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Introduction

This catalog has general information that will answer questions about our programs, your daily activities and responsibilities at MOORED BEAUTY SCHOOLS. Please read it carefully. Whenever you have questions about school rules or policies please use this catalog as your first source of information. Revisions, however, may occur because of Federal Financial Aid, Accreditation, or other school policy changes. Updated catalogs will be available to students at no cost and are available from the School Directors.

Who We Are

- **Twin City Beauty College** was established in 1959. Moored Beauty Schools took ownership and operation of the school as of January 1, 2000. The campus is located about 1/2 mile from St. Joseph's lakefront business district.
- **Traverse City Beauty College** was established as a branch campus in the fall of 2003. This facility is centrally located for the student's convenience and for the student salon patrons.
- **Michiana Beauty College** was established as a branch campus in the fall of 2005. This location is conveniently located in Granger, Indiana at the Heritage Square Mall and serves the greater South Bend, Indiana area.
- **Tulip City Beauty College** was established as a branch campus in the Summer of 2009. It is located on East 8th Street near Downtown Holland just West of US-31.

All campuses house several classrooms and a large student salon where clients receive a full menu of hair, skin, and nail care services. The student salon provides students with valuable practical experience. This "real-life" training is the best way for students to learn skills in customer service while offering solutions in hair, skin and nail care. Each campus provides a lounge and lockers for students.

Mission Statement

It Is Essential To:

1. Prepare graduates for careers in cosmetology arts and sciences and related fields including retail and customer service.
2. Create and maintain an environment that is conducive to providing a superior educational experience for our students.
3. Make sure our school's training and client services excel in the areas of quality workmanship, training, and people skills.
4. Provide continuing education experiences for faculty and staff so that student services, current teaching techniques, and style trends are adapted to our student's educational and professional needs.
5. Promote the professional image of our college and students.

Staff

Owner / Director of Financial Aid.....Jim Moored
 Director of Business Operations..... Karri Kuzma
 Director of Enrollment Ken Moored
 Michiana Campus Director..... Jennifer Radde
 Traverse City Campus Director Julie Merriner
 Tulip City Campus Director Jenn Collins
 Twin City Campus Director Rosemary Raines
 Corporate Office Manager..... Kate Bruursema
 Corporate Office Coordinator.....Amy Smith
 Corporate Office Assistant.....Kathy DeShaw
 Traverse City Office Assistant.....Jane Rekuc
 Traverse City Admissions Counselor.....Marge Thompson
 Twin City Admissions Counselor.....Alena York
 Michiana Admissions Counselor.....Heidi Loucks
 Tulip City Admissions Counselor.....Michelle MacDonald

Instructors at Twin City Beauty College

Chasity Espinosa

Rosemary Raines

Rebecca Winters

Alena York

Instructors at Traverse City Beauty College

Jill Holz

Kim Ockert

Julie Merriner

Jessie Smith

Instructors at Michiana Beauty College

Lisa Carter

Indacia Davis

Barb Drudge

Heidi Loucks

Jennifer Radde

Instructors at Tulip City Beauty College

Jennifer Collins

Michelle MacDonald

Natalie Pena

Kelli Taylor

Heidi Tarman

Campus Information

Campus Locations

Twin City Beauty College
Main Campus Est. 1959
2600 Lincoln Ave.
Saint Joseph, MI 49085
(269) 428-2900

Traverse City Beauty College
Branch Campus Est. 2003
920 Hastings, Ste D
Traverse City, MI 49686
(231) 929-0710

Michiana Beauty College
Branch Campus Est. 2005
7321 Heritage Sq. Dr, Ste 160
Granger, IN 46530
(574) 271-1542

Tulip City Beauty College
Branch Campus Est. 2009
500 E. 8th Street, Ste 500
Holland, MI 49423
(616) 355-5010

Email

admissions@mooredbeautyschools.com

Website

www.mooredbeautyschools.com

Memberships

Michigan Association of Career Colleges and Schools & The Association of Accredited Cosmetology Schools

Institutions Licensing

Michigan State Board of Cosmetology
Office of Commercial Services
P.O. Box 30244
Lansing, MI 48909
(517) 241-9288

