Ambulance)	911
Poison Control Center	1-800-222-1222
Suicide Hotline	1-800-784-2433
Hospitals:	
McCURTAIN MEMORIAL HOSPITAL 1301 LINCOLN RD IDABEL, OK 74745	580-286-7623
Wadley Regional – Texarkana, TX	903-798-8000

Policy/Operating Procedure: Drug and Alcohol Abuse Prevention

Program Effective: February 1, 2016

Drug and Alcohol Abuse Prevention Program Annual Review

Totally Cosmo School of Modern Cosmetology will review the Drug and Alcohol Abuse Prevention Program on an annual basis to determine its effectiveness and to ensure sanction enforcement.

The review will include the following:

- The number of violations and fatalities that occur on campus and that are reported to the school officials
- The number and type of sanction that were imposed by the school official

Totally Cosmo School of Modern Cosmetology will make available the results, the data and

methods supporting its conclusion upon request. Requests must be submitted in writing and in person to the following school official:

Debbie Elliott, Director
 Totally Cosmo School of Modern Cosmetology
 110 N Broadway
 Broken Bow, Ok 74728

Drug and Alcohol Abuse Prevention Program

The policy of this institution is to provide information to its students and employees to prevent drug and alcohol abuse. Distribution of drug and alcohol abuse prevention information may be given through discussion, counseling, direction to drug and alcohol abuse facilities, or the distribution of printed materials.

Specifically, this institution via employee hiring interviews, employee reviews, student orientation, and printed in our School Catalog states:

1. We prohibit, at a minimum, the unlawful possession, use or distribution of drugs and alcohol by students and employees on the school's property, or as a part of the school's activities.
2. Below, please find a summary of applicable legal sanctions under local, state, and federal law for unlawful possession, use and distribution of illicit drugs and alcohol.
3. Below, please find a summary of how drug use affects health.

DRUG CRIMES - Oklahoma	
DRUG CONVICTION FOR <u>POSSESSION</u> (felony or misdemeanor)	Under <u>Student Aid Laws</u> : Cannot obtain any Government Student Aid, Loans, or Grants for 1 Year after 1 st Conviction for Possession; for 2 Years after 2 nd Conviction and for an indefinite amount of time after 3 rd Conviction.
DRUG CONVICTION FOR <u>SALE</u> (felony or misdemeanor)	Under <u>Student Aid Laws</u> : Cannot obtain any Government Student Aid, Loans, or Grants for 2 years after 1 st Conviction and indefinite amount of time after 2 nd Conviction.
DRUG POSSESSION	
CANNABIS (<2.5 grams)	Up to \$1500 Fine and/or Up to 30 Days in Jail
CANNABIS (2.5 grams to 10 grams)	Up to \$1500 Fine and/or Up to 6 Months in Jail
CANNABIS (10 grams to 30 grams)	1 st Offense: Up to \$2500 Fine and/or Up to 1 year in Jail 2 nd Offense: Felony Up to \$25,000 Fine and/or 1-3 Years Pen.
CANNABIS (30 grams to 500 grams)	1 st Offense: Felony Up to \$25,000 Fine and/or 1-3 Years Pen.

	2 nd Offense: Felony Up to \$25,000 Fine and/or 2-5 Years in Pen.
CANNABIS (500 grams to 2000 grams)	Felony Up to \$25,000 Fine and/or 2-5 Years in Pen.
CANNABIS (2000 grams to 5000 grams)	Felony Up to \$25,000 Fine and/or 3-7 Years in Pen.
CANNABIS (over 5000 grams)	Felony Up to \$25,000 Fine and/or 4-15 Years in Pen.
PRESCRIPTION FORGERY	1 st Offense Felony: Up to \$100,000 Fine and/or 1-3 years in Pen. 2 nd Offense Felony: Up to \$200,000 Fine and/or 2-5 years in Pen.
POSSESSION DRUG PARAPHERNALIA	\$750 to \$2,500 Fine and/or up to 1 year in Jail
POSSESSION OF HEROIN, COCAINE, MORPHINE, METHAMPHETAMINE, LYSERGIC ACID OR LSD	
15 GRAMS to 100 GRAMS	Felony Up to \$200,000 Fine and/or 4-15 years in Pen.
100 GRAMS to 400 GRAMS	Felony Up to \$200,000 Fine or Street Value and/or 6-30 years in Pen.
400 GRAMS to 900 GRAMS	Felony Up to \$200,000 Fine or Street Value and/or 8-40 years in Pen.
900 + GRAMS	Felony Up to \$200,000 Fine or Street Value and/or 10-50 years in Pen.
PEYOTE, BARBITURIC ACID, AMPHETAMINE (more than 200 grams)	Felony Up to \$200,000 Fine and/or 4-15 years in Pen.

