

JOSEPH'S

COLLEGE :: COSMETOLOGY

OFFICIAL CATALOG

JAN. 2019



JANUARY
2019

LOVE WHAT YOU DO.

BEATRICE GRAND ISLAND HASTINGS KEARNEY LINCOLN NORFOLK

INDEX

	Page
Administrative Staff _____	4
Admission Requirements _____	4
Equipment Kit _____	15-16
Campus Locations _____	2
Cosmetology Curriculum* _____	6-7
Employment Assistance _____	7
Facilities _____	3
Grading System _____	5
Graduation Requirements _____	5
Housing _____	7
Length of Course _____	6
Mission Statement _____	4
Non-Discrimination _____	5 & 17
Overtime Charges Policy _____	15
Ownership _____	4
Satisfactory Progress _____	8-9
Scholarships _____	7
School Calendar _____	8
School Rules and Regulations _____	11-12
Student Access to Files and Release of Information _____	13
Student Services _____	7
Transfer and Intra-Transfer _____	10
Tuition or Fees _____	13-15
Tuition Refund Policy _____	13-15 & 19-20
Consumer Information _____	20
Copyright Infringement Policy _____	20
Student Instructor Training _____	16-20
Violence Against Women Act _____	15
Complaint Procedures _____	2

*All classes will be taught in English, the language in which the State Board Examination is administered.

ACCREDITATION

Joseph's Colleges Cosmetology* are accredited by the State of Nebraska, Department of Health, Bureau of Examining Boards P.O. Box 95007, Lincoln, NE 68509-5007, Phone 402-471-2117 and are Nationally Accredited by the National Accrediting Commission of Career Arts and Sciences, 3015 Colvin Street, Alexandria, VA, 22314, Phone 703-600-7600. The National Accrediting Commission of Career Arts and Science is recognized by the United States Department of Education as a national accrediting agency for post secondary schools and programs of cosmetology arts and sciences, electrology and massage. Licenses and Certificates are posted in each school. Licensing will be explained upon request.

STAFF AND LOCATIONS

LINCOLN CAMPUS

Joseph's College Cosmetology
6810 "P" Street, Suite 200
Lincoln, NE 68505
1-402-435-2333

FACULTY

Kaylee Sheehey, Team Leader
Shelley Kimbrell, Receptionist/Educator
Lyn Westerhold, Educator
Macy Cisneros, Educator
Terri Lukon, Educator

GRAND ISLAND CAMPUS

Joseph's College Cosmetology
3415 W. State St., Suite D
Grand Island, Nebraska 68803
1-308-381-8848

FACULTY

Michaela Hurt, Team Leader
Iva Bolling, Educator
Danielle Finn, Educator

HASTINGS CAMPUS

Joseph's College Cosmetology
828 West 2nd Street
Hastings, NE 68901
1-402-463-1357

FACULTY

Imelda Garcia, Team Leader
Rian Cockrell, Educator

KEARNEY CAMPUS

Joseph's College Cosmetology
2213 Central Avenue
Kearney, NE 68847
1-308-234-6594

FACULTY

Ashley Hanson, Team Leader
Kalee Burns, Educator
Kylie Svoboda, Educator

NORFOLK CAMPUS

Joseph's College Cosmetology
202 Madison Avenue
Norfolk, NE 68701
1-402-371-3358

FACULTY

Lisa Blackman, Team Leader
Makenna McCulloch, Educator
Kyla Sloan, Educator
Shelby Ulrich, Educator

BEATRICE CAMPUS

Joseph's College Cosmetology
2015 No. 6th St.
Beatrice, NE 68310
1-402-223-3588

FACULTY

Tara Fadipe, Team Leader
Sarah Boyce, Educator

*Joseph's Colleges :: Cosmetology may hereinafter be referred to as "Joseph's College".

COMPLAINT PROCEDURES

Anyone with a grievance can contact the Nebraska Department of Health & Human Services, Investigations Unit for Health Care Professions and Occupations at DHHS Division of Public Health Investigations, 1033 O Street, Suite 500, Lincoln, NE 68508 at 402-471-0175 or National Accrediting Commission of Career Arts and Sciences, 3105 Colvin Street, Alexandria, VA 22314 at 703-600-7600.

FACILITIES

Joseph's College Cosmetology is located in six major Nebraska cities. All schools are in commercial locations. All schools have multi-media teaching capability meeting or exceeding licensure requirements of the State of Nebraska.

LINCOLN

- Reception
- Clinic
- Faculty Offices
- Manicure/Pedicure Area
- Two Classrooms
- Skin Care
- Break Area

KEARNEY

- Reception
- Clinic
- Faculty Offices
- Manicure/Pedicure Area
- Skin Care

Lower Level

- Faculty Offices
- Two Classrooms
- Break Area

BEATRICE

- Reception
- Clinic
- Faculty Offices
- Manicure/Pedicure Area
- Platform Area
- Two Classrooms
- Skin Care
- Break Area

NORFOLK

- Reception
- Clinic
- Faculty Offices
- Manicure/Pedicure Area
- Two Classrooms
- Skin care
- Break Area

GRAND ISLAND

- Reception
- Clinic
- Faculty Offices
- Platform Area
- Manicure/Pedicure Area
- Two Classrooms
- Skin Care
- Break Area

HASTINGS

- Reception
- Clinic
- Faculty Offices
- Manicure/Pedicure Area
- Two Classrooms
- Skin Care
- Break Area

CORPORATE OFFICE

Joseph's College Cosmetology
3516 So. 48th Street
Lincoln, NE 68506

1-402-475-5385
1-800-742-7827
FAX 1-402-475-5390

ADMINISTRATIVE STAFF

Lydia J. Nims
Shawna Arrigo, M.Ed.
Ken Broekemeier

Owner, President
Vice President, Daily Operations/HR
Vice President, Marketing Director and
Title IX Coordinator
Vice President of Facilities
Financial Aid Director
Director of Admissions

Jim Arrigo
Rita Glenn
Marcie Strahm

Admissions Representatives

Marcie Strahm, Director of Admissions
Mallory Sabah, Assistant Director of Admissions

OWNERSHIP

Joseph's College Cosmetology is owned by Joseph, Inc. The principal stockholder for the corporation is Lydia J. Nims, President under the Bruce B. Nims Marital Trust.