State Board of Cosmetology Examiners
Indiana Professional Licensing Agency
402 West Washing Street, Room W-072
Indianapolis, IN 46204-2246
(317) 232-2980

The National Accrediting Commission
of Career Arts and Sciences
3015 Colvin Street
Alexandria, VA 22314
(703) 600-7600

Annual Report

To help you make a good decision about whether or not to enroll, we want you to know the latest statistics. According to the National Accrediting Commission of Career Arts & Science's requirement our rates for the 2015 annual report year were:

Graduation Rate: 57.23% Licensure Rate: 100.00% Employment Rate: 76.63%

Please note: These statistics are for the time period and cohort specified in the federal regulations issued by the U.S. Dept. of Ed.

Graduation Rate

This is a percentage showing first time, full time certificate seeking students who completed the program within 150% of the normal time to graduate. The annual rate is based on a 12 month period that ended August 31 of the prior year. The Graduation Rate is defined by the Integrated Postsecondary Education Data System (IPEDS).

Graduation Rate 53%

Median Loan Debt

The median loan debt incurred by students who completed the program from 7/1/2015 to 6/30/2016 for Title IV loans is \$9,500.00. The median loan debt incurred by students who completed the program from 7/1/2015 to 6/30/2016 for private educational loans and school financing plans is \$0. Please note that the median is the middle number (not the average) of all students that completed Moored Beauty Schools from 7/1/2015 to 6/30/2016.

2016 Diversity Statistics for Pell Grant Recipients

	Twin City	Traverse City	Michiana	Tulip City
Sex:				
Male	0.00%	4.35%	3.03%	0.00%
Female	100.00%	95.65%	96.97%	100.00%
Race:				
American Indian/Alaska Native		8.70%	3.03%	
Asian				
Black/African American	25.00%		30.30%	4.76%
Hispanic of any race			9.09%	38.10%
Race/Ethnicity Unknown				
Two or more races		4.35%		14.29%
White	75.00%	86.96%	57.58%	42.86%

Educational Objectives

MOORED BEAUTY SCHOOLS has specialized its curriculum to meet the needs of students who are career oriented. The men and women who make up our student body receive training and practical experience which qualifies them as outstanding candidates for many cosmetology related careers. In addition, our courses are directed toward helping students develop desirable work habits and attitudes with respect to health, sanitation and safety. The training also helps students develop advanced technical, business and people

skills which encourage self-reliance and readiness to assist others with an ethical approach to the profession. Our objective is to successfully train men and women for careers as salon stylists, platform artists, product artists, product specialists, cosmetology instructors and salon owners.

OUR OBJECTIVE IS THAT EVERY STUDENT BECOME LICENSED AND HAVE AN EQUAL OPPORTUNITY TO SEEK GAINFUL EMPLOYMENT IN THE FIELD OF COSMETOLOGY OR A COSMETOLOGY RELATED FIELD.

Educational Program and Product Lines

Milady Multi-Method Training System

Students at MOORED BEAUTY SCHOOLS participate in a unique curriculum that combines educational materials from a variety of resources. Every student has the opportunity to integrate theory, practical and communication skills from the most famous and trusted names in our industry. Techniques and concepts from Milady's Standard 2012 Edition is our main text book. Milady understands that change is good as well as constant in this industry. Milady based the 2012 Edition on input from educators, students, and school owners. Fresh text layouts, up to date photographs, easy-to-follow formats give reliability to students. Milady Standard "remains the textbook of choice for 90% of cosmetology programs throughout the United States, Canada, and the world." (Milady 2012 Catalog)

Professional Product Lines

Students gain experience by using a variety of professional brands and product lines at MOORED BEAUTY SCHOOLS. These include: Matrix, Christine Ashley, Optimum, O.P.I and more professional line products. Product lines may change based on availability and demand.

Student Services

1. Academic and financial aid advising services are available on-site for all students. The college also offers referrals to professional agencies for students seeking counseling regarding personal situations beyond the scope of the college's training program and staff member expertise.
2. The college does not offer student housing and students must make their own housing arrangements.
3. Financial Aid including the Pell Grant and Direct Student Loans assistance is available to those who qualify.

