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ACADEMY OF CAREER TRAINING

KISSIMMEE CAMPUS LOCATION

LA MIRADA PLAZA

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SUITE 111

KISSIMMEE, FLORIDA 34741

407.943.8777

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Introduction



Licensed By:

Commission for Independent Education

Florida Department of Education

325 West Gaines Street, Suite 1414

Tallahassee, Florida 32399-0400

(850) 245-3200

**Additional Information regarding this institution may be obtained
by contacting the Commission at the above address or (888)
224-6684**



Accredited by NACCAS

3015 Colvin Street

Alexandria, VA 22314

(703) 600-7600

(703) 379-2200

Member of

**Associated Massage &
Body Professionals**

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ACADEMY OF CAREER **TRAINING YOUR** **FUTURE IS OUR** **FUTURE**

OUR PROGRAMS IN COSMETOLOGY, BARBER STYLIST, NAIL TECHNOLOGY, SKIN CARE, FULL SPECIALIST, AND MASSAGE THERAPY* ARE DEVELOPED TO HELP YOU ACHIEVE YOUR GOALS. BEING SERIOUS ABOUT YOUR CAREER IS A START, BUT THE QUALITY OF

TRAINING IS ONE OF THE MOST IMPORTANT PARTS OF YOUR FUTURE SUCCESS. OUR SCHOOL ENCOURAGES AN ATTITUDE FOR SUCCESS. WE TAKE YOUR INSTRUCTION, FUTURE CAREERS AND COMMITMENTS SERIOUSLY.

SCHOOL GOALS AND OBJECTIVES

1. TO PRODUCE SKILLED AND KNOWLEDGEABLE PROFESSIONALS WHO WILL BE PREPARED TO THE COSMETOLOGY INDUSTRY, MASSAGE THERAPY INDUSTRY AND RELATED INDUSTRIES.
2. CREATE THE BEST LEARNING ENVIRONMENT AVAILABLE BY EMPHASIZING SHORT-TERM PROGRESS, INDIVIDUALIZED ATTENTION, PROGRESSIVE TEACHING METHODS AND "HAND ON" EDUCATION.
3. ASSIST EACH STUDENT TO ACHIEVE HIS/HER OWN PROFESSIONAL GOALS BY HELPING TO MATCH THEIR EXISTING PERSONAL, TECHNOLOGICAL AND ECONOMIC CONDITIONS.
4. RESPOND TO THE REQUESTS OF BUSINESS, INDUSTRY, AND OTHER AGENCY'S SPECIFIC NEEDS.

OWNERSHIP/GOVERNING BODY

The Academy of Cosmetology Training, Inc. is a Corporation formed under the laws of the State of Florida doing business as Academy of Career Training. Our campus is located at 3501 West Vine Street, Kissimmee, Florida 34741, Suites 111. Elizabeth Petrusa is the President of the Corporation. Amanda Petrusa is Vice President, Secretary, and Treasurer.

HISTORY

Academy of Career Training was established in 1995 in Kissimmee, Florida to meet the growing needs of quality education in the field of Hair, Nails, and Skin. The school offers students the opportunity to gain knowledge and skills in a great learning environment with technical education and progressive teaching methods to help students succeed in their chosen careers. This is all due to having a staff that has career experience ranging from 2 – 45 years.



PHILOSOPHY AND MISSION STATEMENT

The goal of the Academy of Career Training is to provide the skills, knowledge and practical work experience needed to become a competent Cosmetologist, Barber Stylist, Nail Technician, Skin Care Specialist, Full Specialist, or Massage Therapist*.

ACADEMY CODE OF ETHICS

THE ACADEMY AND ALL STAFF WILL:

MAINTAIN QUALITY EDUCATION BY SEEKING TO IMPROVE TECHNIQUES THROUGH TRAINING SEMINARS, ABIDE BY THE RULES AND REGULATIONS OF THE DEPARTMENT OF EDUCATION, COMMISSION OF INDEPENDENT EDUCATION, NACCAS AND THE BOARD OF MASSAGE THERAPY. THE ACADEMY AND STAFF ALSO PLEDGE TO ADVERTISE TRUTHFULLY AND HONESTLY AT ALL TIMES, AND ABOVE ALL WILL ASSIST EACH STUDENT IN ACHIEVING THEIR OWN PROFESSIONAL GOALS

POLICY STATEMENT OF NONDISCRIMINATION

THE SCHOOL ADMITS STUDENTS OF ANY RACE, COLOR, SEX, AGE, CREED, AND RELIGION, NATIONAL OR ETHNIC ORIGIN TO ALL THE RIGHTS, PRIVILEGES, PROGRESS, AND ACTIVITIES IN OUR SCHOOL PROGRAMS.

HANDICAP FACILITIES

THE SCHOOL HAS HANDICAP PARKING AREAS, RAMPS, WIDE DOORWAYS, AND AN ELEVATOR TO ASSIST HANDICAP PERSONS. THE LICENSING REQUIREMENTS FOR SOME COURSES MAY RESTRICT SOME APPLICANTS. THE SCHOOL DIRECTOR CAN SUPPLY THE PHYSICAL DEMANDS OF THE INDUSTRY.

SCHOOL FACILITIES

THE KISSIMMEE SCHOOL CONSIST OF OVER 6000 SQUARE FEET, SITUATED IN THE BEAUTIFULLY LANDSCAPED LA MIRADA PLAZA ON THE MAIN THOROUGHFARE THOUGH KISSIMMEE WHERE THERE IS AMPLE PARKING AND CONVENIENT PUBLIC TRANSPORTATION.

SITUATED WITHIN THE FACILITIES ARE: PROMINENT RECEPTION DESK AND WAITING AREA; LABORATORY AREA WITH 43 WORKING STATIONS, HYDRAULIC CHAIRS AND WET SANITIZERS; SHAMPOO AREA WITH 4 SHAMPOO BOWLS AND UNITS; FACIAL ROOM WITH 5 FACIAL CHAIRS, WAXING MACHINE AND EQUIPMENT; SIX HAIR DRYERS AND NINE MANICURE / THREE PEDICURE FACILITIES; CLASSROOMS FOR THEORY AND BEGINNERS EQUIPPED WITH STUDENT DESKS, TABLES, BULLETIN BOARD, BLACKBOARDS, MANNEQUIN WORK AREA, TEACHER'S DESK, TV, VCR, AND DVD PLAYER; OFFICE FOR ADMITTING, COUNSELING, AND ADMINISTRATIVE WORK; A PUBLIC REFRESHMENT AND LOUNGE AREA, WITHIN THE LA MIRADA PLAZA, IS AVAILABLE FOR STUDENT USE; RESTROOMS FOR BOTH MEN AND WOMEN; STOCKROOM AND DISPENSARY; LIBRARY OF BOOKS, MAGAZINES, TAPES, AND REFERENCE MATERIALS AVAILABLE.

SCHOOL CLOSING

IF THE SCHOOL CLOSES DUE TO EXTENUATING CIRCUMSTANCES, THE STUDENT MAY CALL (407) 922-9514.

EMERGENCY RESPONSE AND EVACUATION

SHOULD AN IMMEDIATE THREAT OCCUR ON CAMPUS*, THE STAFF WILL HANDLE ALL NECESSARY NOTIFICATIONS. THE ACADEMY IS EQUIPPED WITH A FIRE AND BURGLARY ALARM SYSTEM THAT WILL BE ACTIVATED TO ALERT ALL. A TEST OF THIS SYSTEM WILL OCCUR PERIODICALLY.

WEAPONS ON CAMPUS*

THE ACADEMY HAS ZERO TOLERANCE REGARDING ITEMS DEEMED WEAPONS ON CAMPUS*. LOCAL POLICE ARE PERMITTED ON CAMPUS*, BUILDING, PARKING LOT ETC. VIOLATION WILL RESULT IN IMMEDIATE TERMINATION AND NOTIFICATION TO APPROPRIATE AUTHORITIES. ANY STUDENT OR FACULTY WHO SEES OR HEARS OF ANY WEAPONS IS URGED TO NOTIFY THE ADMINISTRATIVE OFFICES IMMEDIATELY.

***CAMPUS IS IDENTIFIED AS "ANY BUILDING OR PROPERTY CONTROLLED BY THE SCHOOL WITHIN THE SAME CONTIGUOUS GEOGRAPHIC AREA USED BY THE SCHOOL FOR ITS EDUCATIONAL PURPOSE.**

STUDENT RECORDS (FERPA)

STUDENTS AND PARENTS/GUARDIANS OF DEPENDENT MINORS ARE GUARANTEED THE RIGHT TO ACCESS AND REVIEW THE STUDENT'S EDUCATIONAL FILE. STUDENTS MUST SUBMIT A WRITTEN REQUEST TO REVIEW THEIR FILE TO THE SCHOOL DIRECTOR. THE STUDENT WILL BE GRANTED SUPERVISED ACCESS TO THEIR RECORDS WITHIN 5 BUSINESS DAYS OF THE REQUEST. ANY THIRD PARTY REQUEST FOR INFORMATION WILL REQUIRE WRITTEN AUTHORIZATION FROM THE STUDENT OR PARENTS/GUARDIANS OF A DEPENDENT MINOR. ACADEMY OF CAREER TRAINING REQUIRES A RELEASE FORM BE COMPLETED FOR EACH THIRD PARTY REQUEST OF INFORMATION. ACADEMY OF CAREER TRAINING PROVIDES ACCESS TO STUDENT RECORDS WITHOUT WRITTEN CONSENT TO ITS ACCREDITING AGENCY, THE UNITED STATES DEPARTMENT OF EDUCATION, THE STATE LICENSING AGENCY, AND ANY OTHER SCHOOL OFFICIAL. THE INSTITUTION MAINTAINS A RECORD OF ALL RELEASE FORMS AND REQUESTS FOR INFORMATION. A RECORD WILL BE MAINTAINED OF ANY DISCLOSURES IN THE STUDENT'S FILE. STUDENTS' RECORDS ARE PERMANENTLY RETAINED ON DISK AND SAFELY STORED IN A SAFETY DEPOSIT BOX AFTER GRADUATION OR DISCONTINUING. A COPY OF AN OFFICIAL STUDENT'S TRANSCRIPT WILL BE PROVIDED FOR A FEE OF \$25 PROVIDED THAT THERE IS NO BALANCE DUE TO THE SCHOOL. IF A COPY OF A STUDENT'S FILE IS REQUESTED THE FEE WILL BE \$1 PER PAGE, AGAIN PROVIDED THAT THERE IS NO BALANCE DUE TO THE SCHOOL.

EMPLOYMENT ASSISTANCE

A JOB BOOK AVAILABLE WITH RECENT JOB OPPORTUNITIES

THE SCHOOL DOES NOT GUARANTEE EMPLOYMENT TO ITS STUDENTS ; HOWEVER, THE SCHOOL ASSISTS STUDENTS IN FINDING EMPLOYMENT. THE SCHOOLS PLACEMENT ASSISTANCE PROCEDURES INCLUDE IDENTIFYING EMPLOYMENT OPPORTUNITIES AND ADVISING STUDENTS ON APPROPRIATE MEANS OF REALIZING THESE OPPORTUNITIES. THERE IS JOB BOOK WITH RECENT JOB OPPORTUNITIES. STUDENT SERVICES OFFERED TO ASSIST STUDENTS WITH ACADEMIC ADVISEMENT, FINANCIAL AID ADVISEMENT, AND PLACEMENT ADVISEMENT.

HATE CRIME REPORTING

STATISTICS CONCERNING THE NUMBER OF ARRESTS FOR ON-CAMPUS CRIMES OF MURDERS, FORCIBLE AND NON FORCIBLE SEX OFFENSES, ROBBERY, AGGRAVATED ASSAULTS, BURGLARY, MOTOR VEHICLE THEFTS AND VIOLATIONS OF LIQUOR LAWS, DRUG

GRADING SYSTEM

THE GRADING SYSTEM IS BASED ON

“A” 90-100%;

“B” 80-89%;

“C” 75-79%

“D” BELOW 75%.

THE MINIMUM PASSING GRADE IS “C,” 75-79%.

A REPORT OF GRADES WILL BE ISSUED TO EACH STUDENT AT EVALUATIONS. (SEE SATISFACTORY PROGRESS POLICY). ALL ACADEMIC RECORDS ARE MAINTAINED PERMANENTLY. PASSING SCORE FOR THE FLORIDA STATE BOARD EXAM IS 75%. PASSING SCORE FOR THE FLORIDA STATE BOARD EXAM FOR MESSAGE

ABUSE AND WEAPONS REPORTED ARE AS FOLLOWS:

0 MURDERS 0 RAPES

0 ROBBERIES 0 BURGLARIES

0 AGGRAVATED ASSAULTS

0 AGGRAVATED SEXUAL ASSAULTS

0 MOTOR VEHICLE THEFTS

DURING 1/1/2020- 12/31/2020

CAMPUS SECURITY

THE SCHOOL WILL PROVIDE TIMELY WARNING TO THE CAMPUS COMMUNITY OF ANY APPLICABLE CRIMES THAT HAVE BEEN REPORTED TO THE ACADEMY OR LOCAL POLICE THAT REPRESENT A CONTINUED THREAT TO STUDENTS OR STAFF. THE CAMPUS DOES NOT EMPLOY SECURITY OFFICIALS. THE SECURITY IS THE DIRECT RESPONSIBILITY OF EACH EMPLOYEE AND CAMPUS ADMINISTRATOR.

IDENTITY THEFT

TO PREVENT IDENTITY THEFT, A STUDENT’S PERSONAL INFORMATION IS MAINTAINED IN LOCKED ROOMS AND ONLY AVAILABLE TO AUTHORIZED PERSONNEL. FURTHERMORE, ALTHOUGH THE SCHOOL IS A LOW RISK CATEGORY (PER THE RED FLAG), THE SCHOOL ANNUALLY REVIEWS ITS POLICIES. STUDENTS’ ENROLLMENT, ACADEMIC AND ATTENDANCE RECORDS WILL BE KEPT PERMANENTLY BY THE SCHOOL. FINANCIAL AID RECORDS ARE KEPT FOR ONLY THREE (3) YEARS. PERSONAL INFORMATION FROM A STUDENT’S FILE THAT IS NO LONGER NEEDED IS SHREDDED TO PREVENT IDENTITY THEFT.

DRUGS AND ALCOHOL POLICY

THE SCHOOL OPERATES AS A DRUG FREE FACILITY. THE POSSESSION, USE OR SALE OF DRUGS OR ALCOHOLIC SUBSTANCES IS PROHIBITED DURING SCHOOL TIME OR ON SCHOOL PREMISE. ANY VIOLATION OF THIS POLICY IS CONSIDERED A VERY SERIOUS OFFENSE. YOU WILL BE TERMINATED OF IMMEDIATELY AND THE LAW ENFORCEMENT DEPARTMENT WILL BE NOTIFIED.

THERE IS NO ON-CAMPUS DRUG AND ALCOHOL COUNSELING. A LIST OF OFF-CAMPUS AGENCIES AND PHONE NUMBERS IS AVAILABLE IN THE DIRECTOR'S OFFICE AND POSTED ON THE SCHOOL BULLETIN BOARDS.

VOTER REGISTRATION

IF YOU ARE NOT A REGISTERED VOTER AND WOULD LIKE TO BE YOU CAN REGISTER AT THE FOLLOWING LOCATIONS: COUNTY VOTER OFFICE, LIBRARIES, POST OFFICE AND ON THE WEB AT WWW.SOS.STATE.FL.US IF YOU NEED HELP CONTACT THE ADMISSIONS OFFICE.

VACCINATION POLICY

THE ACADEMY REQUIRED NO VACCINATIONS PRIOR TO ENROLLMENT OF ANY CLASSES.