COSMETOLOGY 1800 CLOCK HOUR PROGRAM

OUR MISSION STATEMENT

The mission of Joseph's College Cosmetology is to provide training in an approved curriculum as determined by the State of Nebraska. A State Examination follows training for licensure as a Cosmetologist in the State of Nebraska. Licensure as a cosmetologist will allow you to practice the skills commonly referred to as Hair Designer, Hairdresser, Hair Stylist, etc. for compensation. This license will also allow you to become a salon owner, manager or trainer for a cosmetic company, and to participate in many other areas of the industry.

ADMISSION REQUIREMENTS

The Applicant must:

- Submit a High School Diploma or GED Certificate *.
- Be 17 years old and provide a certified copy of their birth certificate.
- Provide a copy of legal documentation, if the name is other than that on the birth certificate a marriage license copy must be submitted.
- \$50.00 Application Fee
- Submit to student Interview with Admission Staff.
- Joseph's College Cosmetology does not admit Ability-To-Benefit students.

These documents must be submitted before the student begins attending classes.

**Applicant must provide evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma.*

ADDITIONAL ADMISSION REQUIREMENTS FOR RE-ENTER, TRANSFER, AND INTRA-TRANSFER POLICIES:

RE-ENTER STUDENTS

Returning students are considered Re-Enter Students ONLY if they re-enter at a Joseph's College Cosmetology location. The School will determine whether previously earned hours will apply toward graduation requirements. Beginning and ending dates will be calculated according to School recognized hours earned. Any prior balances due the school must be paid prior to re-entrance. Re-Enters will not be considered until they have been out of school for over 180 days.

TRANSFER

Transfer students are those entering Joseph's College Cosmetology with 1300 hours or less having been previously earned at another cosmetology school. These must be approved and accepted by Joseph's College Cosmetology. The institution will accept up to 1300 hours. No transfer will be accepted for a period of less than 500 hours.

INTRA-TRANSFER

Intra-Transfer students are those who relocate within the system without the return of Title IV Financial Aid. For Intra-Transfer students hours will be recognized by Joseph's College. Approval must be obtained from the managers of both the entrance and exit locations. Intra-Transfers must take place on the 1st school day of the month. Missed time will continue to apply to the allowable 15 day's absence. Students failing to attend class at the new school on the specified Intra-Transfer date will be considered a drop student and appropriate Title IV funds will be returned to the lender.

The transfer student will be required to pay an Application Fee of \$50.00 and a Registration Fee of \$50.00. The Transfer student will not receive a kit and will be responsible to provide their own equipment. Kits may be purchased at the current contract price. Tuition will be calculated on the basis of hours to completion and will be charged at the current contract rate. Three days allowable absence will be added to each block of 500 hours required for completion.

It is the policy of Joseph's College Cosmetology that we do not admit, recruit, interview, or otherwise proselytize students currently enrolled at any other school offering a similar program of instruction. Students wishing to transfer from another school must have officially withdrawn from that institution prior to interviewing for admission to Joseph's College.

NON-DISCRIMINATION

Joseph's College Cosmetology does not discriminate in its enrollment practices on the basis of age, sex, race, ethnic origin, religion, gender, gender identity or color. Joseph's College Cosmetology will identify, evaluate and provide reasonable accommodations to students who are disabled within the meaning of Section 504 of the Rehabilitation Act of 1973. Shawna Arrigo, Vice President will serve as the coordinator of Section 504 activities.

GRADING SYSTEM

Weekly and/or monthly school examinations are given and graded according to an established and posted formula. A student's final average when in training shall be no less than a cumulative grade point average of seventy-five percent (75%). A final examination will be given before the issuance of a diploma. Records of attendance and progress are kept in each student's file.

The grading system is as follows:

93-100	EXCELLENT
85-92	VERY GOOD
75-84	SATISFACTORY
74 and under	BELOW STANDARDS – UNSATISFACTORY

Practical assessments are made on a monthly basis in Practical Class and will be graded with the above grading system. Clinical work is checked by the clinical supervisors and is graded either satisfactory or unsatisfactory. Each service will be stamped or signed by the clinical instructor to denote satisfactory progress. Clinical worksheets or Lab Sheets are also used to record quantitative progress in services. These worksheets may also be graded satisfactory or unsatisfactory by stamp or signature.

GRADUATION REQUIREMENTS

In order to graduate and receive a diploma, a student must:

Consult with the School Team Leader prior to graduation to ascertain that all course requirements have been met.

- A. Completion of the 1800 hours instructional requirement.
- B. Satisfactory completion of the requirements of the curriculum units.
- C. Maintain a final cumulative GPA of 75% with 75% earned on the final examination.
- D. Pay in full all charges owed the College before a diploma is granted unless satisfactory payment arrangements have been made with Joseph's College Corporate Office.

When the above requirements have been met and satisfactory completion is verified, a diploma will be issued certifying completion of the program.

LENGTH OF COURSE

Cosmetology licensure in the State of Nebraska requires 1800 hours of training in an approved facility. These hours may be earned at the rate of 35 hours per week. All Joseph's College schools are in session Monday through Friday.

MINIMUM HOURS OF TRAINING FOR COSMETOLOGY

FRESHMAN COSMETOLOGY THEORY and RELATED THEORY CLASS CURRICULUM (200 hours)

Subject

Orientation
Permanent waving/Chemical relaxing
Facials (Eyebrow Arching, Body Waxing, Lash and Eyebrow Tint, Make-up and Massage)
Haircutting
Hairstyling (Pin Curl Formations, Rollers , Fingerwaving, Thermal Curling, Braiding and Combout)
Manicuring/Pedicuring/Artificial Nails/Massage
Shampoos, Conditioners and Scalp Treatments
Hair Coloring (Darkening, Permanent, Semi/Demi-permanent and Lightening)
Nebraska Cosmetology Law/Rules and Regulations, Sanitary Measures, Safety Measures
Rules and Policies
Ethics/Grooming
Dispensary
Reception Desk
Unassigned subjects-School may expand subjects listed above
Or select other cosmetology related subjects

Total Hours TOTAL HOURS IN THE
200 FRESHMAN COSMETOLOGY CURRICULUM

ADVANCED COSMETOLOGY THEORY CLASS CURRICULUM (200 Hours)

Subject

Lecture theory must include, but is not limited to the following: Ethics, Hygiene, Poise-Personality, Bacteriology, Sterilization, Applied Electricity, Nebraska Cosmetology Law, State Rules and Regulations, Salon Management and Safety Measures, and as defined in Neb. Reg. Stat. S71-351. Advanced theory class must include the subjects listed in advanced practice on students, clients, mannequins, or class laboratory experience below.