Job Placement

MOORED BEAUTY SCHOOLS maintains a free lifetime job placement service to assist currently enrolled and graduates in locating employment. Many area salons contact the placement office regularly because of the college's reputation for referring highly qualified graduates. Students wanting to utilize these services can contact their Campus Director. At the student's request, the College will contact prospective employers to schedule job interview appointments and resume review. Students should be aware, however, that responsibility for the outcome of the interview and for securing employment rests solely on the student since state/accrediting laws prohibit any college from guaranteeing job placement.

Guest Speakers

MOORED BEAUTY SCHOOLS regularly schedules guest speakers and educators. They include instructors, professional stylists, salon owners, multimedia presentations and major manufacturer's representatives. Students gain insight into the "real world" of the Cosmetology industry and receive valuable information on what it takes to be successful from these industry experts. Students also have access to information about local, national and international beauty industry trade shows and educational seminars. Students and graduates alike appreciate taking advantage of the college's direct connection to the "cutting edge" of our ever-changing industry. This added bonus to the curriculum is an important benefit to our students.

State Licensing Requirements

All cosmetology related fields in Michigan require students to attend and graduate from a Cosmetology school, be of good moral character, and be licensed by the State of Michigan. The following rules apply:

Cosmetology Student: (State of Michigan)

- Is not less than 17 years of age and is of good moral character.
- Has had an education equivalent to the completion of the ninth grade.
- Has completed at least a 1500 hour course in a licensed school of cosmetology.

Cosmetology Student: (State of Indiana)

- Is not less than 18 years of age and is of good moral character.
- Has had an education equivalent to the completion of the tenth grade.
- Has completed at least a 1500 hour course in a licensed school of cosmetology.

Cosmetology Instructor: (State of Michigan)

- Is of good moral character and has a high school diploma or equivalent.
- Is licensed as a cosmetologist in the State of Michigan.
- Has at least 3 years of practical experience in natural hair cultivation, hair care services, skin care services, and manicuring services, at least 1 year of which shall be in a cosmetology establishment.

Cosmetology Instructor: (State of Indiana)

- At least 18 years of age and has a high school diploma or equivalent.
- Is licensed as a cosmetologist in the State of Indiana.
- Has actively practiced cosmetology for at least 6 months in a Cosmetology Salon and subsequently successfully completed at least 6 months of instruction in Theory and Practice of Instructor Training.

Nail Technology:

- At least 18 years of age and is of good moral character.
- Has completed at least a 400 hour course in a licensed school of cosmetology.

Esthetics: (State of Michigan)

- At least 18 years of age and is of good moral character.
- Has completed at least a 400 hour course in a licensed school of cosmetology.

Esthetics: (State of Indiana)

- At least 18 years of age and is of good moral character.
- Has completed at least a 700 hour course in a licensed school of cosmetology.

In addition, MOORED BEAUTY SCHOOLS requires:

- High School Diploma or GED or Transcript Showing Graduation or Course Completion
- Valid Driver's License or Valid State I.D. or Valid Passport
- Current Social Security Card

Vaccination Policy

No vaccinations are required.

Admission Requirements and Policies

Admission Requirements

- College applicants must visit the College before enrolling. We require parents of dependent students to co-sign enrollment documents. We recommend that spouses also visit the college. Family support is valuable for students' success when starting a new career. Applicants should call or write the campus to arrange a visit. Class size is limited so prospective students should apply for admission as early as possible.
- Perspective students will be considered for admission who are of good moral character; who are in good physical and mental condition and have proof that she/he is at least 17 years of age or older.
- Academic Qualifications - Have a high school diploma including a foreign high school diploma if an outside agency proves it is an equivalent to a U.S. high school diploma and has translated the documents into English, high school transcripts showing graduation or high school course completion, or has the recognized equivalent of a high school diploma such as a general education development or GED certificate showing the test results, or has completed homeschooling at the secondary level as defined by state law. Validity of academic requirements may be checked if Moored Beauty School's has reason to believe the documents provided are not valid. High school diplomas will need to be recognized by the state and/or an accredited body approved by the U.S. Department of Education.
- Applicants for the Cosmetology Instructor Course must have a valid Cosmetology license to start the training.
- Any individual convicted of a felony could be denied state licensure. The student should inquire with the state prior to enrolling to verify the possibility of obtaining licensure within the state.
- Some of our campuses are accredited to offer a 400 clock hour esthetics program and a 400 clock hour nail technology program but we are not currently offering these programs.
- MOORED BEAUTY SCHOOLS does not practice discrimination on the basis of sex, race, age, color, ethnic origin, or religion in any of its admission, employment, instructional or graduation policies.