SCHOOL POLICIES PROCEDURES AND CONDUCT

It is not the intent of Totally Cosmo School of Modern Cosmetology to cause hardship on anyone, but maintain a systematic consistent procedure within the school system and to uphold the state standards. In order to assist our students in achieving success in the cosmetology field we are committed to offering a thorough, comprehensive program that encompasses every aspect of cosmetology. We at Totally Cosmo School of Modern Cosmetology are dedicated in our responsibility to train and prepare the student for their future. The list of student obligations and school policies are listed on the following page.

STUDENT OBLIGATIONS AND SCHOOL POLICIES AND REGULATIONS

- Students may not clock in or out for another student.
- Daily school hours are Monday – Friday 9am. – 5p.m. Each student has a 30-minute lunch break. You must clock in and out for lunch and other breaks.
- Students must take their lunch break at the assigned time. The only exception is if you have a client and are not finished by you assigned time.
- All students have (2) fifteen-minute breaks daily, one in the morning and one in the afternoon; (specific time is at the discretion of immediate instructor). This is a privilege.

- All students are considered full time unless prior arrangements have been made in the administrative office.
- Each student is responsible for and expected to make up any scheduled test they may have missed. It is the student's responsibility to contact the director or instructor within seven days after returning to class to schedule and complete the makeup test.
- Each student will have an attendance and academic evaluation after each grading period which is three times during their training and more often if the administration deems necessary.
- Freshmen must satisfactorily complete 150-300 hours of training before being assigned to the clinic floor.
- Students will not be called out of a scheduled class or away from a client to answer the telephone unless it is an emergency.
- No parking in directly in front of the school. Student must park across the street from the school.
- Totally Cosmo School of Modern Cosmetology is not responsible for any lost or stolen items.
- Theft of any degree will not be tolerated by the school. A student convicted of stealing on school premises will be permanently expelled from school immediately (no exceptions).
- A locker may be assigned to you for your personal items.
- All students have daily assignments and must be completed prior to leaving.
- Once you begin to work on the public, your daily sanitation will be inspected before you can clock out.
- Each student is to maintain a clean work area. This includes cleaning your chair, mirror and counter. All hair is to be swept immediately after a haircut.
- **Loud talking, PROFANITY or disruption of any nature is prohibited while on the premises.**
- Eating and drinking are permitted in the student lounge area only.
- During your training, we may have a periodic kit, locker and bag check. **Kits that are provided by institution will be property of the school until balance has been paid in full.**
- **Students will NOT refuse a client. Attempting to do so will result in disciplinary action.**
- **DRESS CODE:** All students will adhere to this code at all times. Each instructor student and student training in a school or apprentice training in an Establishment shall be dressed in a washable tightly woven crisp fabric smock which shall readily shed hair clippings and/or other airborne particles.
- Tank or tube tops, sleeveless tops, high heels, and open toe footwear are considered by the Board to be unsafe and unsanitary attire for any student while training in the theory and practical practices of cosmetology or barbering.
- It shall be the responsibility of the managing instructor of a school to dismiss any student not in compliance with uniform dress code from clinic or theory class until such time as the student is in Board approved uniform dress code.
- Good personal hygiene, including use of deodorant, clean teeth and breathe, complete makeup and styled hair are mandatory. Students failing to meet the above criteria may not clock in until the problem is corrected.
- Students are to be engaged in some form of study at all times, either working on clients, studying their theory assignments or working on their projects sheets.
- No responsibility is assumed by the school for any negligence, carelessness or lack of skill by anyone while practicing. The school is hereby released from any and all liability arising

out of said negligence or carelessness herein referred to and the student agrees to keep the school harmless.

Policy/Operating Procedure: 1098 T – Tuition Statement Requirements
Effective: July 23, 2013

1098 T – Tuition Statement Requirements

Totally Cosmo School of Modern Cosmetology is an eligible institution and is required to file for each student enrolled a Form 1098T. The academy will report payments received for qualified tuition and related expenses. Qualified tuition and related expenses are as follows:

- Tuition
- Books/Kits
- Allowable Fees

Guidelines provided by the IRS are strictly followed. Form 1098-T's are transmitted to students via USPS on or before January 31 for the tax year required. Notification to the IRS is made electronically by January 31 for the tax year required.