ADVANCED COSMETOLOGY RELATED THEORY (1400 hours) Practice on Students, Clients, Mannequins or Class Lab (Floor) Experiences

Subject

Shampoos, Conditioners and Scalp Treatments
Haircutting
Hairstyling (Pin Curl Formations, Rollers, Fingerwaving, Thermal Curling, Combout, Braiding and Wiggery)
Permanent Waving/Chemical Relaxing
Haircoloring (Darkening, Permanent, Semi/Demi-Permanent and Lightening)
Facials (Eyebrow Arching, Lash and Eyebrow Tint, Make-up, and Massage)

Body Waxing
Manicuring/Pedicuring/Artificial Nails/Massage
Salesmanship/Reception desk/Dispensary
Unassigned (if a school determines a freshman curriculum
Longer than 200 hours, a portion of these unassigned hours
May be allotted to the freshman course, expand the above
Subjects, or select other cosmetology related subjects)

Total Hours
1400

Total Hours TOTAL HOURS
1800 IN THE ADVANCED CURRICULUM

FINANCIAL AID PROGRAMS - AVAILABLE TO THOSE WHO QUALIFY:

FEDERAL PROGRAMS

Federal Pell Grants
Federal Direct Student Loans
Federal Supplemental Educational Opportunity Grants (FSEOG)

STATE PROGRAMS

Nebraska Opportunity Grant (NOG)

SCHOLARSHIPS

Joseph's College Cosmetology may offer Scholarships to any applicants at any locations. Amounts of Scholarships vary with class start dates and/or location, and/or graduation date..

- *For information and applications call the Financial Aid Office 1-800-742-7827, or in Lincoln 1-402-475-5385*

STUDENT SERVICES

HOUSING

Joseph's College Cosmetology does not maintain dormitory facilities. We do, however, have access to listings of available housing for students who wish to live together and share expenses.

EMPLOYMENT WHILE IN SCHOOL

Joseph's College Cosmetology maintains lists of businesses that have hired our students in the past. Students will be advised pertaining to employment opportunities available after graduation and those part-time opportunities available while the student is enrolled. Joseph's College does not guarantee employment.

ADVISORY CONFERENCES

All students receive regular academic advisement. In addition, financial advisement is provided in orientation and upon graduation. Students requiring guidance in matters of professional conduct and ethical behavior are advised by members of the faculty. Matters requiring specific training in counseling are referred to professionals in the field.

EMPLOYMENT ASSISTANCE

Joseph's College Cosmetology does not guarantee employment upon graduation. Joseph's College will assist, however, in locating salons that require additional employees. The School Team Leader maintains a listing of salons indicating a desire to be placed in Joseph's College Referral File. Employment files and/or postings will include professional appearance guidelines, job referrals, and follow-up information.

SCHOOL CALENDAR

Classes for the Cosmetology Program will begin on the following dates at all of the locations:

In 2019:

January 9	May 8	September 11
February 13	June 12	October 9
March 13	July 10	November 13
April 10	August 14	December 11

In 2020:

January 8	May 13	September 9
February 12	June 10	October 14
March 11	July 8	November 11
April 8	August 12	December 9

Classes are in session Monday through Friday. On the following legal holidays there will be no classes New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and day after, and Christmas Day.

Joseph's College Cosmetology will be closed for reasons of weather on the days the Public Schools in the respective communities announce a weather-related closure. Public School announcements will be made on local television and radio stations.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY 900 HOUR ACADEMIC YEAR

1. PREFACE

The Satisfactory Academic Progress Policy of Joseph's College Cosmetology applies to all enrollees. It is published in the School Catalog, which is provided for you prior to enrollment. Since Joseph's College Cosmetology does not currently participate in a part-time program, all enrollees are full-time students. Additionally, all enrollees are participants in an accredited program and are required to maintain satisfactory academic progress throughout their training to remain in compliance with institutional policy and, if applicable, to remain eligible for Title IV, HEA federal student financial assistance. Satisfactory progress is measured in **quantitative** terms (attendance), as well as **qualitative** terms (academic performance) and is evaluated on a cumulative basis at the designated evaluation periods throughout the course or program of study. Institutions may evaluate cumulated qualitative (theory and practical) elements separately as long as they each meet the required threshold. This 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.

2. EVALUATION PERIODS

Joseph's College Cosmetology students are evaluated for Satisfactory Academic Progress as follows (in clocked – actual – hours):

450 900 1350 1800

Joseph's College Cosmetology Student Instructors are evaluated for Satisfactory Academic Progress as follows (in clocked – actual – hours):

300 600

Transfer students will be evaluated at Midpoint of the contracted hours, or at the established evaluation periods above, 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 ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course.

3. 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 each 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 at least 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.

4. MAXIMUM TIME FRAME

The attendance criteria include a maximum (which does not exceed 150% of the course Length) allowed for students to complete each course at Satisfactory Academic Progress is stated below:

<i>COURSE:</i>	<u>MAXIMUM TIME ALLOWED</u>	
	<i>WEEKS</i>	<i>SCHEDULED HOURS</i>
Cosmetology	78	2700
Cosmetology Instructor	22.5	900

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 67% of the scheduled contracted hours.

5. 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 a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated.

At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments.

6. DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be maintaining satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not making 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.

7. 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.

8. 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 that appeal. Probation status is only allowed for students who are not considered meeting minimum standards for satisfactory academic progress if:

- the student has the ability to meet the satisfactory Academic Progress Policy standards by the end of the evaluation period,
- or,

- the student has an academic plan developed by the institution that, if followed, will ensure that the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum time frame established for the individual student.

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.

9. 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 probationary period.

10. INTERRUPTIONS, COURSE INCOMPLETES, 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.

11. APPEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination **within ten calendar days**. The student must prevail upon appeal of a negative progress determination prior to being placed on probation.

Reasons for which students may appeal a negative progress determination may include:

- death of a relative
- an injury or illness of the student
- 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 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 file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

12. NONCREDIT AND REMEDIAL COURSES

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

13. TRANSFER AND INTRA-TRANSFER *

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 the allowable maximum time frame has been exhausted. Joseph's College Cosmetology will accept up to 1300 clock hours for transfer students.