ADMISSION REQUIREMENTS

THE MINIMUM REQUIREMENTS FOR ACCEPTANCE TO THE COSMETOLOGY, BARBER STYLIST, SKIN CARE, NAIL TECHNOLOGY, FULL SPECIALIST AND MASSAGE THERAPY* PROGRAMS ARE: PROOF OF AGE (BIRTH CERTIFICATE, DRIVER'S LICENSE ETC.)

1. AN APPLICANT MUST BE BEYOND THE COMPULSORY AGE (16 YEARS OF AGE) OF ATTENDANCE AT A SECONDARY INSTITUTION IN ORDER TO BE ADMITTED.
2. PROOF OF HIGH SCHOOL DIPLOMA, TRANSCRIPT SHOWING COMPLETION FROM HIGH SCHOOL, GED OR CERTIFICATE OF ATTAINMENT. AN APPLICANT TO ANY PROGRAM WHO HAS NOT YET OBTAINED A GED OR WHO CANNOT PROVIDE PROOF OF GRADUATION MAY OBTAIN GED TESTING INFORMATION FROM THE ADMISSIONS DEPARTMENT*.

For some licensed or registration program students will have to answer criminal background questions for background check to obtain license or registration

TRANSFER POLICY

TRANSFER CREDITS MAY BE ALLOWED IF THE STUDENT: 1. CAN PRODUCE A TRANSCRIPT FROM A LICENSED SCHOOL APPROVED BY THAT STATE, 2. TRANSCRIPTS MUST REFLECT A GPA OF 75% OR MORE, 3. BE EVALUATED BY OUR SCHOOL DIRECTOR VIA A ONE TIME WRITTEN EXAM IN BOTH THEORY AND A PRACTICAL PERFORMANCE AND MUST PASS WITH A SCORE OF 75% TO RECEIVE CREDIT FOR TRANSFER HOURS, 4. STUDENT MAY NOT RECEIVE MORE THAN 75% OF THE PROGRAM HOURS IN TRANSFER CREDITS. REGARDING THE TRANSFER OF CREDIT BOTH TO AND FROM THE INSTITUTION, THE TRANSFER CREDIT IS UP TO THE RECEIVING INSTITUTION. THERE IS NO GUARANTEE THAT CREDITS FROM THIS SCHOOL COULD BE TRANSFERRED TO ANOTHER INSTITUTION. OUR ACADEMY DOES NOT RECRUIT STUDENTS ALREADY ATTENDING OR ADMITTED TO ANOTHER SCHOOL OFFERING SIMILAR PROGRAM OF STUDY. IF EVALUATION IS ABOVE 75%, ALL CONTRACTS WOULD REFLECT CREDIT FOR TRANSFER HOURS UP TO 75% OF PROGRAM AND PRORATION OF CURRENT TUITION FOR REMAINING HOURS. THE EVALUATION EXAM IS ONLY OFFERED ONE TIME AND THERE ARE NO APPEALS OR REPEATS. IF TRANSCRIPTS CANNOT BE OBTAINED DUE TO SCHOOL CLOSING OR DESTRUCTION OF RECORDS, ECT...TRANSFER HOURS MAY BE CONSIDERED THROUGH CERTIFICATION FROM THE STATE BOARD OF COSMETOLOGY AND/OR THE BARBER BOARD OR ANY STATE REGULATORY BOARD.

REENTRY

A STUDENT WHO HAS BEEN CANCELED OR BEEN TERMINATED AND DESIRES TO REENTER THE PROGRAM OF STUDY MUST NOTIFY THE SCHOOL, MEET WITH THE DIRECTOR AND SHOW CAUSE WHY HE/SHE SHOULD BE REINSTATED. THE DECISION OF THE DIRECTOR IS FINAL. A RE-ENROLLMENT FEE WILL BE CHARGED.

GRADUATION REQUIREMENTS

THE FOLLOWING MUST BE COMPLETED BEFORE GRADUATION:

1. REQUIRED CLOCK HOURS
2. REQUIRED CLINIC SERVICES
3. ALL WRITTEN EXAMS ALL FINANCIAL OBLIGATIONS

COURSE NUMBERING SYSTEM

CIP (CLASSIFIED INSTRUCTIONAL PROGRAM) CODE - #01

THE SOC CODE NUMBERS FOR THE COURSES OFFERED ARE AS FOLLOWS:

SOC 39-5012- COSMETOLOGY SOC 31-9011- MASSAGE
THERAPY

SOC 39-5011- BARBER STYLIST FS800 - FULL SPECIALIST

THE COURSE NUMBERS FOR THE COURSES OFFERED ARE AS FOLLOWS:

C100 - COSMETOLOGY

B200 - BARBER STYLIST MT600 - MASSAGE THERAPY

N300 - NAIL TECHNOLOGY

S400 - SKIN CARE FS800 - FULL SPECIALIST

ALL COURSE DESCRIPTIONS ARE NUMBERED SEQUENTIALLY.



COSMETOLOGY

(SOC 39-5012) (Program Code
#01) CIP Code 12.00401

1200 Hours*

EDUCATIONAL OBJECTIVES & PROGRAM DESCRIPTION

THE OBJECTIVE OF THE COSMETOLOGY PROGRAM IS TO TRAIN THE STUDENT IN THE SKILLS NEEDED TO MEET THE COMPETENCIES FOR EXAMINATION BY THE FLORIDA STATE BOARD OF COSMETOLOGY AND PREPARE THE STUDENT FOR EMPLOYMENT IN THE VARIOUS AVENUES OF THE FIELD SUCH AS: STYLIST, COLORIST, PRODUCT DEMONSTRATOR, SALON MANAGER OR OWNER. THE PROGRAM OF STUDY INCLUDES: FLORIDA LAW, SANITATION & STERILIZATION, FACIALS, HAIR SHAPING, SCALP TREATMENTS, HAIR CARE RINSED, SHAMPOOS, HAIR ARRANGING, CHEMICAL WAVING, HAIR COLORING, CHEMICAL RELAXING, HAIR REMOVAL, MANICURING, PEDICURING, NAIL EXTENSIONS, AND SALON MANAGEMENT.

Each of the objectives listed will be covered in theory and practical instruction.

Instructional methods used throughout the course include lecture, hands on and visual aids such as DVD's, video tapes and overheads.

**One clock hour consists of 50 minutes of instruction in the presence of an instructor plus*

OUTLINE

C100.1 FLORIDA LAW: TO PRESENT AN OVERVIEW OF COSMETOLOGY LAW HIV/AIDS AND RULES AND REGULATIONS IN RELATION TO CONSUMER PROTECTION FOR BOTH HEALTH AND ECONOMIC MATTERS (10 HOURS - NO SERVICE)

C100.2 HIV/AIDS: TO UNDERSTAND THE MODES OF TRANSMISSION, INFECTION CONTROL, PROCEDURES, CLINICAL MANAGEMENT AND PREVENTION OF HIV AND AIDS (4 HOURS - NO SERVICE)

C100.3 SANITATION & STERILIZATION: TO USE CHEMICAL AGENTS TO SANITIZE IMPLEMENTS AND EQUIPMENT IN THE SCHOOL TO PROMOTE AND PROTECT GOOD HEALTH IN THE COMMUNITY (15 HOURS/ 75 HOURS LAB - NO SERVICE)

C100.4 FACIALS & HAIR REMOVAL: TO GAIN INFORMATION AND KNOWLEDGE OF ANATOMY AND TO GIVE A FACIAL MASSAGE TREATMENT USING OILS, CREAMS, LOTIONS , OR OTHER PREPARATIONS TO PROPERLY PROTECT THE CLIENT FROM SIGNIFICANT DAMAGE AND TO DESCRIBE CHEMICALS, IMPLEMENTS AND TECHNIQUES USED IN HAIR REMOVAL. (25 HOURS/ 25 HOURS LAB - 10 SERVICES)

C100.5 HAIR SHAPING: TO USE HAIR SHAPING IMPLEMENTS AND SUPPLIES IN CUTTING THE CLIENTS HAIR IN A REQUESTED STYLE(S) IN SPECIFIC TIMES BETWEEN 15 AND 30 MINUTES. (30 HOURS/ 170 HOURS LAB - 75 SERVICES)

C100.6 SCALP TREATMENTS & HAIR CARE RINSES: THROUGH KNOWLEDGE OF ANATOMY, PROVIDE A BENEFICIAL SERVICE OF STIMULATION TO CONTRIBUTE TO A HEALTHY SCALP AND TO SELECT A SPECIFIC TREATMENT THAT WILL IMPROVE THE APPEARANCE OF CLIENT'S HAIR FOLLOWING PROPER SAFETY PRECAUTION IN APPLICATION PROCEDURE. (10HOURS/15 HOURS - 45 SERVICES)

C100.7 SHAMPOO & RINSES: TO UNDERSTAND THE CHEMISTRY OF PRODUCTS AND TO USE SHAMPOO AND CHEMICALS IN CLEANSING THE SCALP AND HAIR IN PREPARATION FOR ADDITIONAL HAIR SERVICES. (15 HOURS/85 LAB HOURS - 50 SERVICES)

C100.8 ARRANGING: TO ARRANGE CLIENT'S HAIR INTO A STYLE OF THE CLIENTS' CHOICE THROUGH THE DEVELOPMENT OF DEXTERITY, COORDINATION AND STRENGTH IN CREATING DESIGNS AND PATTERNS IN THE HAIR. (30 HOURS/ 245 LAB HOURS - 300 SERVICES)

C100.9 HAIR COLORING: TO CHANGE THE CLIENT'S HAIR COLOR THROUGH THE USE OF SEMI-PERMANENT AND LIGHTENING PRODUCTS FOLLOWING PROPER STEPS TO SAFEGUARD THE CLIENT IN GIVING THE DESIRED SERVICE. TO UNDERSTAND THE CHEMISTRY OF COLOR. (30 HOURS/ 120 LAB HOURS - 45 SERVICES)

C100.10 CHEMICAL WAVING & RELAXING/STRAIGHTENING: TO USE PROFESSIONAL IMPLEMENTS IN WAVING AND RELAXING THE HAIR TO MAKE IT MORE MANAGEABLE AND DURABLE FOR THE CLIENT FROM ONE STYLE TO ANOTHER. TO UNDERSTAND THE CHEMISTRY OF PERMANENT WAVES AND RELAXERS. (30 HOURS/ 170 LAB HOURS - 65 SERVICES)

C100.11 MANICURE, PEDICURE, & NAIL EXTENSIONS: TO GAIN PROFESSIONAL INFORMATION TO GIVE ALL SERVICES TO CLIENTS BY USING PROPER PROCEDURES, USE OF IMPLEMENTS AND PROPER SUPPLIES. TO IMPROVE THE APPEARANCE OF THEIR HANDS AND FEET BY FOLLOWING PROPER SAFETY PRECAUTIONS. (15 HOURS/ 35 LAB HOURS = 20 SERVICES)

C100.12 CAREER DEVELOPMENT & SALON MANAGEMENT: TO LEARN THE BASIC PRINCIPLES NEEDED TO OWN AND OPERATE A SALON AS A SUCCESSFUL BUSINESS. (16 HOURS/ 30 LAB HOURS - NO SERVICES)

GRADUATION

PLEASE REFER TO PAGE 12 FOR THE GRADING SYSTEM AND PAGE 14 FOR THE GRADUATION REQUIREMENTS.

COSMETOLOGIST: AFTER THE COMPLETION OF THE REQUIRED 1200 HOURS AND SATISFACTORY PASSING WITH PRACTICAL AND WRITTEN EXAMINATIONS WITH AT LEAST 75%, (SEE EARLY GRADUATION), A DIPLOMA WILL BE ISSUED TO THE STUDENT. THE STUDENT WILL THEN BE ELIGIBLE FOR THE FLORIDA BOARD OF COSMETOLOGY EXAM 21F-24-.02, AFTER REGISTRATION AND PAYMENT OF THE \$63.50 EXAMINATION AND LICENSE FEE. AFTER PASSING THE FLORIDA BOARD EXAM, A STUDENT IS DULY LICENSED TO PRACTICE IN THE STATE OF FLORIDA. PASSING SCORE FOR THE FLORIDA STATE BOARD EXAM IS 75%. A SOCIAL SECURITY CARD IS REQUIRED FOR STATE LICENSURE AND APPLICANTS MUST SUBMIT ANSWERS TO CRIMINAL BACKGROUND QUESTIONS ON STATE APPLICATION.

EARLY GRADUATION REQUIREMENTS

FOR COSMETOLOGIST: THE ACADEMY OF CAREER TRAINING DOES NOT OFFER EARLY GRADUATION FOR ANY PROGRAMS

Class Schedule

Fulltime

Tuesday - Saturday 9:00am -3:00pm
(30 HRS PER WEEK)

Part-time

2 Days a week 9:00am - 3:00 pm
(12 HOURS PER WEEEEK)





BARBER STYLIST
(SOC 39-5011) (Program
Code#01) (CIP Code 12.0402)

900 HOURS*

EDUCATIONAL OBJECTIVES & PROGRAM DESCRIPTIONS

0 THE BARBER STYLIST PROGRAM SHALL INCLUDE LEARNING HOW TO SHAMPOO, COLOR, RELAX, AND STRAIGHTEN HAIR ANLONG WITH SHAVING, FACIALS, SCALP TREATMENTS AND THE CARE AND STYLING OF WIGS.

*Each of the objectives listed will be covered in theory and practical instruction.
 Instructional methods used throughout the course include lecture, hands
 on and visual aids such as DVD's, video tapes and overheads.*

**One clock hour consists of 50 minutes of instruction in the presence of an instructor plus appropriate breaks.*

OUTLINE

B200.1 FLORIDA LAWS & RULES: TO PRESENT AN OVERVIEW OF BARBER RULES AND REGULATIONS IN RELATION TO CONSUMER PROTECTION FOR BOTH HEALTH AND ECONOMIC MATTERS. ALSO TO UNDERSTAND THE MODES OF TRANSMISSION, INFECTION CONTROL, PROCEDURES, CLINICAL MANAGEMENT AND PREVENTION OF HIV AND AIDS. (225 hours)

B200.2 SAFETY, SANITATION & STERILIZATION: TO USE CHEMICAL AGENTS TO SANITIZE IMPLEMENTS AND EQUIPMENT IN THE SCHOOL TO PROMOTE AND PROTECT GOOD HEALTH IN THE COMMUNITY. (270 hours)

B200.3 HAIR STRUCTURE & CHEMISTRY: TO PRESENT AN OVERVIEW OF THE STRUCTURE OF THE HAIR AND EFFECTS OF CHEMISTRY AS IT RELATES TO HAIR AND PRODUCTS USED. (90 HOURS -NO SERVICES)

B200.4 HAIR CUTTING: TO USE VARIOUS HAIR CUTTING IMPLEMENTS AND SUPPLIES IN CUTTING THE CLIENTS HAIR IN A REQUESTED STYLE(S) IN SPECIFIC TIMES BETWEEN 15 AND 30 MINUTES. TECHNIQUES INCLUDE TAPER CUTS AND STYLE CUTS (TO INCLUDE BLOW DRYING). (135 hours/200 Services)

B200.5 SHAMPOOS: TO USE SHAMPOO AND OTHER CLEANING AGENTS TO CLEANSE THE SCALP AND HAIR IN PREPARATION FOR ADDITIONAL HAIR SERVICES. (45 HOURS/ 50 SERVICES)

B200.6 CHEMICAL SERVICES: TO CHANGE THE STRUCTURE OF THE HAIR THROUGH THE USE OF CHEMICALS SUCH AS RELAXERS, PERMANENT WAVES AND CURLS TO CREATE A NEW STYLE AND TO MAKE HAIR MORE MANAGEABLE AND DURABLE FOR CLIENTS TO CHANGE FROM ONE STYLE TO ANOTHER. TO CHANGE THE CLIENT'S HAIR COLOR THROUGH THE USE OF SEMI-PERMANENT, PERMANENT AND LIGHTENING PRODUCTS FOLLOWING PROPER STEPS TO SAFEGUARD THE CLIENT IN GIVING THE PROPER SERVICE. (90 Hours/40 Services)

B200.7 SHAVING, BEARD & MUSTACHE TRIMMING: TO USE VARIOUS IMPLEMENTS IN THE GROOMING AND STYLING OF BEARDS, MUSTACHES, AND FACIAL HAIR. (45/25 services)

GRADUATION

PLEASE REFER TO PAGE 12 FOR THE GRADING SYSTEM AND PAGE 14 FOR THE GRADUATION REQUIREMENTS.