* *Intra-transfer* shall mean transfer within the institution, and between campuses within the Joseph's College system, without lapse of attendance.

Intra-transfer students will experience no disruption of their academic standing. Both academic and attendance scores will intra-transfer without loss. Academic scores will not transfer from another institution. The transfer student from another institution will be considered an initial entry.

A copy of this policy as published in this Official Catalog is provided to the student prior to enrollment. In addition, it can be found on www.josephcollege.edu. A paper copy may be requested at any time.

RULES AND REGULATIONS FOR THE STUDENTS AT JOSEPH'S COLLEGE COSMETOLOGY

Please read this list of rules and regulations thoroughly so that you understand each and every one. If you have any questions, please direct them to your instructor

DRESS CODE AND PROFESSIONAL APPEARANCE

Dress Standard:

As a student that has selected a career in Cosmetology, a professional appearance should be reflected daily. You will now be considered a fashion leader! Please dress and look the part. As a professional you must change with industry trends and learn to share those changes with your clients.

Dress Code:

- All Students must be properly groomed and in dress code prior to starting the school day.
- All students are required to wear black pants and shirts with sleeves. No sweatpants are allowed. Shoes should be appropriate for the work day and compliment the dress code.
- A Joseph's College Smock will be issued shortly after beginning class along with a nametag that must be worn every day.
- We accept your creativity and self-expression in regard to piercings and tattoos, HOWEVER: you will be asked to cover a tattoo if it has profanity or nudity.

HOURS AND ATTENDANCE

- The allowed time to complete the course is 52 weeks plus 15 days allowable absences. Any hours missed over this period will require additional tuition, according to the enrollment agreement. The only exceptions to this rule are those students requiring hospitalization due to illness or injury. All exceptions are subject to the approval of the school owners. All leaves of absence, such as those for pregnancy or hardship, are also subject to the approval of the school owners. Any extra tuition due the school is the sole responsibility of the student.

DAYTIME SCHEDULE

- Students must be signed in during regular school hours from 8:30 a.m. to 4:30 p.m. Monday through Friday.
- Students must be in the school and signed in prior to the onset of school hours. In the event of tardiness, the student must sign in at the time of arrival at school. Partial hours will be rounded off to the nearest ¼ hour.
- Tardiness policy states that if a student will be late, they must report to an Instructor prior to the onset of school hours. This will enable the school to make scheduling changes, if necessary. Students who do not sign in on time and are late will be admitted to class, but the recorded hours for the day will show the class admission time rounded off to the nearest ¼ hour, as stated above.
- If the student will be absent for any reason, the student is expected to call the school before the onset of school hours to report their absence to an instructor. See the school policy pertaining to Satisfactory Progress for the impact of frequent absence.
- Planned absences (doctor appointments, interviews, etc.) require that the School Team Leader approve a written notification or, in some cases, by the responsible instructor at least a week in advance, to permit required changes in scheduling.
- Students must sign or clock in for themselves and take the responsibility for their own hours. If a student does not sign in, they have twenty-four (24) hours to notify the office. If notice is not given within twenty-four (24) hours, the hours will not be honored.
- Breaks consist of 15 minutes in the morning and 15 minutes in the afternoon. **Lunch break is 30 minutes whenever the schedule allows or as scheduled by an instructor.**

EVENING SCHEDULE

As for the daytime schedule EXCEPT:

- Each Student will be in attendance to be determined by each campus and you must earn seven (7) hours per day.

CLASSROOM REGULATIONS

- All tests must be passed with a grade of 75% or more. Those not passed must be retaken and passed prior to the next examination date. Tests should be used to identify areas of student weakness and to modify the curriculum and should not be considered a form of discipline.
- It is the policy of Joseph's College Cosmetology that students are required to complete any assignments missed during absences. The student must consult with their individual instructors before, or immediately after, an absence to determine assignments they must submit. Instructors will work with students to arrange for completion of missed work.
- Basics students are allowed to receive services in class at no charge to the student EXCEPT: Chemical Peels and Micro-dermabrasion, which require a specific level of supervision. In the Junior/Senior portion of the curriculum, there will be a charge for all chemical services.
- Students serving as a model for an instructor demonstration will not be charged for the service.
- Student services that are not appropriately paid for at the time will be considered shoplifted and the student responsible may face termination.
- Hair Day will be a scheduled Practical class arranged by the Theory Instructor. Students not current with tests and assignments may NOT participate. Hair Day is a privilege and should be considered a time to be creative and experiment. Students are allowed to practice any salon service EXCEPT: Chemical Peels and Micro-dermabrasion, which require a specific level of supervision. Students will be charged for only the following services during their scheduled Hair Days:

Haircolor
Lightener (bleach)

Re-constructive Conditioner
Chemical Curl Restructuring

ETHICS AND CITIZENSHIP

- All school hours are to be spent academically. No hobbies, crafts, etc are to be done in the school EXCEPT as they relate to an assignment. No reading material, EXCEPT that pertaining to our profession, is to be read at any time.
- No cell phones are to be used in any classroom, including the clinic, for any purpose EXCEPT as it relates to a specific, monitored activity.
- All instructors and the patronage are to be addressed by their title and surname (Mrs. Smith, Mr. Jones, etc.).
- Smoking and/or vaping is not allowed in the school. You may smoke in designated areas outside the building. Students who smoke need to remove their apron prior to taking break, and wash hands and use breath freshener before returning to the clinic floor.
- All students are encouraged to carpool. This is to conserve energy and to provide ample parking for the surrounding businesses. Should a student park in front of the school or in parking designated for the surrounding businesses, the car may be towed away at the student's expense.
- Do not enter offices without the permission of the office holder. Knock before entering. If there is no response, do not enter.
- Soliciting is not allowed within the school. Any person for any reason shall not solicit students, faculty or patronage.
- All students have the responsibility of conducting themselves in a lawful manner on campus and off campus.
- No loitering at the front desk.
- Students are not to have visitors while involved with clinical classroom assignments and activities. This does not include out-of-town parents or family. Notice should be given to the student's responsible instructor.
- Students will avoid any discussion of their personal life that is inappropriate in a professional environment.
- Under the Nebraska Cosmetology Act, no registered cosmetology student shall be permitted to practice cosmetology on anyone outside a cosmetology school.

GROUNDS FOR TERMINATION

Student agrees to regularly and attentively attend classes and to be diligent in the study of the courses, lectures, demonstrations and practical instructions offered by Joseph's College Cosmetology; that Student will not wantonly destroy, harm or waste the properties of Joseph's College, that Student will treat the school faculty, administrators, and fellow students with respect and courtesy. Student further agrees to abide by all rules and regulations established by Joseph's College and acknowledge that violations of said rules and regulations may subject Student to dismissal or other discipline to be determined by Joseph's College in its sole discretion.

Failure to maintain satisfactory progress may result in suspension of financial aid, probation or dismissal.

STUDENT ACCESS TO FILES AND RELEASE OF INFORMATION

Joseph's College Cosmetology guarantees the student (or parent/guardian if student is a dependent minor) access to their files during regular school hours. A student's file may not be removed from the office and must be inspected under supervision of the School Team Leader. If a copy of material in the student file is requested, a signed statement requesting the copy must be presented to the School Team Leader by the student (or parent/guardian if student is a dependent minor).

Joseph's College requires written consent from the student (or parent/guardian if student is a dependent minor) for the release of records in response to each third-party request unless otherwise required by law. Such request is also required before publishing "directory information", such as name, address and phone number of student, date and place of birth, major field of study, dates of attendance, degrees and awards received, date of graduation, previous school attended, and/or date of graduation from previous school. Joseph's College will allow the student (or parent/guardian if student is a dependent minor) to deny authority to publish one or more of these items.

Joseph's College will provide and permit access to student and other school records as required for any accreditation process initiated by the institution or by the National Accrediting Commission of Career Arts and Sciences, or by any other authorized government agency, or in response to a directive of the Commission.

TUITION AND FEES

An Academic Year is defined as 900 clock hours and encompasses 26 weeks. Tuition for the first academic year will be Eight Thousand Five Hundred Dollars (\$8,500.00), an Application fee of Fifty Dollars (\$50.00), a Registration fee of Fifty Dollars (\$50.00) and an equipment charge of Two Thousand Two Hundred Dollars (\$2,200.00). The equipment and uniform are the personal property of the student and cannot be re-issued; therefore there is no refund on student equipment. The total first academic year charges are Ten Thousand Eight Hundred Dollars (\$10,800.00). Tuition charges for the second academic year are Eight Thousand Five Hundred Dollars (\$8,500.00). The total tuition and fee charges for the two academic years are Seventeen Thousand One Hundred Dollars (\$17,100.00) plus an equipment fee of Two Thousand Two Hundred Dollars (\$2,200.00). (See Page 14 for a listing of equipment.) An Application fee of Fifty Dollars (\$50.00) will be paid at the time of enrollment.

Payments shall be made by EFT, cash, check, money order, or, upon occasion, credit card as follows:

- A. Prior to entering classes, Students seeking Federal Financial Aid shall complete all necessary forms. Tuition shall become due and payable on the date Student receives Financial Aid. Student can apply for all Financial Aid for which Student is eligible. Any balance due Joseph's College after application of the amount awarded to Student for financial aid shall be paid in full. In the event Student fails to complete or submit a Financial Aid application prior to entering classes, Student will be required to pay the total amount of Two Thousand Two Hundred Dollars (\$2,200.00) due for books, equipment, manikin and uniform on the first day of class along with a tuition payment of Two Thousand One Dollars (\$2,100.00) and a Registration Fee of Fifty Dollars (\$50.00) for a total of Four Thousand Three Hundred Fifty Dollars (\$4,350.00). If Student does not desire to obtain Financial Aid, the following payment plan is available: A payment of Four Thousand Three Hundred Fifty Dollars (\$4,350.00) shall be immediately due and owing on the first day of class, of which Two Thousand Two Hundred Dollars (\$2,200.00) will be for equipment, books and manikin, Fifty Dollars (\$50.00) for a Registration Fee, and Two Thousand One Hundred Dollars (\$2,100.00) shall be for tuition. The remaining balance of Fourteen Thousand Nine Hundred Dollars (\$14,900.00) shall be paid in Ten (10) monthly payments of One Thousand Four Hundred Ninety Dollars (\$1,490.00) payable on the first of each month beginning _____ and ending _____.
- B. All documents required for admission at the institution must be received *prior* to the student signing the Enrollment Agreement. Failure to do so will require the student to make cash payments as #3A above prescribes.
- C. Student and Parent, by their signatures, acknowledge and understand that reasonable attorney's fees and costs shall be awarded in any action taken on this contract or any part of it.
- D. Student and Parent, by their signatures, acknowledge and understand that no interest is charged by Joseph's College for the twelve (10) monthly payments.

4. REFUND POLICIES (Applies to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closures.) Official cancellation or withdrawal shall occur on the earlier of the dates of any of the instances listed under items 4 A-N.

- A. An applicant not accepted by the school shall be entitled to a refund of all monies paid.
- B. If a Student (or, in the case of a student under legal age, his/her parent or guardian) cancels his/her enrollment within three business days of the signing of the enrollment agreement or contract, all monies collected by the school shall be refunded. The cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school administrator/owner in person. This policy applies regardless of whether or not the student has actually started training.

- C. If a Student cancels his/her enrollment after three business days after signing, but prior to entering classes, he/she shall be entitled to a refund of all monies paid.
- D. For all students, including those receiving Title IV Aid, Joseph's College Cosmetology is required to determine the *Return of Title IV Funds* (R2T4) by the U.S. Department of Education. Joseph's College is required to determine the earned and unearned Title IV aid a student has earned as of the date the student ceased attendance, based on the amount of time the student was scheduled to attend. The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges. Enrollment time is defined as the time elapsed between the actual starting date and the date of the student's last day of physical attendance in the school.

Joseph's College Cosmetology has adopted the following Refund Policy calculated based on the student's last date of attendance.

For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized, based on scheduled hours:

Percentage Time to Total Time of Academic Year	Amount of Total Tuition Owed to the School
0.01% to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

Any monies due the applicant or student shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially, termination or expulsion by the school. This shall occur no more than 14 days from the last day of physical attendance according to the school's attendance record, or a student on an approved leave of absence who notifies the school that he or she will not be returning. The date of withdrawal shall be the earlier of (a) the date of expiration of the leave of absence or (b) the postmarked date on written notification, or the date said information is delivered to the school in person. All monies due Joseph's College Cosmetology shall be paid within 45 days after cancellation or termination. Any controversy or claim arising out of or relating to this contract or the breach thereof, and any controversy or claim arising between the parties, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules including the Optional Rules for Emergency Measures of Protection. Any judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.