BARBERS: AFTER THE COMPLETION OF THE REQUIRED 900 HOURS AND SATISFACTORY PASSING A PRACTICAL AND WRITTEN EXAMINATION WITH AT LEAST 75%, (SEE EARLY GRADUATION), A DIPLOMA WILL BE ISSUED TO THE STUDENT. THE STUDENT WILL THEN BE ELIGIBLE FOR THE FLORIDA BOARD OF BARBER EXAM 61G3-16.001, AFTER REGISTRATION AND PAYMENT OF \$223.50, IF APPLYING BETWEEN APRIL 1ST OF EVEN YEARS THROUGH JULY 31ST OF ODD YEARS; OR \$176.50 IF APPLYING BETWEEN AUGUST 1ST OF ODD YEARS THROUGH MARCH 31ST OF EVEN YEARS, EXAMINATION AND REGISTRATION FEE. AFTER PASSING THE FLORIDA BOARD EXAM, STUDENT IS DULY LICENSED TO PRACTICE IN THE STATE OF FLORIDA. PASSING SCORE FOR THE EXAM IS 75%. %. A SOCIAL SECURITY CARD IS REQUIRED FOR STATE LICENSURE AND APPLICANTS MUST SUBMIT ANSWERS TO CRIMINAL BACKGROUND QUESTIONS ON STATE APPLICATION.

EARLY GRADUATION REQUIREMENTS

FOR BARBERS STYLIST: THE ACADEMY OF CAREER TRAINING DOESN'T* OFFER EARLY GRADUATION FOR ANY PROGRAMS.

Class Schedule

Fulltime

Tuesday - Saturday 9:00am -3:00pm
(30 HRS PER WEEK)

Part-time

2 Days a week 9:00am - 3:00 pm
(15 HRS PER WEEK)





NAIL TECHNOLOGY

(SOC 39-5090)

(Program Code #01)

(CIP Code 51.3501)

180 Hours*

EDUCATIONAL OBJECTIVE & PROGRAM DESCRIPTIONS

THE OBJECTIVE IN THE NAIL TECHNOLOGY PROGRAM IS TO TRAIN THE STUDENT IN THE SKILLS NEEDED TO MEET THE COMPETENCIES AND PREPARE THE STUDENT FOR EMPLOYMENT IN THE VARIOUS AVENUES IN THE FIELD SUCH AS: NAIL TECHNICIAN, SALON MANAGER OR OWNER. THE STUDENT WILL LEARN SAFETY AND SANITATION, PROPER USE OF MANICURING IMPLEMENTS, SUPPLIES, SANITATION PROCEDURES, ARTIFICIAL NAILS, FLORIDA LAW AND HIV/AIDS.

*Each of the objectives listed will be covered in theory and practical instruction.
Instructional methods used throughout the course include lecture, hands
on and visual aids such as DVD's, video tapes and overheads.*

**One clock hour consists of 50 minutes of instruction in the presence of an instructor plus appropriate breaks.*

OUTLINE

N300.1 MANICURING: TO GAIN PROFESSIONAL INFORMATION TO GIVE ALL SERVICES TO CLIENTS BY USING PROPER PROCEDURES, USE OF IMPLEMENTS AND PROPER SUPPLIES. ALSO IMPROVE THE APPEARANCE OF HANDS BY FOLLOWING PROPER SAFETY PRECAUTIONS. (10 SERVICES - 10 LAB HOURS)

N300.2 PEDICURING: TO GAIN PROFESSIONAL INFORMATION TO GIVE ALL SERVICES TO CLIENTS BY USING PROPER PROCEDURES, USE OF IMPLEMENTS AND PROPER SUPPLIES. ALSO IMPROVE THE APPEARANCE OF FEET BY FOLLOWING PROPER SAFETY PRECAUTIONS. (10 SERVICES - 10 LAB HOURS)

N300.3 POLISHING & NAIL ART: LEARNING DESIGNS, FRENCH, AND AMERICAN POLISH STYLES. (5 SERVICES - 5 LAB HOURS)

N300.4 TIPS WITH OVERLAY: TO APPLY ARTIFICIAL NAILS USING TIPS WITH AN ACRYLIC OVERLAY. (15 SERVICES - 15 LAB HOURS)

N300.5 SCULPTING: APPLICATION OF ARTIFICIAL NAILS USING A FORM. (15 SERVICES - 10 LAB HOURS)

N300.6 NAIL WRAPS AND/OR MENDING: WORKING WITH SILKS TO WRAP OR REPAIR NAILS. (10 SERVICES - 10 LAB HOURS)

N300.7 FILL INS: PROCEDURE TO FILL IN ACRYLIC NAILS. (10 SERVICES - 10 LAB HOURS)

N300.8 ARTIFICIAL NAIL REMOVAL: PROCEDURE TO SAFELY REMOVE ARTIFICIAL NAILS. (5 SERVICES - 5 LAB HOURS)

N300.9 SANITATION: UNDERSTANDING BACTERIA, DISINFECTANTS AND USE, CLEANLINESS. (8 THEORY HOURS)

N300.10 ETHICS: RECORDS, OWNING OR OPERATING A SALON. (2 THEORY HOURS)

N300.11 NAIL THEORY: ANY AND ALL RELATED SUBJECTS INCLUDING NAIL DISORDERS AND DISEASES. (72 THEORY HOURS)

N300.12 FLORIDA LAW: TO PRESENT AN OVERVIEW OF COSMETOLOGY LAW HIV/AIDS AND RULES AND REGULATIONS IN RELATION TO CONSUMER PROTECTION FOR BOTH HEALTH AND ECONOMIC MATTERS (4 THEORY HOURS - NO SERVICE)

N30013 HIV/AIDS: TO UNDERSTAND THE MODES OF TRANSMISSION, INFECTION CONTROL, PROCEDURES, CLINICAL MANAGEMENT AND PREVENTION OF HIV AND AIDS (4 THEORY HOURS - NO SERVICE)

N30014 Gel Nail - Application of Gel Products (15 hours)

GRADUATION

PLEASE REFER TO PAGE 12 FOR THE GRADING SYSTEM AND PAGE 14 FOR THE GRADUATION REQUIREMENTS.

NAIL TECHNICIAN: AFTER COMPLETION OF THE REQUIRED 180 HOURS AND 85 SERVICES, AND SATISFACTORY PASSING OF BOTH PRACTICAL AND WRITTEN EXAMINATIONS WITH AT LEAST 75%, A DIPLOMA WILL BE ISSUED TO THE STUDENT. THE STUDENT WILL THEN BE ELIGIBLE TO REGISTER WITH THE DEPARTMENT OF PROFESSIONAL REGULATION FOR THE NAIL TECHNICIAN SPECIALTY. THE REGISTRATION FEE IS \$75.00. A SOCIAL SECURITY CARD IS REQUIRED FOR STATE LICENSURE AND APPLICANTS MUST SUBMIT ANSWERS TO CRIMINAL BACKGROUND QUESTIONS ON STATE APPLICATION.

Class Schedule

Fulltime

**Tuesday - Saturday 9:00am -3:00pm
(30 HRS PER WEEK)**

Part-time

**2 Days a week 9:00am - 3:00 pm
(15 HRS PER WEEK)**





Skin Care

(SOC 39-5094)

(Program Code #01)

(CIP Code 12.0409)

220 Hours*

EDUCATIONAL OBJECTIVE & PROGRAM OUTLINE

THE OBJECTIVE OF THE SKIN CARE PROGRAM IS TO GAIN INFORMATION AND KNOWLEDGE TO GIVE A FACIAL MASSAGE TREATMENT USING OILS, CREAMS, LOTIONS, OR OTHER PREPARATIONS TO PROPERLY PROTECT THE CLIENT FROM SIGNIFICANT DAMAGE AND TO DESCRIBE CHEMICALS, IMPLEMENTS AND TECHNIQUES USED IN HAIR REMOVAL.

THE PERFORMANCE OBJECTIVE IS TO USE THE MATERIALS AND EQUIPMENT REQUIRED TO GIVE FACIALS AND TO PERFECT PROCEDURES AND MANIPULATIONS: TO USE THE PROPER STEPS AND SAFETY PRECAUTIONS IN GIVING FACIAL TREATMENTS FOR VARIED TYPES OF SKIN; TO ANALYZE AND CORRECT IMPROPER BROW SHAPING; AND TO REMOVE SUPERFLUOUS HAIR ON THE HEAD, FACE, OR NECK THROUGH EPILATION AND/OR DEPILATORY, EXCLUDING ELECTROLYSIS.

THE COURSE INCLUDES THE STUDY OF SKIN AND ITS FUNCTIONS, DISORDERS, LANDS, TREATMENTS, OF SKIN TYPES, MASSAGE, WAX, TWEEZING, SANITATION, FLORIDA LAW, AND HIV/AIDS

*Each of the objectives listed will be covered in theory and practical instruction.
Instructional methods used throughout the course include lecture, hands
on and visual aids such as DVD's, video tapes and overheads.*

**One clock hour consists of 50 minutes of instruction in the presence of an instructor plus appropriate breaks.*

OUTLINE

S400.1 SKIN CARE, DISEASES AND DISORDERS: TO EXPLAIN THE STRUCTURE AND FUNCTION OF SKIN, HIV AIDS, ALSO, TO DESCRIBE DISEASES OF THE GLANDS AND TO RECOGNIZE LESIONS. (67 THEORY HOURS)

S400.2 FACIALS: FACIAL TECHNIQUES AND CONTRADICTIONS. (50 THEORY HOURS /30 LAB HOURS)

S400.3 PRODUCT KNOWLEDGE: TO DESCRIBE PRODUCTS USED AND THE PURPOSE AND CHEMISTRY OF EACH. (8 THEORY HOURS)

S400.4 LASH AND BROW TINTING: (2 LABHOURS - 10 SERVICES)

S400.5 EYELASH APPLICATION: INCLUDING STRIP EYELASHES, INDIVIDUAL EYELASHES AND SEMI-PERMANENT, L (10 SERVICES, 12 LAB HOURS)

S400.6 MAKE-UP: TO APPLY MAKE-UP FOR BOTH DAY AND NIGHTTIME LOOKS. (1 THEORY HOURS - 10 SERVICES, 10 LAB HOURS)

S400.7 MANUAL EXTRACTIONS: (6 THEORY HOURS - 5 SERVICES)

S400.8 HAIR REMOVAL: TO DESCRIBE THE PROPER STEPS IN REMOVING HAIR THROUGH TWEEZING, THREADING, SUGARING, AND WAXING. (5 THEORY HOURS - 20 SERVICES, 10 LAB HOURS)

S400.9 BASICS OF ELECTRICITY: TO UNDERSTAND THE SAFETY PRECAUTIONS TO FOLLOW AND THE USE AND SET UP OF ELECTRICAL APPARATUS IN HAIR REMOVAL. (2 THEORY HOURS - 5 SERVICES, 1 LAB HOURS)

S400.12 SANITATION: UNDERSTANDING BACTERIA, DISINFECTANTS AND USE, CLEANLINESS. (10 THEORY HOURS)

S400.13 ETHICS/SALON MANAGEMENT: RECORDS, OWNING OR OPERATING A SALON. (2 THEORY HOURS)

S400.14 FLORIDA LAW: PRESENT AN OVERVIEW OF COSMETOLOGY LAW HIV/AIDS AND RULES AND REGULATIONS IN RELATION TO CONSUMER PROTECTION FOR BOTH HEALTH AND ECONOMIC MATTERS (4 THEORY HOURS)

GRADUATION

PLEASE REFER TO PAGE 12 FOR THE GRADING SYSTEM AND PAGE 14 FOR THE GRADUATION REQUIREMENTS.

SKIN CARE: AFTER THE COMPLETION OF THE REQUIRED 220 HOURS, AND SATISFACTORY PASSING BOTH THE WRITTEN AND PRACTICAL EXAMINATIONS WITH AT LEAST A 75%, A DIPLOMA WILL BE ISSUED. THE STUDENT WILL THEN BE ELIGIBLE TO REGISTER WITH THE DEPARTMENT OF PROFESSIONAL REGULATIONS FOR THE SKIN CARE SPECIALTY. THE REGISTRATION FEE IS \$75.00. %. A SOCIAL SECURITY CARD IS REQUIRED FOR STATE LICENSURE AND APPLICANTS MUST SUBMIT ANSWERS TO CRIMINAL BACKGROUND QUESTIONS ON STATE APPLICATION.



Class Schedule

Fulltime

Tuesday - Saturday 9:00am -3:00pm
(30 HRS PER WEEK)

Part-time

2 Days a week 9:00am - 5:00 pm
(16 HRS PER WEEK)



FULL SPECIALIST (Program Code #01) (CIP Code 12.0499) 600 Hours*

EDUCATIONAL OBJECTIVE & PROGRAM DESCRIPTION

THE OBJECTIVE IN THE FULL SPECIALIST PROGRAM IS TO TRAIN THE STUDENT IN THE SKILLS NEEDED TO MEET THE COMPETENCIES IN THE WORKFORCE AND PREPARE THE STUDENT TO SEEK EMPLOYMENT IN THE VARIOUS SALONS AND SPAS OR TO BECOME A SALON MANAGER OR OWNER. THE COURSE INCLUDES THE STUDY OF SKIN AND ITS FUNCTIONS, DISORDERS, GLANDS, TREATMENT OF SKIN TYPES, MASSAGE, WAXING, TWEEZING, PROPER USE OF MANICURING IMPLEMENTS, SUPPLIES, PROCEDURES, ARTIFICIAL NAILS, SANITATION, FLORIDA LAW AND HIV/AIDS.