- E. The Language in which the Catalog and Enrollment agreement are written and the Language in which the Program will be presented is English, the Language in which the State Board Examination is written and administered.
- F. In the event of termination of attendance due to disabling illness, accident or death within the immediate family, Joseph's College will make a tuition settlement that is reasonable and fair to both, wherein the refund to the student may exceed Minimum Tuition Adjustment Guidelines.
- G. Application or refund of Financial Aid shall be in accordance with any applicable state or federal regulations.
- H. If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall, at its option:
 - a. Provide a full refund of all monies paid; or
 - b. Provide completion of the course and/or program.
- I. If the school cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall, at its option:
 - a. Provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school; or
 - b. Provide completion of the course and/or program; or
 - c. Participate in a Teach-Out Agreement; or
 - d. Provide a full refund of all monies paid.
- J. If the school closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the school must make arrangements for students. The school has at its option:
 - a. Provide a pro rata refund; or
 - b. Participate in a Teach-Out Agreement
- K. There is no refund on the cost of books, equipment, manikins, or uniform in the event of withdrawal or termination. Books, equipment and manikins are not issued for a minimum of three (3) business days after enrollment.

- L. Formal termination shall occur no later than 14 days after the student's last date of physical attendance according to determination by Joseph's College Cosmetology's attendance record that the student has withdrawn without notifying the institution. This shall become the "date of determination" that the student withdrew for purposes of calculating the return of Title IV aid, unless contact is made originating with either Joseph's College or the student during the absence.
- M. In the event a student does not return from an approved leave of absence, their scheduled date of return is used as the date of determination.
- N. A termination fee of \$150.00 will be charged for those students's that begin the program and withdraw.
- O. Joseph's College students are not considered employees of Joseph's College.

OVERTIME CHARGES POLICY

In the event Student fails to complete the course of study in the scheduled instruction term as indicated in #1 above, Joseph's College will charge additional tuition at the rate of (\$75.00) Seventy-Five Dollars per day for each day necessary for Student to attend classes and complete the course of study as defined in the Catalog and in the materials given to the student on the first day of class. In the event Student owes a tuition balance to Joseph's College Cosmetology either after withdrawing or graduating from the program and the Student fails to make satisfactory payments, this balance may be sent to a collection agency.

Violence Against Women Act (VAWA)

Joseph's College policy regarding the incidence of Sexual Assault, Domestic Violence, Dating Violence or Stalking are that students or employees shall report these crimes to the School Team Leader who will then inform the Title IX Coordinator, Ken Broekemeier. All public and private schools, colleges and universities receiving federal funds must comply with Title IX. Please contact 911 in case of an emergency. Report any crime of dating violence, domestic violence, sexual assault, or stalking that occurred on or off campus to the School Team Leader. If the offense happens on campus the local Police Department will be notified. If the offense happened off campus, the person retains the right for confidentiality but is encouraged to contact the local authorities, however if they do not want to proceed in that direction they need to contact another form of support. Once the Title IX Coordinator receives a report within 24 hours Joseph's College will provide the student or employee with a written explanation of their rights and options. A copy of the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act and the Annual Security Report can be provided upon request. All students are given the Clery Act and Annual Security Report upon class start or at enrollment and again before October 1 of each year. Anyone can request a copy of these reports at any time.

A recipient cannot retaliate against an individual, including a Title IX Coordinator, for the purpose of interfering with any right or privilege secured by Title IX. Retaliation against an individual because the individual filed a complaint alleging a violation of Title IX; participated in a Title IX investigation, hearing, or proceeding; or advocated for other's Title IX rights is also prohibited. The recipient should ensure that individuals are not intimidated, threatened, coerced, or discriminated against for engaging in such activity.

SAM VILLA ITEMS IN STUDENT KIT

- ESSENTIAL SERIES SHEARS - 5.5"
- ESSENTIAL SERIES SHEAR - 30 TOOTH BLENDER
- SIGNATURE SERIES RAZOR
- SIGNATURE SERIES 10 PACK STRAIGHT
- PROFESSIONAL IONIC BLOW DRYER
- PROFESSIONAL STRAIGHTENING & SHAPING IRON
- SIGNATURE SERIES STYLING BRUSH
- SIGNATURE SERIES 9 ROW FINISHING BRUSH
- SIGNATURE SERIES PADDLE BRUSH
- SIGNATURE SERIES THERMAL ROUND BRUSH - SMALL
- SIGNATURE SERIES THERMAL ROUND BRUSH - MEDIUM
- SIGNATURE SERIES THERMAL ROUND BRUSH - LARGE
- SIGNATURE SERIES 8-PIECE COMB SETG WITH CASE
- DRY SECTIONING CLIPS (4 PACK)
- SAM VILLA BRUSH CLEANER
- SAM VILLA'S ENTIRE COLLECTION OF DVD'S, ONLINE EDUCATION AND PPV TRAINING FOR STREAMING OR DOWNLOAD.
- ARTIST SERIES 2-in-1 MARCEL CURLING IRON & WAND 1"

ADDITIONAL ITEMS IN STUDENT KIT

SET OF 3 MILADY TEXTBOOKS
CND SHELLAC TRENDY NAIL KIT
10 PIECE MANICURE KIT
WAHL PROFESSIONAL CLIPPERS
ANDIS SLIMLINE TRIMMER
6 NYLON BRISTLE BRUSHES
3 WET BRUSHES
METAL TAIL COMB
24 - 7" STYLING COMBS
6 - 8.5" RATTAIL COMBS
CRINKLE COMB OUT CAPE
NYLON WATERPROOF CAPE
VINYLE KIDDIE CAPE
LARGE HAND MIRROR
BLACK SALON TIMER
8 OZ. BOTTLE WITH FINE MIST SPRAYER

(Additional Items Continued.)