*Each of the objectives listed will be covered in theory and practical instruction.
Instructional methods used throughout the course include lecture, hands
on and visual aids such as DVD's, video tapes and overheads.*

**One clock hour consists of 50 minutes of instruction in the presence of an instructor plus appropriate breaks.*

OUTLINE

FS800.1 MANICURING: TO GAIN PROFESSIONAL INFORMATION TO GIVE ALL SERVICES TO CLIENTS BY USING PROPER PROCEDURES, USE OF IMPLEMENTS AND PROPER SUPPLIES. ALSO IMPROVE THE APPEARANCE OF HANDS BY FOLLOWING PROPER SAFETY PRECAUTIONS. (20 SERVICES - 20 LAB HOURS)

FS800.2 PEDICURING: TO GAIN PROFESSIONAL INFORMATION TO GIVE ALL SERVICES TO CLIENTS BY USING PROPER PROCEDURES, USE OF IMPLEMENTS AND PROPER SUPPLIES. ALSO IMPROVE THE APPEARANCE OF FEET BY FOLLOWING PROPER SAFETY PRECAUTIONS. (10 SERVICES - 10 LAB HOURS)

FS800.3 POLISHING & NAIL ART: LEARNING DESIGNS, FRENCH, AND AMERICAN POLISH STYLES. (10 SERVICES - 5 LAB HOURS)

FS800.4 TIPS WITH OVERLAY: TO APPLY ARTIFICIAL NAILS USING TIPS WITH AN ACRYLIC OVERLAY. (15 SERVICES - 37.5 LAB HOURS)

FS800.5 SCULPTING: APPLICATION OF ARTIFICIAL NAILS USING A FORM. (15 SERVICES - 37.5 LAB HOURS)

FS800.6 NAIL WRAPS AND/OR MENDING: WORKING WITH SILKS TO WRAP OR REPAIR NAILS. (10 SERVICES - 15 LAB HOURS)

FS800.7 FILL INS: PROCEDURE TO FILL IN ACRYLIC NAILS. (10 SERVICES - 10 LAB HOURS)

FS800.8 ARTIFICIAL NAIL REMOVAL: PROCEDURE TO SAFELY REMOVE ARTIFICIAL NAILS. (5 SERVICES - 5 LAB HOURS)

FS800.9 NAIL THEORY: ANY AND ALL RELATED SUBJECTS INCLUDING NAIL DISORDERS AND DISEASES. (85 THEORY HOURS)

FS800.10 SKIN CARE, DISEASES AND DISORDERS: TO EXPLAIN THE STRUCTURE AND FUNCTION OF SKIN. ALSO, TO DESCRIBE DISEASES OF THE GLANDS AND TO RECOGNIZE LESIONS. (85THEORY HOURS)

FS800.11 FACIALS: FACIAL TECHNIQUES AND CONTRADICTIONS. (66 THEORY HOURS - 40 SERVICES, 40 LAB HOURS)

FS800.12 PRODUCT KNOWLEDGE: TO DESCRIBE PRODUCTS USED AND THE PURPOSE AND CHEMISTRY OF EACH. (8 THEORY HOURS)

FS800.13 LASH AND BROW TINTING: (5 THEORY HOURS - 10 SERVICES)

FS800.14 EYELASH APPLICATION: INCLUDING STRIP EYELASHES, INDIVIDUAL EYELASHES AND SEMI-PERMANENT. (2 THEORY HOURS - 10 SERVICES, 8 LAB HOURS)

FS800.15 MAKE-UP: TO APPLY MAKE-UP FOR BOTH DAY AND NIGHTTIME LOOKS. (2 THEORY HOURS - 10 SERVICES, 5 HOURS)

FS800.16 MANUAL EXTRACTIONS: (1.25 HOURS - 5 SERVICES)

FS800.17 HAIR REMOVAL: TO DESCRIBE THE PROPER STEPS IN REMOVING HAIR THROUGH TWEEZING & WAXING. (2.5 THEORY HOURS - 20 SERVICES, 5 LAB HOURS)

FS800.18 SAFETY AND ELECTRICITY: TO UNDERSTAND THE SAFETY PRECAUTIONS TO FOLLOW AND THE USE AND SET UP OF ELECTRICAL APPARATUS IN HAIR REMOVAL. (8 THEORY HOURS - 5 SERVICES, 1.25 LAB HOURS)

FS800.19 BODY TREATMENTS: LEARNING TECHNIQUES USING WRAPS AND MUD. (5 THEORY HOURS - 5 SERVICES, 15 LAB HOURS)

FS800.20 MICRODERMABRASION: LEARNING EXFOLIATION USING A MACHINE. (5 THOERY HOURS - 5 SERVICES, 15 LAB HOURS)

FS800.21 SANITATION: UNDERSTANDING BACTERIA, DISINFECTANTS AND USE, CLEANLINESS. (14 THEORY HOURS)

FS800.22 ETHICS: RECORDS, OWNING OR OPERATING A SALON. (4 THEORY HOURS)

FS800.23 FLORIDA LAW: TO PRESENT AN OVERVIEW OF COSMETOLOGY LAW HIV/AIDS AND RULES AND REGULATIONS IN RELATION TO CONSUMER PROTECTION FOR BOTH HEALTH AND ECONOMIC MATTERS (10 THEORY HOURS - NO SERVICES)

FS800.24 HIV/AIDS: TO UNDERSTAND THE MODES OF TRANSMISSION, INFECTION CONTROL, PROCEDURES, CLINICAL MANAGEMENT AND PREVENTION OF HIV AND AIDS (4 THEORY HOURS - NO SERVICES)

FS800.25 BUSINESS & CAREER DEVELOPMENT: IN ADDITION TO SALON ETHICS, RESUME WRITING, INTERVIEWING SKILLS, RECEPTIONIST SKILLS, SALON MANAGEMENT. (64 THEORY HOURS - NO SERVICES)

GRADUATION

PLEASE REFER TO PAGE 12 FOR THE GRADING SYSTEM AND PAGE 14 FOR THE GRADUATION REQUIREMENTS.

FULL SPECIALIST: AFTER COMPLETION OF THE REQUIRED 600 HOURS AND SERVICES, AND SATISFACTORY PASSING OF BOTH PRACTICAL AND WRITTEN EXAMINATIONS WITH AT LEAST 75%, A DIPLOMA WILL BE ISSUED TO THE STUDENT. THE STUDENT WILL THEN BE ELIGIBLE TO REGISTER WITH THE DEPARTMENT OF PROFESSIONAL REGULATION FOR THE FULL SPECIALIST. THE REGISTRATION FEE IS \$75.00. A SOCIAL SECURITY CARD IS REQUIRED FOR STATE LICENSURE AND APPLICANTS MUST SUBMIT ANSWERS TO CRIMINAL BACKGROUND QUESTIONS ON STATE APPLICATION. A SOCIAL SECURITY CARD IS REQUIRED FOR STATE LICENSURE AND APPLICANTS MUST SUBMIT ANSWERS TO CRIMINAL BACKGROUND QUESTIONS ON STATE APPLICATION

Class Schedule

Fulltime

Tuesday - Saturday 9:00am -3:00pm (30 HRS PER WEEK)

Part-time

2 Days a week 9:00am - 3:00 pm (12 HRS PER WEEK)



MASSAGE THERAPY

**(SOC 31-9011) (Program Code #01)
(CIP Code 51.3501)
600 Hours***

EDUCATIONAL OBJECTIVES

THE OBJECTIVE OF THE MASSAGE THERAPY PROGRAM IS TO TRAIN THE STUDENT IN THE SKILLS NEEDED TO MEET THE COMPETENCIES FOR EXAMINATION BY THE NATIONAL STATE EXAM AND PREPARE THE STUDENT FOR EMPLOYMENT IN THE MASSAGE THERAPY FIELD.

*Each of the objectives listed will be covered in theory and practical instruction.
Instructional methods used throughout the course include lecture, hands
on and visual aids such as DVD's, video tapes and overheads.*

**One clock hour consists of 50 minutes of instruction in the presence of an instructor plus appropriate*

OUTLINE

MT600.1 ANATOMY AND PHYSIOLOGY: THE STUDY OF ANATOMY, PHYSIOLOGY, AND PATHOLOGY IS ESSENTIAL IN MASTERING THE THEORY AND PRACTICE OF THERAPEUTIC MASSAGE. THE STUDENT WILL LEARN THE FUNCTIONS AND STRUCTURE OF EACH BODY SYSTEM AND THE MECHANISMS THAT CONTROL EACH FUNCTION. (190 HOURS)

MT600.2 HYDROTHERAPY: USING VARIOUS APPLICATIONS OF WATER FOR THE PURPOSE OF THERAPY AND REHABILITATION. STUDENTS WILL LEARN AND PRACTICE THE CORRECT USE OF COLD, HOT, ICE PACKS, HOT PACKS, HERBAL WRAPS AND OTHER RELATED TECHNIQUES. (15 HOURS)

MT600.3 BASIC MASSAGE: (285 HOURS)

THEORY: COMPREHENSIVE ACADEMIC TRAINING IN THE HISTORY AND THEORY OF MASSAGE THERAPY AND TECHNIQUES INCLUDING EFFECTS, BENEFITS, INDICATIONS, AND CONTRADICTIONS OF MASSAGE. (130 HOURS)

PRACTICAL: VARIOUS FORMS OF MASSAGE ARE TAUGHT INCLUDING SWEDISH, DEEP TISSUES, AND THERAPEUTIC MASSAGE TECHNIQUES THROUGH PRACTICE ON FELLOW STUDENTS AND GENERAL PUBLIC UNDER DIRECT SUPERVISION OF INSTRUCTORS. THE PRACTICAL EXPERIENCE WILL HELP DEVELOP THE STUDENT'S MASSAGE SKILLS. (155 HOURS)

MT600.4 ALLIED MODALITIES: INTRODUCTION TO THE BASIC THEORY AND PRACTICAL APPLICATIONS OF RELATED MASSAGE MODALITIES SUCH AS SPORTS MASSAGE, REFLEXOLOGY, AROMATHERAPY, THERAPEUTIC STRETCHING, POSITIONAL RELEASE AND FIRST AID. UNDERSTAND BUSINESS MARKETING, MANAGEMENT AND ETHICS IN THE MASSAGE PROFESSION. PREVENTION OF FALLS, SAFETY PRACTICES, PROCEDURES AND CONTRAINDICATIONS FOR MASSAGE. (97 HOURS)

MT600.5 STATUTE AND RULES: KNOWLEDGE OF THE FLORIDA STATUTE CHAPTER 480 THAT DEFINES AND REGULATES THE PRACTICE OF MASSAGE THERAPY. (10 HOURS)

MT600.6 HIV/AIDS EDUCATION: A STUDY OF HOW THE IMMUNE SYSTEM WORKS AND HOW IT IS AFFECTED BY AIDS. ALSO DISCUSSED WILL BE HOW THESE INFECTIONS ARE SPREAD, IDENTIFIED, AND CONTROLLED. (3 HOURS)

ATTENDANCE

STUDENTS ARE REQUIRED TO ATTEND ALL SCHEDULED CLASSES. UNEXCUSED ABSENCES ARE UNACCEPTABLE. STUDENTS ARE RESPONSIBLE TO MAKE UP MISSED MATERIAL.

GRADUATION

PLEASE REFER TO PAGE 12 FOR THE GRADING SYSTEM AND PAGE 14 FOR THE GRADUATION REQUIREMENTS.

MESSAGE THERAPIST: AFTER THE COMPLETION OF THE REQUIRED 600 HOURS, 25 MESSAGES, AND SATISFACTORY PASSING OF THE PRACTICAL AND WRITTEN EXAMINATIONS WITH AT LEAST 75%, A DIPLOMA WILL BE ISSUED TO THE STUDENT. THE STUDENT WILL THEN BE ELIGIBLE TO SIT FOR THE NATIONAL CERTIFICATION EXAM OR FOR THE MBLEX EXAM 61G11.25.001. A PASSING SCORE FOR THE NATIONAL CERTIFICATION EXAM IS 300. THE PASSING SCORE FOR THE MBLEX EXAM IS 630. THE APPLICATION AND EXAMINATION FEE IS \$225.00 FOR THE NCBTMB AND \$195.00 FOR THE MBLEX PER 61G11-27.002 AND \$155.00 FOR THE INITIAL FLORIDA STATE LICENSE. A SOCIAL SECURITY CARD IS REQUIRED FOR STATE LICENSURE AND APPLICANTS MUST SUBMIT ANSWERS TO CRIMINAL BACKGROUND QUESTIONS ON STATE APPLICATION.

Class Schedule

Tuesday - Thursday
9:00 am - 2:30 pm
(18 HRS PER WEEK)



Satisfactory Academic Progress Policy

The Satisfactory Academic Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

Evaluation Periods

An academic year is defined as 900 clock hours over at least 30 weeks. Students are evaluated for Satisfactory Academic Progress as follows:

| | |
|-----------------|--|
| Cosmetology | 450/ 15 weeks, 900/ 30 weeks, (actual) hours |
| Barber stylist | 450/15 weeks of clocked (actual) hours |
| Skin Care | 110/7 weeks of clocked (actual) hours |
| Nail Technology | 90/3 weeks of clocked (actual) hours |
| Full Specialist | 300/10 weeks of clocked (actual) hours |
| Massage Therapy | 300/17 weeks of clocked (actual) hours |

***Transfer students** – Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

Attendance Progress Evaluations

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of every evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained a 67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Time Frame

The maximum time (which does not exceed 150% of the course length) allowed to complete each course at satisfactory academic progress is stated below:

COURSE HOURS PER WEEK MINIMUM WEEKS MAXIMUM WEEKS

| COURSE | HOURS | PER WEEK | MINIMIUM WEEKS | MAXIMUM WEEKS |
|---------------------|-------|----------|----------------|---------------|
| COSMETOLOGY (FT) | 1200 | 30 | 40 | 60 |
| COSMETOLOGY (PT) | 1200 | 12 | 100 | 150 |
| BARBER STYLIST (FT) | 900 | 30 | 30 | 45 |

| | | | | |
|-------------------------|-----|----|----|-----|
| BARBER STYLIST (PT) | 900 | 16 | 75 | 116 |
| NAIL TECHNOLOGY (FT) | 180 | 30 | 6 | 9 |
| NAIL TECHNOLOGY (PT) | 180 | 12 | 15 | 22 |
| SKINCARE | 220 | 16 | 14 | 21 |
| FULL SPECIALIST (FT) | 600 | 34 | 19 | 42 |
| FULL SPECIALIST (PT) | 600 | 16 | 38 | 58 |
| MASSAGE THERAPY | 600 | 18 | 34 | 37 |

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 67% of the scheduled contracted hours. Students who exceed the maximum time frame must be terminated from the program. Students may be permitted to re-enroll on a cash pay basis in a manner consistent with the re-enrollment provisions of the institution's admissions policy.

Academic Progress Evaluations

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 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 evaluation 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 – 100 A EXCELLENT

80 – 89 B VERY GOOD

75 – 79 C SATISFACTORY

74 and below UNSATISFACTORY

Determination of Progress Status

Students meeting minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students may receive a hard-copy of their Satisfactory Academic Progress

Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

Warning

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

Probation

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

Re-Establishment of Satisfactory Academic Progress

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

Interruptions, Course Incomplete, 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 and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

Appeal Procedure

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form

describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student's file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

Noncredit, Remedial Courses, Repetitions

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

Transfer Hours

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when allowable maximum time frame has been exhausted.

REFUND POLICY – NOTICE OF CANCELLATION

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. ANY MONIES DUE THE APPLICANT OR STUDENTS SHALL BE REFUNDED WITHIN 30 DAYS OF OFFICIAL CANCELLATION OR WITHDRAWAL. OFFICIAL CANCELLATION OR WITHDRAWAL SHALL OCCUR ON THE EARLIER OF THE DATES THAT:

1. AN APPLICANT IS NOT ACCEPTED BY THE SCHOOL. THE APPLICANT SHALL BE ENTITLED TO A REFUND OF ALL MONIES PAID.
2. A STUDENT (OR IN THE CASE OF A STUDENT UNDER LEGAL AGE, HIS/HER PARENT OR GUARDIAN) CANCELS HIS/HER ENROLLMENT IN WRITING OR IN PERSON WITHIN THREE BUSINESS DAYS OF SIGNING THE ENROLLMENT AGREEMENT. IN THIS CASE ALL MONIES COLLECTED BY THE SCHOOL SHALL BE REFUNDED, REGARDLESS OF WHETHER OR NOT THE STUDENT HAS ACTUALLY STARTED CLASSES.
3. A STUDENT CANCELS HIS/HER ENROLLMENT AFTER THREE BUSINESS DAYS OF SIGNING THE CONTRACT BUT PRIOR TO STARTING CLASSES. IN THESE CASES, HE/SHE SHALL BE ENTITLED TO A REFUND OF ALL MONIES PAID TO THE SCHOOL LESS THE REGISTRATION FEE IN THE AMOUNT OF \$100.
4. A STUDENT NOTIFIES THE INSTITUTION OF HIS/HER WITHDRAWAL IN WRITING.
5. A STUDENT ON AN APPROVED LEAVE OF ABSENCE NOTIFIES THE SCHOOL THAT HE/SHE WILL NOT BE RETURNING. THE DATE OF WITHDRAWAL SHALL BE THE EARLIER OF THE DATE OF EXPIRATION OF THE LEAVE OF ABSENCE OR THE DATE THE STUDENT NOTIFIES THE INSTITUTION THAT THE STUDENT WILL NOT BE RETURNING.
6. A STUDENT IS EXPELLED BY THE SCHOOL. (UNOFFICIAL WITHDRAWALS WILL BE DETERMINED BY THE INSTITUTION BY MONITORING ATTENDANCE AT LEAST EVERY 30 DAYS.)
7. IN TYPE 2, 3, 4 OR 5, OFFICIAL CANCELLATIONS OR WITHDRAWALS, THE CANCELLATION DATE WILL BE DETERMINED BY THE POSTMARK ON THE WRITTEN NOTIFICATION, OR THE DATE SAID NOTIFICATION IS DELIVERED TO THE SCHOOL ADMINISTRATOR OR OWNER IN PERSON.