8 OZ. APPLICATOR BOTTLE
8 OZ. SPRAY BOTTLE
1 MAGNETIC ROLLER RACK
1 BOX STEEL DUCKBILL CLIPS
1 BOX STEEL SINGLE PRONG CLIPS
1 BOX STEEL DOUBLE PRONG CLIPS
12 SHORT GREY PERM RODS
12 SHORT PINK PERM RODS
12 SHORT BLUE PERM RODS
12 SHORT WHITE PERM RODS
48 LONG WHITE PERM RODS
48 LONG GREY PERM RODS
48 LONG PINK PERM RODS
48 LONG BLUE PERM RODS
36 JUMBO TANGERINE PERM RODS

TRIPOD MANNIKIN STAND
COSMETIC PORTFOLIO
NAME TAG
STUDENT SMOCK TOP

(Items in kit may be subject to change due to availability.)

COSMETOLOGY INSTRUCTOR 600 CLOCK HOUR PROGRAM

(This Program Offered by Invitation Only)

COSMETOLOGY INSTRUCTOR MISSION STATEMENT

Our mission is to provide high quality service in the theoretical and practical phases of cosmetology instruction. Our goal is to prepare every student for successful entry level employment as an educator in the industry.

ADMISSION REQUIREMENTS

The Applicant must:

- Submit a High School Diploma or GED Certificate .
- Provide a copy of legal documentation: if the name is other than that on the birth certificate, a marriage license copy must be submitted.
- Interview with an Admission Team member.
- Copy of current Nebraska Cosmetology license.
- Joseph's College Cosmetology does not admit Ability-To-Benefit students.

These documents must be submitted before the student begins attending classes.

START DATES

Start dates vary, and are established upon admission into the program.

NON-DISCRIMINATION

Joseph's College Cosmetology does not discriminate in its enrollment practices on the basis of age, sex, race, ethnic origin, religion, gender, gender identity or color. Joseph's College Cosmetology will identify, evaluate and provide reasonable accommodations to students who are disabled within the meaning of Section 504 of the Rehabilitation Act of 1973. Shawna Arrigo, Vice President will serve as the coordinator of Section 504 activities.

GRADUATION REQUIREMENTS

Graduation of completion of the program at Joseph's College requires a consultation with the School Team Leader prior to graduation to ascertain that all course requirements are met.

- A. Complete 600 hours of instruction.
- B. Satisfactorily completion of the requirements of the curriculum units.
- C. Maintain a final cumulative GPA of 75% with 75% earned on the final examination.
- D. Pay in full of all tuition \$0.00 and fees \$0.00 due the college, unless satisfactory payment arrangements have been made with Joseph's College Corporate Office.

When the above requirements have been met and satisfactory completion is verified, a diploma will be issued certifying completion of the program. The graduate is recommended, at their earliest convenience, to submit an application to sit for the State Cosmetology Instructor board exam.

GRADING SYSTEM

The grading system found on Page 5 is shared by Cosmetology and Cosmetology Instructor Programs.

EMPLOYMENT ASSISTANCE

Joseph's College does not guarantee employment upon graduation; however, other student services are listed on page 7.

RE-ENTER STUDENTS

Returning students are considered Re-Enter Students ONLY if they re-enter at a Joseph's College Cosmetology location. The School will determine whether previously earned hours will apply toward graduation requirements. Beginning and ending dates will be calculated according to School recognized hours earned. Any prior balances due the school must be paid prior to re-entrance. Re-Enters will not be considered until they have been out of school for over 180 days.

TRANSFER STUDENTS

Joseph's College Cosmetology does not accept any transfer hours for the Cosmetology Instructor Program.

Intra-transfer student shall mean transfer within the institution, and between campuses within the Joseph's College system, without lapse of attendance. Intra-transfer student instructors will experience no disruption of their academic standing. Both academic and attendance scores will intra-transfer without loss.

A copy of this policy as published in this Official Catalog is provided to the student prior to enrollment. An additional copy may be requested at any time.

TUITION AND FEES

Since the Instructor Program is by invitation only, the institution customarily waives Tuition and Fees.

COSMETOLOGY INSTRUCTOR CURRICULUM 600 HOUR PROGRAM		
Min. Hrs.	SUBJECT	CONTENT
70	Student Instructor Orientation	Introduction to Faculty, Staff, Student Body School Policy Overview of the Student Instructor Training Program Statutes and Regulations Sanitation and Sterilization Regulations Teaching Techniques and Educational Tools Student and Instructor Relations/ Counseling
70	Preparation of a Cosmetology Program	Overview of Cosmetology Curriculum as required by State and School (Units) Detailed Course Outline (Chapters) Detailed Subject Layout (Daily Lessons)
400	Theory and Clinical Techniques Including both Freshman and Advanced Student Training Experiences	Classroom Observations: Assist with: Presentations, Lectures, Teaching Basic Skills, Clinical Activities Clinical Observations: Supervision of Services, Student/Client Relationships Clinical Activities: Supervision of Procedures/Demonstrations, Practical Teaching/Basic Skills
15	The Student Instructor Learns to Evaluate Student Progress	Basic Evaluation Techniques: Written, Oral, Observation
45	Administrative Techniques	Office Management: Student Folders, Entrance Notifications, Recording Student Hours, Graduate Records Office Records: State Rules and Regulations Governing Cosmetology Schools, Enrollment Procedures, Maintaining Student Records Salon Management Operations: Client and Student Scheduling, Recordkeeping Procedures, Receptionist Responsibilities, Inventory Control, Purchasing, Retailing
Total Hours 600	TOTAL HOURS FOR THE COSMETOLOGY INSTRUCTOR CURRICULUM	Requirement for both Institution and State. Eligible for State Board Examination.

COSMETOLOGY INSTRUCTOR TUITION AND FEES

An Academic Year is defined as 900 clock hours and encompasses 26 weeks. Tuition for the first academic year will be Zero Dollars (\$0.00), an Application fee of Zero Dollars (\$0.00), a Registration fee of Zero Dollars (\$0.00) and an equipment charge of Zero Dollars (\$0.00). The total course/program charges are Zero Dollars (\$0.00). An Application fee of Zero Dollars (\$0.00) will be paid at the time of enrollment.

Payments shall be made by EFT, cash, check, money order or, upon occasion, credit card as follows:

- A. Student Instructor will be required to pay the total amount of Zero Dollars (\$0.00) due on the first day of class along with a tuition payment of Zero Dollars (\$0.00) and a Registration fee of Zero Dollars (\$0.00) for a total of Zero Dollars (\$0.00). If Student Instructor does not desire to obtain Financial Aid, the following payment plan is available: A payment of Zero Dollars (\$0.00) shall be immediately due and owing on the first day of class, of which Zero Dollars (\$0.00) will be for books, A Registration Fee of Zero Dollars (\$0.00),

and Zero Dollars (\$0.00) shall be for tuition. The remaining balance of Zero Dollars (\$0.00) shall be paid in Zero (\$0.00) monthly payments of Zero Dollars (\$0.00) payable on the first of each month beginning _____ and ending _____.

- B. All documents required for admission at the institution must be received *prior* to the Student Instructor signing the Enrollment Agreement. Failure to do so will require the Student Instructor to make cash payments as #3A above prescribes.
- C. Student Instructor and Parent(s), by their signatures, acknowledge and understand that reasonable attorney's fees and costs shall be awarded in any action taken on this contract or any part of it.
- D. Student Instructor and Parent, by their signatures, acknowledge and understand that no interest is charged by Joseph's College for the Zero (\$0.00) monthly payments.

4. REFUND POLICIES – (*Applies to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.*)

Official cancellation or withdrawal shall occur on the earlier of the dates of any of the instances listed under items 4 A-N.

- A. An applicant not accepted by the school shall be entitled to a refund of all monies paid.
- B. If a Student Instructor (or, in the case of a Student Instructor under legal age, his/her parent or guardian) cancels his/her enrollment and demands his/her money back in writing within three business days of the signing of the enrollment agreement or contract, all monies collected by the school shall be refunded. The cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school administrator/owner in person. This policy applies regardless of whether or not the Student Instructor has actually started training.
- C. If a Student Instructor (or, in the case of a student under legal age, his/her parent or guardian) cancels his/her enrollment after three business days after signing, but prior to entering classes, he/she shall be entitled to a refund of all monies.
- D. For all students, including Student Instructors receiving Title IV aid, Joseph's College is required, by the U.S. Department of Education, to determine the *Return of Title IV Funds* (R2T4). Joseph's College is required to determine the earned and unearned Title IV aid a Student Instructor has earned as of the date the Student Instructor ceased attendance, based on the amount of time the Student Instructor was scheduled to attend. The calculation of Title IV funds earned by the Student Instructor has no relationship to the Student Instructor's incurred institutional charges.

Enrollment time is defined as the time elapsed between the actual starting date and the date of the Student Instructor's last day of physical attendance in the school.

Joseph's Colleges Cosmetology has adopted the following Refund Policy calculated based on the student's last date of attendance.

For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized, based on scheduled hours:

Percentage Time to Total Time of Academic Year	Amount of Total Tuition Owed to the School
0.01% to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

Any monies due the applicant or Student Instructor shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially, termination or expulsion by the school. This shall occur no more than 14 days from the last day of physical attendance according to the school's attendance record, or a Student Instructor on an approved leave of absence who notifies the school that he or she will not be returning.

The date of withdrawal shall be the earlier of (a) the date of expiration of the leave of absence or (b) the postmarked date on written notification, or the date said information is delivered to the school in person. All monies due Joseph's College shall be paid within 45 days after cancellation or termination. Any controversy or claim arising between the parties, shall be settled by arbitration administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules including the Optional Rules for Emergency Measures of Protection. Any judgment on the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.

- E. The Language in which the Catalog and Enrollment agreement are written and the Language in which the program will be presented is English, the Language in which the State Board Examination is written and administered.

- F. In the event of termination of attendance due to disabling illness, accident or death within the immediate family, Joseph's College will make a tuition settlement that is reasonable and fair to both, wherein the refund to the student may exceed Minimum Tuition Adjustment Guidelines.
- G. Application or refund of Financial Aid shall be in accordance with any applicable state or federal regulations.
- H. If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall, at its option:
 - c. Provide a full refund of all monies paid; or
 - d. Provide completion of the course and/or program.
- I. If the school cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall, at its option:
 - e. Provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school; or
 - f. Provide completion of the course and/or program; or
 - g. Participate in a Teach-Out Agreement; or
 - h. Provide a full refund of all monies paid.
- J. If the school closes permanently and ceases to offer instruction after students have enrolled, and instruction has begun, the school must make arrangements for students. The school has at its option:
 - c. Provide a pro rata refund; or
 - d. Participate in a Teach-Out Agreement
- K. There is no refund on the cost of books, equipment, manikins, or uniform in the event of withdrawal or termination. Books, equipment and manikins are not issued for a minimum of three (3) business days after enrollment.
- L. Formal termination shall occur no later than 14 days after the student's last date of physical attendance according to determination by Joseph's College Cosmetology's attendance record that the student has withdrawn without notifying the institution. This shall become the "date of determination" that the student withdrew for purposes of calculating the return of Title IV aid, unless contact is made originating with either Joseph's College or the student during the absence.
- M. In the event a student does not return from an approved leave of absence, their scheduled date of return is used as the date of determination. Unofficial withdrawals for clock hour students are determine through monitoring attendance at least every thirty (30) days.
- N. A termination fee of \$0.00 will be charged for those students's that begin the program and withdraw.

CONSUMER INFORMATION

Consumer information may be found on our website at www.josephscollege.edu and in the U.S. Department of Education Consumer Information web site www.studentaid.ed.gov.

COPYRIGHT INFRINGEMENT POLICY

The concept of private property is one of the building blocks of our society. To take the property of another without permission is theft. This concept is also applicable to intellectual property, including music and video entertainment.

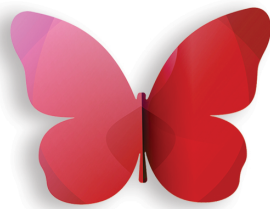
Students and employees at Joseph's College :: Cosmetology are prohibited from using school computers, networks, copying machines, document scanners, or other electronic devices for the purpose of illegally duplicating or sharing copyrighted material. This not only includes printed material, but downloaded or shared music, video or other media files.

Unauthorized distribution of Copyrighted Materials may be subject to civil and criminal liabilities.

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws:

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at (www.copyright.gov).

All policies contained herein shall benefit all students in both the Cosmetology and Cosmetology Instructor curricula, except as separately indicated. **20**



JOSEPH'S
COLLEGE :: COSMETOLOGY

JOSEPHSCOLLEGE.EDU 800-742-7827 #JOSEPHSCOLLEGE