- CANCELLATIONS AFTER ATTENDANCE HAS BEGUN, BUT PRIOR TO 40% COMPLETION OF THE PROGRAM, WILL RESULT IN A PRO RATE REFUND COMPUTED ON THE NUMBER OF HOURS TO BE COMPLETED TO THE TOTAL PROGRAM HOURS.

| Percentage length computed to total length of program | Amount of tuition owed to the school |
|---|--------------------------------------|
| 0.01% to 40% | Pro-rata |
| 40.01%to 49.9% | 70% |
| 50% and over% | 100% |

PLUS, THE AMOUNT FOR TEXTBOOK, KIT, LAB FEE AND EDUCATIONAL MATERIAL ISSUED AND ACCEPTED BY THE STUDENT, PLUS THE REGISTRATION/ENROLLMENT FEE, AND PLUS A TERMINATION FEE OF \$150.

- ALL REFUNDS WILL BE CALCULATED BASED ON THE STUDENTS LAST DATE OF ATTENDANCE. ANY MONIES DUE A STUDENT WHO WITHDRAWS SHALL BE REFUNDED WITHIN 30 DAYS OF A DETERMINATION THAT A STUDENT HAS WITHDRAWN, WHETHER OFFICIALLY OR UNOFFICIALLY. IN THE CASE OF DISABLING ILLNESS OR INJURY, DEATH IN THE STUDENT'S IMMEDIATE FAMILY OR OTHER DOCUMENTED MITIGATING CIRCUMSTANCES, A REASONABLE AND FAIR REFUND SETTLEMENT WILL BE MADE. IF PERMANENTLY CLOSED OR NO LONGER OFFERING INSTRUCTION AFTER A STUDENT HAS ENROLLED, THE SCHOOL WILL PROVIDE A PRO RATA REFUND OF TUITION TO THE STUDENT OR PROVIDE COURSE COMPLETION THROUGH A PRE-ARRANGED TEACH OUT AGREEMENT WITH ANOTHER INSTITUTION. IF THE COURSE IS CANCELED SUBSEQUENT TO A STUDENT'S ENROLLMENT, THE SCHOOL WILL EITHER PROVIDE A FULL REFUND OF ALL MONIES PAID OR COMPLETION OF THE COURSE AT A LATER TIME.
- STUDENTS WHO WITHDRAW OR TERMINATE PRIOR TO COURSE COMPLETION ARE CHARGED A CANCELLATION OR ADMINISTRATIVE FEE OF \$150.00. THIS REFUND POLICY APPLIES TO TUITION AND FEES CHARGED IN THE ENROLLMENT AGREEMENT. OTHER MISCELLANEOUS CHARGES THE STUDENT MAY HAVE INCURRED AT THE INSTITUTION (EG: EXTRA KIT MATERIALS, BOOKS, PRODUCTS, UNRETURNED SCHOOL PROPERTY, ETC.) WILL BE CALCULATED SEPARATELY AT THE TIME OF WITHDRAWAL. ALL FEES ARE IDENTIFIED IN THE CATALOG AND IN THIS ENROLLMENT AGREEMENT.
- IF A SCHOOL CANCELS A COURSE AND/OR PROGRAM AND CEASES TO OFFER INSTRUCTION AFTER STUDENT HAS ENROLLED AND INSTRUCTOR HAS BEGUN, THE SCHOOL SHALL AT ITS OPTIONS.
 - A) PROVIDED A PRO RATA REFUND FOR ALL STUDENTS TRANSFERRING TO ANOTHER SCHOOL BASED ON HOURS ACCEPTED BY THE RECEIVING SCHOOL.
 - B) PROVIDE COMPLETION OF COURSE OR PROGRAM.
 - C) PARTICIPATE IN TEACH OUT.
 - D) PROVIDE A FULL REFUND OF ALL MONIES PAID.

FINANCIAL AID IS AVAILABLE TO THOSE WHO QUALIFY. ELIGIBILITY FOR MOST FINANCIAL AID PROGRAMS IS BASED ON FINANCIAL NEED RATHER THAN ACADEMIC ACHIEVEMENT. TO DETERMINE FINANCIAL NEED THE STUDENT MUST COMPLETE AND FILE A FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA). ADDITIONALLY, TO BE ELIGIBLE, A STUDENT MUST HAVE PROOF OF HIGH SCHOOL COMPLETION OR GED, BE ENROLLED IN AN ELIGIBLE PROGRAM, BE A U.S. CITIZEN OR ELIGIBLE NON-CITIZEN, REGISTERED WITH SELECTIVE SERVICES AND NOT BE IN DEFAULT ON A FEDERAL EDUCATION LOAN OR OWE A REFUND ON A FEDERAL GRANT.

ALL LOANS MUST BE REPAYED. MORE DETAILED INFORMATION IS AVAILABLE AT OUR ACADEMY OR CAN BE FOUND IN THE FUNDING EDUCATION BEYOND HIGH SCHOOL GUIDE AT WWW.FAFSA.ED.GOV ENTRANCE AND EXIT COUNSELING CAN BE FOUND AT WWW.DL.ED.GOV FOR AN OVERVIEW ON VARIOUS OCCUPATIONS GO TO WWW.ONETONLINE.ORG

CLASS CANCELLATION POLICY

THE SCHOOL HAS THE RIGHT TO CANCEL ANY CLASS OFFERED SEVEN (7) DAYS PRIOR TO SCHEDULE START DATE DUE TO NON-SUFFICIENT ENROLLMENT FOR THAT CLASS. A FULL REFUND WILL THEN BE ISSUED TO THE STUDENT.

REENTRY

A STUDENT WHO HAS BEEN CANCELED OR BEEN TERMINATED AND DESIRES TO REENTER THE PROGRAM OF STUDY MUST NOTIFY THE SCHOOL, MEET WITH THE DIRECTOR AND SHOW CAUSE WHY HE/SHE SHOULD BE REINSTATED. THE DECISION OF THE DIRECTOR IS FINAL. A RE-ENROLLMENT FEE WILL BE CHARGED.

PAYMENTS

TUITION AND FEES ARE DUE AND PAYABLE IN FULL THE FIRST DAY OF CLASSES; HOWEVER, THE STUDENT AT THE SCHOOL'S OPTION MAY PAY A REGISTRATION FEE AND DOWN PAYMENT. THE BALANCE WILL BE PAID IN MONTHLY OR WEEKLY INSTALLMENTS UNTIL ALL TUITION AND FEES ARE PAID IN FULL AS SPECIFIED ON THE ENROLLMENT CONTRACT. IF A TUITION PAYMENT IS MORE THAN 3 BUSINESS DAYS LATE FROM THE ORIGINAL DUE DATE, A LATE CHARGE IN THE AMOUNT OF 10% OF THE PAYMENT DUE WILL BE ADDED TO THE PAYMENT. ALL PAYMENTS ARE DUE ON THE 15TH OF EACH MONTH AND PAID IN FULL PRIOR TO GRADUATION. ANY STUDENT NOT COMPLETING THE PRESCRIBED PROGRAM, IN THE TIME ALLOWED PER CONTRACT, OTHER THAN EXTENUATING CIRCUMSTANCES, WILL BE CHARGED AN ADDITIONAL RATE OF \$10.00 PER HOUR FOR ALL THE HOURS NEEDED TO COMPLETE THEIR PROGRAM. MASSAGE THERAPY, SKIN CARE AND FULL SPECIALIST WILL PAY \$15.00 PER HOUR. PAYMENTS MAY BE MADE BY CASH, CHECK, MONEY ORDER, CREDIT CARDS, TITLE IV FUNDING OR LOANS.

ENROLLMENT AGREEMENT

UPON ENROLLMENT THE STUDENT AGREES TO ATTEND CLASSES REGULARLY AS SCHEDULED BY THE SCHOOL, TO PREPARE ALL LESSONS AND PERFORM ALL DUTIES, TO ABIDE BY THE RULES AND REGULATIONS OF THE SCHOOL AND TO FULFILL THEIR RESPONSIBILITIES AS PER THE ENROLLMENT AGREEMENT. THE STUDENT ALSO AGREES TO COMPLETE THE PROGRAM OF INSTRUCTION WITHIN THE PERIOD STATED ON THE ENROLLMENT AGREEMENT. ENROLLMENT TIME IS DEFINED AS THE TIME ELAPSED BETWEEN THE ACTUAL STARTING DATE AND THE DATE OF THE STUDENT'S LAST PHYSICAL DAY OF ATTENDANCE IN SCHOOL, REGARDLESS OF THE TIME ACTUALLY SPENT IN CLASS.

HOUSING

THE SCHOOL DOES NOT HAVE ITS OWN DORMITORIES, BUT WILL ASSIST STUDENTS WITH A LIST OF THE HOUSING FACILITIES WITHIN THE SCHOOL'S VICINITY

STARTING CLASSES / HOLIDAYS

THE KISSIMMEE CAMPUS IS OPENED TUESDAY THROUGH SATURDAY. WE ARE CLOSED SUNDAY, MONDAY AND THE FOLLOWING HOLIDAYS: THANKSGIVING, CHRISTMAS THROUGH NEW YEAR'S DAY, FOURTH OF JULY, MEMORIAL DAY AND LABOR DAY. CLASSES ARE SCHEDULED AT VARIOUS TIMES FROM 9:00 A.M. – 5:00 P.M., TUESDAY THROUGH SATURDAY, FOR BOTH FULL AND PART TIME STUDENTS. A STUDENT MAY ENTER THE PROGRAMS YEAR ROUND. THE STARTING DATES ARE SUBJECT TO CHANGE. THE DATE OF COMPLETION IS DETERMINED BY THE PROGRAM LENGTH AND SCHEDULED HOURS.

RULES AND REGULATIONS

1. ALL STUDENTS MUST OBEY ALL RULES OF PERSONAL HYGIENE, SANITATION, AND PERSONAL CONDUCT.
2. STUDENTS MUST BE IN THE CLASSROOM AND PREPARED TO BEGIN PROMPTLY AT 9:00 A.M. FOR DAY CLASSES AND 5:00 P.M. FOR EVENING CLASSES.
3. TUITION PAYMENTS ARE EXPECTED WITHOUT THE STUDENT BEING REMINDED AND MADE ON THE SAME TIME EACH AND EVERY MONTH.
4. A PHONE CALL IS REQUIRED WHENEVER A STUDENT IS GOING TO BE LATE OR ABSENT.
5. VISITORS ARE NOT PERMITTED PAST THE LOBBY.
6. STUDENTS WILL BE ALLOWED PERSONAL SERVICES ONLY WITH THE PERMISSION OF THE INSTRUCTOR.
7. GUM CHEWING IS NOT PERMITTED.
8. ALL BREAKS ARE GIVEN AT THE DISCRETION OF THE INSTRUCTOR.
9. SMOKING IS PROHIBITED.
10. NO EATING IN THE CLASSROOMS OR CLINIC FLOOR.
11. STUDENTS MUST PERFORM ASSIGNED DUTIES FROM THE DAILY ROSTER IN COMPLIANCE WITH SANITATION AND STERILIZATION REGULATIONS. EACH STUDENT IS RESPONSIBLE FOR HIS OR HER WORK AREA. STATIONS ARE TO BE CLEANED AND SANITIZED AT THE END OF THE DAY AND ALL EQUIPMENT REMOVED DAILY.
12. ALL EQUIPMENT AND SUPPLIES USED AT THE SCHOOL MUST BE SCHOOL APPROVED.
13. EACH STUDENT IS RESPONSIBLE FOR HIS OR HER OWN EQUIPMENT. MISUSE OF ANOTHER PERSON'S BELONGINGS OR USE OF ITEMS WITHOUT PERMISSION WILL NOT BE TOLERATED. THE SCHOOL IS NOT RESPONSIBLE FOR THEFT. MONITOR YOUR OWN EQUIPMENT.
14. SCHOOL ATTIRE: PROGRAM ATTIRE DIFFERS PER PROGRAM.
15. SHOES MUST BE WORN. NO SHOWER SHOES.
16. STUDENTS WILL ALWAYS CONDUCT THEMSELVES IN A PROFESSIONAL MANNER. NO PROFANITY, INSUBORDINATION, OR REFUSAL OF ANY ASSIGNMENT WILL BE TOLERATED.
17. STUDENTS ARE ENCOURAGED TO SEEK COUNSEL WITH A STAFF MEMBER IN THE EVENT OF A PERSONAL OR ACADEMIC PROBLEM WHICH COULD AFFECT THEIR BEHAVIOR OR PERFORMANCE.
18. STUDENTS WHO ARE ABSENT ARE EXPECTED TO MAKE UP ALL WORK AND ASSIGNMENTS BEFORE GRADUATION. THESE ASSIGNMENTS ARE TO BE OBTAINED FROM THE INSTRUCTOR. MAKE UP HOURS ARE AT THE DISCRETION OF THE SCHOOL.
19. TARDINESS: ANY STUDENT WHO ACCUMULATES 3 OR MORE TARDINESS INCIDENTS IN A MONTH MAY BE COUNSELED. CONTINUAL TARDINESS COULD BE GROUNDS FOR TERMINATION.
20. ATTENDANCE/CLASS CUT/MAKE UP: BECAUSE A CONTRACT HOUR SYSTEM IS USED, ALL CURRICULUM HOURS MUST BE MADE UP PRIOR TO GRADUATION. STUDENTS MUST REMAIN 67% OF THEIR SCHEDULED HOURS AS PER THE SATISFACTORY PROGRESS POLICY. THERE ARE NO CLASS CUTS. ONLY MEDICAL, DEATHS OR EXTENUATING CIRCUMSTANCES ARE EXCUSED. ALL OTHER REASONS ARE UNEXCUSED.
21. IF ANY STUDENT SHOULD HAVE ANY GRIEVANCES, THEY CAN BE BROUGHT TO THE ATTENTION OF THE SCHOOL DIRECTOR IN WRITING FIRST. SECONDLY TO THE COMMISSION FOR INDEPENDENT EDUCATION OR NACCAS AT THE CONTACT NUMBER LISTED ON PAGE 1. THIS POLICY IS ALSO POSTED ON THE SCHOOL BULLETIN BOARD. ADDITIONAL INFORMATION REGARDING THIS INSTITUTION MAY BE OBTAINED BY CONTACTING THE COMMISSION FOR INDEPENDENT EDUCATION. STUDENT MUST FOLLOW THE ORDER AND EXHAUST EACH ONE BEFORE MOVING ON TO THE NEXT.
22. MAKE UP HOURS ARE AVAILABLE DURING ONLY SPECIFIED TIME AT THE DISCRETION OF THE SCHOOL.
23. OUR TRAINING REQUIRES HANDS-ON PARTICIPATION IN OUR CLINIC AREA TO PREPARE YOU WITH EMPLOYABLE SKILLS. PARTICIPATION IS MANDATORY.33

GROUND FOR DISMISSAL

1. 15 CONSECUTIVE DAYS OF UNEXCUSED ABSENCES AND NO CONTACT WITH THE SCHOOL
 2. NON PAYMENT OF TUITION
 3. BREAKING RULES AND REGULATIONS
 4. CONTINUAL TARDINESS AND ABSENCE FROM THEORY AND CLINICAL SERVICES.
 5. LOW GRADE DUE TO LACK OF EFFORT AFTER SPECIAL TUTORING AND COUNSELING.
 6. USING PROFANITY OR INVOLVED IN IMMORAL CONDUCT ON OR NEAR SCHOOL PREMISES.
 7. USE OF CHEMICAL DEPENDENCIES ON OR NEAR THE VICINITY OF THE SCHOOL PREMISES.
 8. SIGNING SOMEONE ELSE IN OR OUT ON THE TIME SHEET.
 9. FIGHTING ON SCHOOL PREMISES, WHETHER THEY ARE PHYSICAL OR VERBAL.
- Some Classes have temporary distant education in theory only due to COVID-19. There is no additional charge. Student must have access to computer and internet.

MAKEUP HOURS FEES / ADDITIONAL FEES

FOR ALL PROGRAMS EXCEPT MASSAGE AND SKIN CARE, NOT COMPLETED WITHIN THE CONTRACTED PERIOD, OTHER THAN EXTENUATING CIRCUMSTANCES, AN ADDITIONAL CHARGE AT THE RATE OF \$10.00 PER HOUR WILL BE CHARGED.

FOR MASSAGE THERAPY, FULL SPECIALTY, AND SKIN CARE THE RATE IS \$15.00 PER HOUR. ON HOURS MADE UP DURING THE CONTRACT PERIOD, THERE WILL BE NO ADDITIONAL CHARGE. WE ENCOURAGE GOOD ATTENDANCE. OTHER FEES MAY INCLUDE A TERMINATION FEE OF \$150 OR A CHANGE OF CONTRACT FEE OF \$100.

COSMETOLOGY PROGRAM FEES

TUITION \$12,900.00

REGISTRATION FEE * \$100.00

* Registration fees are non-refundable after 3 business days of signing the Enrollment Agreement.

** Books used - Milady Standard Cosmetology Textbook revised edition 2018 (ISBN 9781285769417 (English \$133.95, Spanish \$170.00))

BARBER STYLIST PROGRAM FEES

TUITION \$10,900.00

REGISTRATION FEE * \$100.00

* Registration fees are non-refundable after 3 business days of signing the Enrollment Agreement.

** Books used - Milady Standard Professional Barbering-revised 6TH Edition 2018 (ISBN 9781305100558 (English \$149.95, Spanish \$171.00))

NAIL TECHNOLOGY PROGRAM FEES

TUITION \$1095.00

REGISTRATION FEE * \$100.00

* Registration fees are non-refundable after 3 business days of signing the Enrollment Agreement.

**In-house textbook includes material on the Structure of the Nails, Disorders and Diseases of the Nails, Manicure and Pedicure Procedures, Application of Artificial Nails and Florida Law (\$50.00)

SKIN CARE PROGRAM FEES

TUITION \$2995.00

REGISTRATION FEE * \$100.00

* Registration fees are non-refundable after 3 business days of signing the Enrollment Agreement.

** Books used - Milady Standard Textbook for Professional Estheticians-revised edition 2018 (ISBN 9780357263792 (\$142.99))

MASSAGE THERAPY PROGRAM FEES

TUITION \$8900.00

REGISTRATION FEE * \$100.00

* Registration fees are non-refundable after 3 business days of signing the Enrollment Agreement.

** Books used -Mosby Fundamentals of Massage Therapy (ISBN 0323048617) (\$90.95)) Trail Guide (ISBN 0982663404 (\$74.95)) Trail Guide Workbook (ISBN 0982663412 (\$35.95)) Mosby Massage Review Book (ISBN 0323056134 (\$85.85))

FULL SPECIALIST PROGRAM FEES

TUITION \$5900.00

REGISTRATION FEE * \$100.00

* Registration fees are non-refundable after 3 business days of signing the Enrollment Agreement.** Books used - Milady Standard Textbook for Professional Estheticians-revised edition 2018 (ISBN 9780357263792) (\$166.00) **In-house textbook includes material on the Structure of the Nails, Disorders and Diseases of the Nails, Manicure and Pedicure Procedures, Application of Artificial Nails and Florida Law (\$50.00)

PROGRAMS WHICH EXCEED STATE REQUIREMENTS

| PROGRAM | INSTITUTION HOURS | STATE REQUIREMENTS | RATIONALE |
|-----------------|-------------------|--------------------|---|
| MASSAGE THERAPY | 600 | 500 | ADVANCED HANDS ON FOR BETTER EMPLOYABLE SKILLS BASES ON FEEDBACK |
| FULL SPECIALIST | 600 | 400 | WE TEACH BODY WRAPPING, MICRODERMABRAISION AND ADVANCED SPA BUSINESS FOR BETTER EMPLOYABLE SKILLS |

PROGRAM SUPPLY PRICE LIST

| COURSE | BOOKS | OTHER COSTS ONE TIME LAB FEE | KIT FEES |
|-----------------|---------------------------|------------------------------------|----------|
| COSMETOLOGY | \$144.00-E \$170.00-Sp | \$400.00 | \$750.00 |
| BARBER STYLIST | \$161.00-E \$171.00-Sp | \$400.00 | \$650.00 |
| NAIL TECHNOLOGY | \$50.00 | \$100.00 | \$250.00 |
| SKIN CARE | \$225.00 | \$350.00 | \$200.00 |
| MASSAGE THERAPY | \$300.00 | \$100.00 | |
| FULL SPECIALIST | \$217.00 | \$400.00 | \$450.00 |

Books and Kits can be purchased through the school book store or obtained outside of the school by each student. Student must have complete kit and the necessary book on their first day of class.

There are No additional fees for temporary distant education.

ACADEMY RETAIL CENTER

THE ACADEMY RETAIL CENTER CARRIES ALL REQUIRED BOOKS AND SUPPLIES. IMPROVEMENTS AND UPDATES TO KITS AND BOOKS ARE MADE PERIODICALLY AND MAY RESULT IN A PRICE CHANGE. NEW PRICES WOULD NOT AFFECT CURRENTLY ENROLLED STUDENTS. SINCE ALL CLASSES ARE TAUGHT IN ENGLISH, THE BOOKS ISSUED ARE IN ENGLISH. HOWEVER, SPANISH BOOKS ARE AVAILABLE FOR THE COSMETOLOGY AND BARBER STYLIST PROGRAM FOR THOSE STUDENTS WHO PLAN ON TAKING THEIR STATE EXAM IN SPANISH. PLEASE NOTE THAT THE BOOKS AND WORKBOOKS IN SPANISH WILL HAVE AN ADDITIONAL COST OF \$10.00 FOR EACH.

THE KITS AND BOOKS ARE A SEPARATE CHARGE AND ARE NOT INCLUDED INTO THE COST OF TUITION. IF PURCHASING BOOKS, KITS, SUPPLIES OR UNIFORMS THROUGH THE ACADEMY, ALL SALES ARE FINAL AND NON-REFUNDABLE AFTER ATTENDANCE HAS BEGUN. STUDENTS ARE NOT REQUIRED TO PURCHASE THEIR KIT AND BOOKS THROUGH THE ACADEMY RETAIL CENTER. IF THEY CHOSE NOT TO PURCHASE THE KITS AND BOOKS THROUGH THE ACADEMY, THEY MUST OBTAIN ALL NECESSARY ITEMS, BOOKS AND SUPPLIES PRIOR TO STARTING CLAS

INSERT (A) FOR VETERAN STUDENTS

STANDARDS OF PROGRESS

THE SATISFACTORY PROGRESS POLICY AS LISTED IN THE CATALOG WILL BE FOLLOWED FOR THE NAIL TECHNOLOGY AND SKIN CARE PROGRAMS EXCEPT THE EVALUATION OF ACADEMIC PROGRESS AND ATTENDANCE WILL BE CONDUCTED AT 60, 120, AND 180 HOURS. COSMETOLOGY AND MASSAGE THERAPY STUDENTS WILL HAVE THEIR ACADEMIC PROGRESS AND ATTENDANCE MONITORED ON A MONTHLY BASIS AND WILL ADHERE TO THE FOLLOWING STANDARDS OF PROGRESS. VETERAN STUDENTS HAVING BELOW AVERAGE 75% AT THE END OF ANY GIVEN MONTH WILL BE PUT ON PROBATION, FOR ONE (1) MONTH. IF PROGRESS IS STILL UNSATISFACTORY AT THE END OF THE PROBATIONARY MONTH, THE VA WILL BE NOTIFIED OF UNSATISFACTORY PROGRESS SO THAT THE VA CAN CEASE PAYMENTS OF BENEFITS. A VETERAN STUDENT TERMINATED FOR UNSATISFACTORY PROGRESS OR UNSATISFACTORY ATTENDANCE MAY BE RE-CERTIFIED TO THE VA AFTER ONE (1) MONTH OF SATISFACTORY PROGRESS AND ATTENDANCE.

Academy of Career Training Veteran's Attendance Policy (Effective Date 05/16/2017)

Early departures, class cuts, tardies, etc., for any portion of a class period will be counted as pro-rated absence.

Students exceeding 20 % **total** absences in a calendar month **will be** terminated from their VA benefits for unsatisfactory attendance.

In order to show that the cause of unsatisfactory attendance has been removed, students must show good attendance (as defined) for one calendar month after being terminated for unsatisfactory attendance. After such time, the student may be re-certified for VA education benefits.

The student's attendance record will be retained in the veteran's file for USDVA and SAA audit purposes.

Standards of Academic Progress for VA Students

Students receiving VA educational benefits must maintain a minimum cumulative grade point average (CGPA) of 75% each _____ evaluation _____ (term, quarter, semester, evaluation period, etc.).

A VA student whose CGPA falls below 75% at the end of any _____ evaluation _____ (term, quarter, semester, evaluation period, etc.) will be placed on academic probation for a maximum of two consecutive terms of enrollment. If the VA student's CGPA is still below 75% at the end of the second consecutive term of probation, the student's VA educational benefits will be terminated.

A VA student terminated from VA educational benefits due to unsatisfactory progress may petition the school to be re-certified after attaining a CGPA of 75%.

Veteran's Credit for Previous Education or Training

Students must report all education and training. The school must evaluate and grant credit, if appropriate, with the training time shortened, the tuition reduced proportionately, and the VA and student notified.

CREDIT FOR PREVIOUS TRAINING

CREDIT FOR PREVIOUS EDUCATION AND TRAINING **WILL BE EVALUATED** AND GRANTED, IF APPROPRIATE, WITH TRAINING TIME SHORTENED AND TUITION REDUCED WITH VA AND THE STUDENT NOTIFIED.

Addendum to Catalog

VA Pending Payment Compliance

Facility Name/Address: ACADEMY OF CARERE TRAINING 3501 WEST VINE STREET SUITE 111
KISSIMMEE, FLORIDA 34741

VA Facility Code:2-5-1571-10

Person Completing Addendum: ELIZABETH PETRUSA

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation & Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

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

However, to qualify for this provision, such students may be required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class;
- Provide a written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies

I, ELIZABETH PETRUSA., do hereby certify this addendum to be true and correct in content and policy. Our institution will adopt this addendum, effective August 1, 2019, and will incorporate this policy into the next revision of our catalog.

CATALOG INSERT
FACULTY

| | | |
|----------------------|---|------------------------|
| WANDA TORRES K | DIRECTOR (KISSIMMEE) DIPLOMA FOR ACADEMY OF CAREER TRAINING | FV9578604 |
| Amy Charbonneau | INSTRUCTOR- <i>DIPLOMA</i> FROM ACADEMY OF CAREER TRAINING | MA86972 CL1234839 |
| Christoper Dean | INSTRUCTOR- <i>DIPLOMA</i> INTERNATIONAL ACADEMY | CL1257045 BB8903023 |
| JAHAIRA GONZALEZ | INSTRUCTOR- <i>DIPLOMA</i> EMMA'S BEAUTY | CL1268607 |
| ELIZABETH PETRUSA | PRESIDENT- <i>DIPLOMA</i> FROM SARA HALE | BB 29854 |
| AMANDA PETRUSA | FINANCIAL AID DIRECTOR | |
| YESSINA PONCE | INSTRUCTOR- <i>DIPLOMA</i> ACADEMY OF CAREER <i>TRAINING</i> | CL1199698 |
| AMNERIS RODRIQUEZ | INSTRUCTOR- <i>DIPLOMA</i> ACADEMY OF CAREER <i>TRAINING</i> | FV9585845 FB9773016 |

2019 CONSUMER INFORMATION RATES

OUR 2020 ANNUAL NACCAS REPORT BASED ON STUDENT IN 2019 IS AS FOLLOWS:

| | |
|-------------------------|--------|
| COMPLETION | 80.18% |
| LICENSING | 87.50% |
| PLACEMENT | 60.23% |
| ON-TIME COMPLETION RATE | 79% |

MEDIAN LOAN INFORMATION FOR 2018/2019

| | |
|-----------------|-----------|
| COSMETOLOGY | \$5444.00 |
| BARBER STYLIST | \$5444.00 |
| MASSAGE | \$6266.00 |
| FULL SPECIALTY | \$2467.00 |
| SKIN CARE | \$0 |
| NAIL TECHNOLOGY | \$0 |

INDIVIDUAL RATES PER PROGRAM

| INDIVIDUAL RATES | COSMETOLOGY | BARBER | FULL SPECIALIST | MASSAGE THERAPY | NAILS | SKIN |
|------------------|-------------|--------|-----------------|-----------------|-------|------|
| COMPLETION | 70% | 61% | 75% | 100% | 86% | 100% |
| LICENSING | 75% | 82% | NA | 66.6% | N/A | N/A |
| PLACEMENT | 77% | 100% | 50% | 66.6% | 53% | 54% |
| ONTIME | 90% | 88% | 90% | 100% | 79% | 95% |

FINANCIAL AID INFORMATION

(FOR THOSE WHO QUALIFY)

TYPES OF TITLE IV FEDERAL FINANCIAL AID

ACADEMY OF CAREER TRAINING PARTICIPATES IN TWO OF THE TITLE IV FINANCIAL AID PROGRAMS, FEDERAL PELL GRANTS AND WILLIAM D. FORD FEDERAL DIRECT LOANS.

PELL GRANTS

A PELL GRANT IS AN AWARD TO HELP UNDERGRADUATES PAY FOR THEIR EDUCATION AFTER HIGH SCHOOL. STUDENTS WITH A BACHELOR'S DEGREE ARE NOT ELIGIBLE. PELL GRANTS DO NOT HAVE TO BE PAID BACK. TO DETERMINE ELIGIBILITY, THE UNITED STATES DEPARTMENT OF EDUCATION USES A STANDARD FORMULA, PASSED INTO LAW BY CONGRESS, TO EVALUATE THE INFORMATION YOU PROVIDE ON YOUR FINANCIAL AID APPLICATION.

FOR THE AWARD YEAR (JULY 1ST, TO JUNE 30TH, THE MAXIMUM PELL GRANT IS \$5815.00 THE AMOUNT OF THE GRANT WILL DEPEND UPON YOUR FAMILY'S FINANCIAL STATUS, THE TIME YOU ENTER SCHOOL, AND THE COST OF YOUR EDUCATION.

DIRECT LOANS

THE DIRECT LOAN PROGRAM ENABLES STUDENTS AND/OR PARENTS TO BORROW MONEY FROM THE FEDERAL GOVERNMENT, AT A LOW INTEREST RATE, TO MEET EDUCATIONAL EXPENSES. THE STUDENT AND/OR PARENT MUST REPAY THESE LOANS. BEGINNING IN THE CURRENT AWARD YEAR, THE MAXIMUM AMOUNT A DEPENDENT STUDENT CAN BORROW IS \$5,500 AND THE MAXIMUM FOR AN INDEPENDENT STUDENT IS \$9500. THESE AMOUNTS APPLY TO A FULL ACADEMIC YEAR OF 900 CLOCK HOURS – FOR SHORTER PROGRAMS, THAT IS, THOSE LESS THAN 900 CLOCK HOURS THE AMOUNTS ARE PRORATED.

THERE ARE THREE TYPES OF DIRECT LOANS:

FEDERAL DIRECT STAFFORD/FORD LOANS – ALSO CALLED DIRECT SUBSIDIZED LOANS.

“SUBSIDIZED” MEANS THE FEDERAL GOVERNMENT **PAYS** THE INTEREST ON THESE LOANS WHILE YOU ARE IN SCHOOL, DURING YOUR GRACE PERIOD, AND DURING DEFERMENTS (POSTPONEMENTS OF REPAYMENT). YOU MUST SHOW FINANCIAL NEED TO RECEIVE THIS TYPE OF LOAN.

FEDERAL DIRECT UNSUBSIDIZED STAFFORD/FORD LOANS – ALSO CALLED DIRECT UNSUBSIDIZED LOANS. THE FEDERAL GOVERNMENT **DOES NOT** PAY THE INTEREST WHILE YOU ARE IN SCHOOL OR IN DEFERMENT. YOU CAN RECEIVE AN UNSUBSIDIZED LOAN REGARDLESS OF FINANCIAL NEED.

FEDERAL DIRECT PLUS LOANS – THESE ARE FOR THE PARENTS OF DEPENDENT STUDENTS, WITH GOOD CREDIT HISTORIES, WHO WANT TO BORROW FOR THEIR CHILDREN. PARENTS PAY THE INTEREST.

ARE THERE INTEREST RATES ON DIRECT LOANS?

YES. FOR DETAILED INFORMATION PLEASE GO TO WWW.STUDENTAID.ED.GOV

IS THERE A CHARGE FOR THESE LOANS?

YOU WILL PAY A FEE, DEDUCTED PROPORTIONATELY FROM EACH DISBURSEMENT OF YOUR LOAN. A PORTION OF THIS FEE GOES TO THE FEDERAL GOVERNMENT TO HELP REDUCE THE COST OF THE LOANS. ALSO, IF YOU DO NOT MAKE YOUR LOAN PAYMENTS WHEN YOU ARE SCHEDULED, YOU MAY BE CHARGED LATE FEES AND COLLECTION COSTS.

THE FINANCIAL AID APPLICATION PROCESS

- FILL OUT THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) AND SUBMIT IT DIRECTLY TO THE FINANCIAL AID OFFICE.
- THE FINANCIAL AID OFFICE MAY ALSO NEED THE FOLLOWING: VERIFICATION WORKSHEET FEDERAL TAX FORMS(1040, 1040A, 1040EZ, 1040TL)
- VERIFICATION OF RECEIPT OF ANY OF THE FOLLOWING: SOCIAL SECURITY, CHILD SUPPORT, AFDC/EAEDC (THE AGENCY THAT PROVIDE THESE BENEFITS CAN GIVE YOU AN OFFICIAL LETTER STATING THE TOTAL AMOUNT RECEIVED FROM JANUARY1 THROUGH DECEMBER 31 OF REQUESTED YEAR)
- ALL MEN BETWEEN THE AGES OF 18 AND 26 MUST BE REGISTERED WITH THE SELECTIVE SERVICE (MILITARY REGISTRATION). IF YOU NEED TO REGISTER, YOU CAN: CHECK THE BOX ON THE FAFSA GIVING THE SELECTIVE SERVICE PERMISSION TO REGISTER YOU. REGISTER AT YOUR LOCAL POST OFFICE AND BRING PROOF TO THE FINANCIAL AID OFFICE. REGISTER AT WWW.SSS.GOV
- A.C.T PARTICIPATES IN THE U.S. DEPARTMENT OF EDUCATION'S ELECTRONIC APPLICATION PROCESS. YOUR FAFSA GENERATES AN INSTITUTIONAL STUDENT INFORMATION RECORD (ISIR) WHICH IS SENT TO A.C.T. YOU WILL RECEIVE BY MAIL A SAR INFORMATION ACKNOWLEDGEMENT FORM. CAREFULLY REVIEW THIS FORM. IF ERRORS ARE FOUND CONTACT THE FINANCIAL AID OFFICE.
- YOUR FINANCIAL AID FILE IS COMPLETE WHEN THE FINANCIAL AID OFFICE HAS ALL OF THE NECESSARY INFORMATION AND FORMS. YOUR FILE IS THEN REVIEWED, AND YOUR ELIGIBILITY IS DETERMINED. IF YOU ARE ELIGIBLE FOR FINANCIAL AID, YOU WILL RECEIVE AN AWARD LETTER LISTING YOUR FINANCIAL AID AWARD. IF YOU *ARE NOT* ELIGIBLE, YOU WILL RECEIVE A LETTER INFORMING YOU OF THIS.
- YOUR FINANCIAL AID FILE **SHOULD** BE COMPLETED WITHIN 6 WEEKS FROM THE DATE A.C.T. RECEIVES YOUR ISIR. IF YOU FAIL TO COMPLY WITH THIS REQUIREMENT, YOU MUST MAKE IMMEDIATE PAYMENT OF YOUR TUITION BALANCE.

DETERMINATION OF ELIGIBILITY

GENERAL ELIGIBILITY REQUIREMENTS

TO BE ELIGIBLE FOR ANY TYPE OF TITLE IV FEDERAL FINANCIAL AID, A STUDENT **MUST**:

- HAVE PROOF OF HIGH SCHOOL COMPLETION OR GED
- BE ENROLLED AS A REGULAR STUDENT IN AN ELIGIBLE PROGRAM
- BE A U.S. CITIZEN OR ELIGIBLE NON-CITIZEN
- HAVE A SOCIAL SECURITY NUMBER AND SOCIAL SECURITY CARD WITH THEIR CORRECT NAME (MARRIED NAME IF APPLICABLE)
- MAKE SATISFACTORY ACADEMIC PROGRESS
- REGISTER WITH THE SELECTIVE SERVICES, IF REQUIRED
- NOT BE IN DEFAULT ON A FEDERAL EDUCATION LOAN OR OWE A REFUND ON A FEDERAL GRANT

FINANCIAL NEED

THE INFORMATION YOU PROVIDE ON THE FAFSA IS USED IN A FORMULA, ESTABLISHED BY CONGRESS, WHICH CALCULATES YOUR EXPECTED FAMILY CONTRIBUTION (EFC). THE EFC IS THE AMOUNT YOU AND YOUR FAMILY ARE EXPECTED TO PAY TOWARDS THE TOTAL COST OF YOUR EDUCATION. FOR THE FEDERAL PELL GRANT PROGRAM, IF YOUR EFC IS BELOW A CERTAIN NUMBER YOU ARE ELIGIBLE FOR A PELL GRANT, ASSUMING YOU MEET ALL OTHER ELIGIBILITY REQUIREMENTS YOUR EFC IS USED IN AN EQUATION TO DETERMINE YOUR FINANCIAL NEED:

$$\text{COST OF ATTENDANCE} - \text{EXPECTED FAMILY CONTRIBUTION} = \text{FINANCIAL NEED}$$

DETERMINING DEPENDENCY STATUS

FOR THE 2020-2021 AWARD YEAR, A STUDENT IS AUTOMATICALLY DETERMINED TO BE AN INDEPENDENT APPLICANT FOR FEDERAL STUDENT AID IF HE OR SHE MEETS ONE OR MORE OF THE FOLLOWING CRITERIA:

- STUDENT WAS BORN BEFORE JANUARY 1, 1995.
- STUDENT IS MARRIED OR SEPARATED (BUT NOT DIVORCED) AS OF THE DATE OF THE APPLICATION.
- AT THE BEGINNING OF THE 2019-2020 SCHOOL YEAR, THE STUDENT WILL BE ENROLLED IN A MASTER'S OR DOCTORAL DEGREE PROGRAM (SUCH AS MA, MBA, MD, JD, PHD, EDD, OR GRADUATE CERTIFICATE, ETC.).
- STUDENT IS CURRENTLY SERVING ON ACTIVE DUTY IN THE U.S. ARMED FORCES, OR IS A NATIONAL GUARD OR RESERVES ENLISTEE CALLED INTO FEDERAL ACTIVE DUTY FOR OTHER THAN TRAINING PURPOSES.
- STUDENT IS A VETERAN OF THE U.S. ARMED FORCES (SEE THE DEFINITION IN THE BOX ON PAGE 4).
- STUDENT HAS ONE OR MORE CHILDREN WHO RECEIVE MORE THAN HALF OF THEIR SUPPORT FROM HIM OR HER BETWEEN JULY 1, 2019 AND JUNE 30, 2020.
- STUDENT HAS DEPENDENT(S) (OTHER THAN CHILDREN OR SPOUSE) WHO LIVE WITH HIM OR HER AND WHO RECEIVE MORE THAN HALF OF THEIR SUPPORT FROM THE STUDENT, NOW AND THROUGH JUNE 30, 2017
- AT ANY TIME SINCE THE STUDENT TURNED AGE 13, BOTH OF THE STUDENT'S PARENTS WERE DECEASED, THE STUDENT WAS IN FOSTER CARE, OR THE STUDENT WAS A DEPENDENT/WARD OF THE COURT.
- AS DETERMINED BY A COURT IN THE STUDENT'S STATE OF LEGAL RESIDENCE, THE STUDENT IS NOW OR WAS UPON REACHING THE AGE OF MAJORITY, AN EMANCIPATED MINOR (RELEASED FROM CONTROL BY HIS OR HER PARENT OR GUARDIAN).
- AS DETERMINED BY A COURT IN THE STUDENT'S STATE OF LEGAL RESIDENCE, THE STUDENT IS NOW OR WAS UPON REACHING THE AGE OF MAJORITY, IN LEGAL GUARDIANSHIP.
- ON OR AFTER JULY 1, 2016, STUDENT WAS DETERMINED BY A HIGH SCHOOL OR SCHOOL DISTRICT HOMELESS LIAISON TO BE AN UNACCOMPANIED YOUTH WHO WAS HOMELESS.
- ON OR AFTER JULY 1, 2016, STUDENT WAS DETERMINED BY THE DIRECTOR OF AN EMERGENCY SHELTER OR TRANSITIONAL HOUSING PROGRAM FUNDED BY THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT TO BE AN UNACCOMPANIED YOUTH WHO WAS HOMELESS.
- ON OR AFTER JULY 1, 2019, STUDENT WAS DETERMINED BY A DIRECTOR OF A RUNAWAY OR HOMELESS YOUTH BASIC CENTER OR TRANSITIONAL LIVING PROGRAM TO BE AN UNACCOMPANIED YOUTH WHO WAS HOMELESS OR WAS SELF-SUPPORTING AND AT RISK OF BEING HOMELESS.
- STUDENT WAS DETERMINED BY THE COLLEGE FINANCIAL AID ADMINISTRATOR TO BE AN UNACCOMPANIED YOUTH WHO IS HOMELESS OR IS SELF-SUPPORTING AND AT RISK OF BEING HOMELESS.

IF YOU CLAIM TO BE AN INDEPENDENT STUDENT, A.C.T. MAY ASK YOU TO SUBMIT PROOF BEFORE YOU CAN RECEIVE ANY FEDERAL STUDENT AID. IF YOU THINK YOU HAVE UNUSUAL CIRCUMSTANCES THAT WOULD MAKE YOU INDEPENDENT, EVEN THOUGH YOU NORMALLY WOULD BE CONSIDERED DEPENDENT, YOU SHOULD SCHEDULE AN APPOINTMENT WITH THE FINANCIAL AID DIRECTOR. THE DIRECTOR CAN CHANGE YOUR STATUS TO INDEPENDENT IF HE OR SHE THINKS YOUR CIRCUMSTANCES WARRANT IT. BUT REMEMBER, THE DIRECTOR WON'T AUTOMATICALLY DO THIS. THAT DECISION IS BASED ON HIS OR HER JUDGMENT, AND IT'S **FINAL** – YOU CAN'T APPEAL IT TO THE U.S. DEPARTMENT OF EDUCATION.

DISBURSEMENT OF FINANCIAL AID

PELL GRANT AND DIRECT LOANS ARE DISBURSED IN TWO EQUAL PAYMENTS. THE FIRST HALF WILL BE DISBURSED AT THE BEGINNING OF THE PROGRAM, USUALLY WITHIN THE FIRST 60 DAYS. THE SECOND HALF WILL BE DISBURSED AFTER YOU HAVE COMPLETED HALF OF YOUR ACADEMIC YEAR SCHEDULED HOURS.

WHEN FINANCIAL AID FUNDS ARE RECEIVED FROM THE FEDERAL GOVERNMENT, THE SCHOOL WILL CREDIT YOUR ACCOUNT WITH THE SCHOOL. AFTER YOUR TUITION IS PAID IN FULL, ANY REMAINING AMOUNT WILL BE PAID TO YOU BY CHECK. ALL DIRECT LOAN RECIPIENTS MUST COMPLETE AN ENTRANCE COUNSELING SESSION PRIOR TO THE FIRST LOAN DISBURSEMENT. YOU CAN SEE THE FINANCIAL AID DIRECTOR REGARDING THE VARIOUS METHODS FOR COMPLETING THE ENTRANCE COUNSELING. IF YOU FAIL TO COMPLETE AN ENTRANCE COUNSELING SESSION, YOUR DIRECT LOAN WILL NOT BE PROCESSED. YOU WILL THEN BE RESPONSIBLE FOR THE IMMEDIATE PAYMENT OF YOUR OUTSTANDING TUITION BALANCE. EXIT COUNSELING MUST BE COMPLETED BEFORE YOU CAN RECEIVE YOUR COURSE COMPLETION CERTIFICATES. EXIT COUNSELING IS PROVIDED THROUGH THE FINANCIAL AID OFFICE. BE SURE TO KEEP ALL OF THE ENTRANCE AND EXITS COUNSELING INFORMATION, AS YOU WILL NEED THIS MATERIAL WHEN YOU BEGIN REPAYMENT.

NO PROCEEDS FROM AND FINANCIAL AID PROGRAMS WILL BE GIVEN TO THE STUDENT UNTIL THE BALANCE OWED A.C.T. IS PAID IN FULL. THERE ARE NO EXCEPTIONS TO THIS RULE. CREDIT BALANCES WILL BE REFUNDED WITHIN 14 DAYS. THE RESPONSIBILITIES OF A FINANCIAL AID RECIPIENT.

IT IS YOUR RESPONSIBILITY TO:

- REVIEW AND CONSIDER ALL INFORMATION ABOUT A SCHOOL'S PROGRAM BEFORE YOU ENROLL.
- COMPLETE THE FINANCIAL AID APPLICATION PROCESS AS OUTLINED IN STEPS 1 – 5 WITHIN SIX WEEKS OF THE DATE A.C.T RECEIVES YOUR ISIR.
- PROVIDE ALL DOCUMENTATION, CORRECTIONS, AND/OR NEW INFORMATION REQUESTED BY EITHER THE FINANCIAL AID OFFICE OR THE AGENCY TO WHICH YOU SUBMITTED YOU APPLICATION.
- NOTIFY THE SCHOOL OF ANY INFORMATION THAT HAS CHANGED SINCE YOU APPLIED FOR FINANCIAL AID, INCLUDING YOUR ENROLLMENT STATUS.
- IF YOU ARE OVER AWARDED FEDERAL FINANCIAL AID, YOU MUST PAY BACK THE ENTIRE OVER AWARDED MONEY YOU RECEIVED. IF YOU DO NOT, YOU WILL BECOME INELIGIBLE TO RECEIVE TITLE IV FEDERAL STUDENT AID IN THE FUTURE.
- YOU MUST MAINTAIN SATISFACTORY ACADEMIC PROGRESS AS OUTLINED IN THE SCHOOL CATALOG. THIS INVOLVES MAINTAINING YOUR GRADE POINT AVERAGE AND COMPLETING THE REQUIRED CLOCK HOURS OF YOUR PROGRAM.
- REPAY ANY STUDENT LOANS YOU HAVE. WHEN YOU SIGN A PROMISSORY NOTE, YOU ARE AGREEING TO REPAY YOUR LOAN.
- YOU MUST ATTEND THE ENTRANCE AND EXIT LOAN INTERVIEW IF YOU HAVE A DIRECT LOAN. YOU MUST NOTIFY THE SCHOOL OF A CHANGE IN YOUR NAME, ADDRESS, OR ATTENDANCE SCHEDULE. YOU MUST ALSO NOTIFY THE DIRECT LOAN SERVICING CENTER OF THESE CHANGES.
- UNDERSTAND THE SCHOOLS REFUND POLICY. IF YOU DROP OUT OF SCHOOL WITHIN A SHORT TIME AFTER YOU START, YOU MAY BE ABLE TO GET A PART OF YOUR TUITION REFUNDED TO YOU. AFTER A CERTAIN DATE, YOU WON'T GET ANY MONEY BACK.

MORE DETAILED INFORMATION ON THE REFERENCED FINANCIAL AID PROGRAMS CAN BE FOUND IN THE "FUNDING EDUCATION BEYOND HIGH SCHOOL: THE GUIDE TO FEDERAL STUDENT AID". THE GUIDE CAN BE FOUND AT WWW.FASFA.ED.GOV

RETURN OF TITLE IV FUNDS

THE RETURN OF TITLE IV FUNDS AS PRESCRIBED IN SECTION 484B OF THE HEA AMENDMENTS DETERMINES THE AMOUNT OF THE TITLE IV AID A STUDENT HAS EARNED AT THE TIME A STUDENT WITHDRAWS. THE AMOUNT OF THE TITLE IV AID A STUDENT HAS NOT EARNED IS THEN RETURNED TO THE TITLE IV PROGRAMS. IT IS A PROPORTIONAL CALCULATION BASED ON THE DATE OF WITHDRAWAL THROUGH SIXTY-PERCENT (60%) OF THE PAYMENT PERIOD. THE FORMULA IN BRIEF IS AS FOLLOWS:

- THE INSTITUTION WILL DETERMINE THE DATE OF WITHDRAWAL AND THEN DETERMINE THE PERCENTAGE OF THE PAYMENT PERIOD SCHEDULED FOR THE STUDENT.
- THE INSTITUTION WILL DETERMINE THE AMOUNT OF TITLE IV AID FOR WHICH THE STUDENT WAS ELIGIBLE BY THE PERCENTAGE OF THE TIME SCHEDULED.
- THE INSTITUTION WILL COMPARE THE AMOUNT EARNED TO THE AMOUNT DISBURSED. IF THE AMOUNT OF AID DISBURSED EXCEEDS THE AMOUNT EARNED, THIS AMOUNT OF TITLE IV AID MUST BE RETURNED.
- THE INSTITUTION ALLOCATES THE RESPONSIBILITY FOR RETURNED UNEARNED AID BETWEEN THE SCHOOL AND THE STUDENT ACCORDING TO THE PORTION OF DISBURSED AID THAT COULD HAVE BEEN USED TO COVER INSTITUTIONAL CHARGES AND THE PORTION THAT COULD HAVE BEEN DISBURSED DIRECTLY TO THE STUDENT ONCE INSTITUTIONAL CHARGES WERE COVERED.
- THE INSTITUTION AND/OR THE STUDENT MUST THEN DISTRIBUTE THE UNEARNED TITLE IV AID BACK TO THE TITLE IV PROGRAM
- ANY RETURN TO TITLE IV REFUNDS WILL BE MADE WITHIN 45 DAYS OF TERMINATION DATE.

THIS POLICY APPLIES TO STUDENTS ENROLLED IN THE FOLLOWING PROGRAMS IN REGARD TO TITLE IV HEA PROGRAMS.

- **FEDERAL PELL GRANT PROGRAM**
- **FEDERAL FAMILY EDUCATION LOAN (FFEL) PROGRAM**
- **WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM (DIRECT LOAN PROGRAM)**

Return To Title Iv, Hea Funds Policy (R2T4)

Withdrawal Procedure – Official

1. Should A Student Determine They Need To Withdraw From The Program, They Schedule A Time To Meet With The Financial Aid Staff Or Owner.
2. During This Meeting, We Will Review The Return To Title Iv Documents, The Refund Policy Documents And The Repayment To The School Document If Applicable With You. We Review How Monies Returned To Title Iv Have A Direct Impact On The Monies The Student May Owe To The School. The Financial Aid Staff Or Owner Further Reviews That While Title Iv Monies May Have Paid For Institutional Charges, The Return Of Those Funds Causes The Student To Then Be Responsible Based On The Institution's Refund Policy. The Financial Aid Staff Or Owner Also Reviews The Consequences Of Withdrawing Such As Monies Will Be Owed Directly To The School; Unpaid Balances Could Be Referred To A Collection Company; And A Student's Credit Rating Could Be Affected. Unpaid Balances Owed Back To The Federal Government By The Student Could Result In A Default Status Preventing The Student From Utilizing Title Iv Funds At Another Educational Facility, Tax Refunds Being Attached, Wages Being Attached And An Adverse Credit Rating. This Same Information Is Also Explained When The Student Completes Exit Counseling.
3. During This Meeting, The Exit Documents Are Also Reviewed Showing The Student The Pell And Direct Loan Amounts They Received. The Loan Servicer Information Is Also Provided To The Student.
4. The Financial Aid Staff Or Owner Then Separates The Student In The Student Database To Update The Status To Withdrawn.

5. The Financial Aid Staff Or Owner Updates Nsls In Accordance With Current Regulation.

6. If The Student Did Not Have Any Funds Returned To Title Iv, The Cod Notification Form Is Completed And Forwarded To Boston Educational Network.

7. A Copy Of The Documents Is Given To The Financial Aid Staff Or Owner So Refunds Can Be Made To Title Iv Or The Student If Applicable And To Follow Up On Any Monies Owed By The Student Directly To The School.

Withdrawal Procedure – Unofficial

1. Once It Has Been Determined That A Student Is Not Returning To School Or A Student Has Called To Say They Are Withdrawing But They Will Not Come In To Meet With The Financial Aid Staff Or Owner, The Procedures Closely Following An Official Withdraw.

2. The Financial Aid Staff Or Owner Prepares The Return To Title Iv Documents, The Refund Policy Documents And The Repayment To The School Document If Applicable. A Letter Is Also Prepared Explaining These Documents As Outlined In Number 2 In The Official Withdrawal Policy. This Adverse Effects Of Non-Repayment Of Title Iv Are Also Explained When The Student Completes Exit Counseling.

3. Exit Documents Are Also Prepared Showing The Student The Pell And Direct Loan Amounts They Received. The Loan Servicers Information Is Also Provided To The Student Along.

4. All Of The Documents Are Then Mailed To The Most Recent Address On File For The Student.

5. The Financial Aid Staff Or Owner Then Separates The Student In The Student Database To Update The Status To Withdrawn.

6. The Financial Aid Staff Or Owner Updates Nsls In Accordance With Current Regulation.

7. If The Student Did Not Have Any Funds Returned To Title Iv, The Cod Notification Form Is Completed And Forwarded To Boston Educational Network.

8. A Copy Of The Documents Is Given To The Financial Aid Staff Or Owner So Refunds Can Be Made To Title Iv Or The Student If Applicable And To Follow Up On Any Monies Owed By The Student Directly To The School.

Return Of Federal Financial Aid

A Student Who Receives Title Iv Federal Financial Aid And Withdraws From Academy Of Career Training On Or Before The 60% Point In The Term Is Entitled To Keep The Portion Of Title Iv Federal Financial Aid That He/She Earned Up To The Point Of Withdrawal. Federal Regulations Further Mandate That A Student Must Earn His Or Her Federal Student Aid Or The Funds Must Be Returned To The Federal Financial Aid Programs. If A Student Receiving Federal Financial Aid Withdraws More Than The 60% Point Of The Academic Term, She/He Is Considered To Have Earned All Of Her/His Title Iv Aid For That Term. Programs Are Measured In Clock Hours Therefore The Percentage Of The Payment Period Or Period Of Enrollment Completed Is Determined By Dividing The Total Number Of Clock Hours In The Payment Period Or Period Of Enrollment Into The Number Of Clock Hours Scheduled To Be Completed As Of The Student's Withdrawal Date. The Scheduled Clock Hours Are Those Established By The Institution Prior To The Student's Beginning Class Date For The Payment Period Or

Period Of Enrollment And Are Consistent With The Published Materials Describing The Institution's Programs Unless The Schedule Was Modified Prior To The Student's Withdrawal. The Financial Aid Office Or Owner Will Calculate The Amount Of Aid The Student Has Earned Using The Prescribed Federal Return Of Title Iv Funds Procedure And Returns Of Title Iv Funds Will Be Made Within 45 Days Of The Date The School Determines The Student Has Withdrawn. Once The Earned Amount Of A Student's Financial Aid Has Been Applied To Her/His Institutional Charges, The Student Is Responsible For Any Remaining Balance Due To The School. Additional Details And Examples Of The Refund And Repayment Policies May Be Obtained By Contacting The School.

Return Of Title Iv Funds

The Return Of Title Iv Funds As Prescribed In Section 484B Of The Higher Education Act Amendments Determines The Amount Of The Title Iv Aid A Student Has Earned At The Time A Student Withdraws. The Amount Of The Title Iv Aid A Student Has Not Earned Is Then Returned To The Title Iv Programs. It Is A Proportional Calculation Based On The Date Of Withdrawal Through Sixty Percent (60%) Of The Payment Period. Academy Of Career Training Defines It Payment Periods For The Cosmetology Programs As Payment Period 1 Is From 1-450 Scheduled Hours, Payment Period 2 Is From 451-900 Scheduled Hours And Payment Period 3 Is From 901-1200 Scheduled Hours. For The Massage Therapy Program, The Payment Periods Are Defined As Payment Period 1 Is From 1-300 Scheduled Hours And Payment Period 2 Is From 301 – 600 Scheduled Hours. For The Barber Stylist Program, The Payment Periods Are Defined As Payment Period 1 Is From 1-450 Scheduled Hours And Payment Period 2 Is From 451-900 Scheduled Hours And

Payment Period 3 Is From 901-1200 Scheduled Hours. For The Full Specialist, The Payment Periods Are Defined As Payment Period 1 Is From 1-300 Scheduled Hours And Payment Period 2 Is From 301 – 600 Scheduled Hours.

- The Institution Will Determine The Date Of Withdrawal And Then Determine The Percentage Of The Payment Period Scheduled For The Student. The Institution Will Then Determine The Amount Of Title Iv Aid For Which The Student Was Eligible By The Percentage Of The Time Scheduled If Applicable.
- The Institution Will Compare The Amount Earned To The Amount Disbursed. If The Amount Of Aid Disbursed Exceeds The Amount Earned, This Amount Of Title Iv Aid Must Be Returned By The Institution.
- The Institution Allocates The Responsibility For Returned Unearned Aid Between The School And The Student According To The Portion Of Disbursed Aid That Could Have Been Used To Cover Institutional Charges And The Portion That Could Have Been Disbursed Directly To The Student Once Institutional Charges Were Covered.

For Example, 450 Hours In The Payment Period:

- The Student Was Scheduled To Complete 225 Hours As Of The Student's Last Date Of Attendance
- Percentage Of Aid Earned Equals 50%. This Is Calculated By Dividing The Scheduled Hours As Of The Last Date Of Attendance Divided By Total Hours In The Payment Period. $(225/450)$
- Amount Title Iv Financial Aid Earned Equals \$1250. This Is Calculated By Multiplying The Total Aid Disbursed Or Could Be Disbursed By The Percentage Of Aid Earned $\$1250 (2500 \times 50\%)$

Any Refund Due Will Be Refunded On The Student's Behalf Directly To The Applicable Federal Student Aid Program, In The Following Order:

1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal Parent (Plus) Loans
4. Federal Pell Grant

The Student Is Required To Return Any Title Iv Overpayment In The Same Order That Is Required For The Schools:

1. Unsubsidized Federal Direct Loans
2. Subsidized Federal Direct Loans
3. Federal Parent (Plus) Loans
4. Federal Pell Grant

Note: When A Student Withdraws, The Institution Must Return The Lesser Of The Total Amount Of Unearned Title Iv, Hea Funds As Calculated Or An Amount Equal To The Total Institutional Charges Incurred By The Student For A Payment Period Or Period Of Enrollment Multiplied By The Amount Of Title Iv, Hea Funds That Have Not Been Earned By The Student. Institutional Charges Are Outlined On The First Page Of The Student Enrollment Agreement.

Determining The Last Date Of Attendance

As All Programs Are Clock Hour And Specific Clock Hours Are Required For Each Program In Order For The Student To Obtain Licensure, Attendance Is Tracked On A Daily Basis. The Last Date Of Attendance (Lda) Is Determined By The Last Date Of Physical Attendance Logged In The Student Database.

Date Of Determination Is Defined As:

1) The Day That The Student Notifies The School That He/She Will Not Be Returning Or

2) In The Case Of An Unofficial Withdrawal From The Program The School Will

Determine The Withdrawal Date Within 14 Calendar Days After The Student's Last Date Of Attendance.

Post Withdrawal Disbursement

When The Total Amount Of The Title Iv Assistance Earned As Of The Withdrawal Date Is More Than The Amount That Was Disbursed To The Student, The Difference Between The Two Amounts Will Be Treated As A Post-Withdrawal Disbursement. The Financial Aid Director Is Responsible For This. See Below For Specifics For Pell And Loan Funds.

Post-Withdrawal Disbursement Of Federal Grant Funds

Academy Of Career Training Will Automatically Credit The Student's Account With A Late Disbursement Of Pell Grant And For Current Institutional Charges (Tuition, Fees, Room, And Board). Excess Funds Will Be Refunded To The Student. The Post Withdrawal Disbursement Will Be Made Within 45 Days Of The Date The Institution Determined The Student Withdrew.

Post-Withdrawal Disbursement Of Federal Loan Funds

If A Post-Withdrawal Disbursement Includes Federal Loan Funds, Academy Of Career Training Must Obtain The Students, Or Parent If A Plus Loan, Permission Before It Can Be Disbursed. The Borrower Will Be Notified Within 30 Days Of The Date Of Determination Of Withdrawal Of The Opportunity To Accept All Or A Part Of The Post Withdrawal

Disbursement. The Student Or Parent Has 14 Days From The Date Of

Notification To Respond. Academy Of Career Training Will Disburse The Loan Funds

Within 180 Days Of The Date Of Determination Of The Student's Withdrawal Date. Loan Funds Will Be Applied Towards The Outstanding Charges On The Student's Account And May Pay Up To The Amount Of The Allowable Charges. Any Remainder Will Be Paid Directly To The Student Or Parent.

Financial Aid Is Available To Those Who Qualify. Eligibility For Most Financial Aid Programs Is Based On Financial Need Rather Than Academic Achievement. To Determine Financial Need The Student Must Complete And File A Free Application For Federal Student Aid (Fafsa). Additionally, To Be Eligible, A Student Must Have Proof Of High School Completion Or Ged, Be Enrolled In An Eligible Program, Be A U.S. Citizen Or Eligible Non-Citizen, Registered With Selective Services And Not Be In Default On A Federal Education Loan Or Owe A Refund On A Federal Grant.

All Loans Must Be Repaid. More Detailed Information Is Available At Our Academy Or Can Be Found In The Funding Education Beyond High School Guide At [Www.Fafsa.Ed.Gov](http://www.fafsa.ed.gov) Entrance And Exit Counseling Can Be Found At [Www.Dl.Ed.Gov](http://www.dl.ed.gov) For An Overview On Various Occupations Go To [Www.Onetonline.Org](http://www.onetonline.org)