Transfer Students/Credit for Previous Training

- MOORED BEAUTY SCHOOLS does not recruit students already attending or admitted to another college offering a similar program of study. Transfer students will be required to meet the published admissions requirements and should refer to the Michigan and Indiana Cosmetology Laws for current transfer procedures. Transfer students for the cosmetology instructor course will be considered, but will need to follow state regulations of transfer credits. MOORED BEAUTY SCHOOLS will consider all cosmetology student transfer hours awarded to a student by the State Board of Cosmetology or an official transcript up to a maximum of 600 hours. Moored Beauty Schools reserve the right to modify our general 600 hour transfer policy in unusual circumstances such as assisting students transferring from Cosmetology schools which are closing and with high school vocational training contracts. Instructor student transfer hours will be awarded to a student by the State Board of Cosmetology or an official transcript. Hours **must** be submitted to the school before enrollment. Transfer hours that are accepted are counted as both attempted and completed hours. Transfer students must complete a written and practical test to ensure that each transfer student is evaluated and placed correctly. Transfer students starting after August 1, 2013 may have 10% absent time. They will not be charged the hourly overtime rate for the first 10% of absenteeism. Every student must attend our college for a minimum of 900 hours unless for a reason noted above, complete all course work and meet published

progress and graduation requirements to receive a diploma from MOORED BEAUTY SCHOOLS. Cosmetology Instructor transfers will be evaluated case by case.

Vocational / High School Training

- High school students without a diploma or GED may be considered for enrollment by fulfilling the following requirements: provide written permission from their high school to attend Moored Beauty Schools under a Vocational Training Contract or High School Training Contract and provide a completed high school contract. The high school and/or parent's work out a payment plan to pay tuition and kit costs. Applicants who cannot visit the campus may arrange an interview with an admissions representative at their high school by contacting the high school Guidance Counselor.

Ability to Benefit Policy

Definition: An "Ability to Benefit" student is one who is beyond the age of compulsory education, lacks a high school diploma or GED and has the ability to benefit from the training. MOORED BEAUTY SCHOOLS currently does not accept "Ability to Benefit" students. Please refer to our current Admissions Requirements.

Re-Entry Requirements

Former students of MOORED BEAUTY SCHOOLS who wish to re-enroll must request approval from the school administration. The request will be reviewed and a decision made within 30 days of the request. Students must wait until 2 months from original exit date to start re-enrollment. Under special circumstances, management reserves the right to allow students to re-enter in less than 2 months. Tuition and fee rates current at the time of re-enrollment will apply, plus any previous balance will be included. Students will come back at the same status as when they left including leave of absences, SAP, personal time sheet, attendance, academics, etc. Students re-enrolling after August 1st, 2013 will be given 10% absent time before the hourly overtime charge is applied. This is based off of how many hours they need to complete the program. Incomplete graduates re-enrolling will be required to pay \$200.00 per week to finish their academics.

Graduation Requirements

A student who has successfully completed a prescribed course of study will be recommended by the faculty for a diploma and will be eligible to take state board exams upon completing the following:

1. Completion of all the necessary hours for a prescribed course of study.
2. Pass all written and practical exams with a score of 80% or higher.
3. Pass all parts of the Final Exam with a score of 80% or higher.

Class Start Calendar / Schedules / Hours

Cosmetology classes start monthly and students start on a 20 hour schedule. Once a student reaches 350 hours, the option is available to remain on a 20 hour schedule or move to a 35 hour schedule at no cost. Students changing their schedule other than at 350 hours will be charged \$25 per occurrence. Please see the program tuition and schedule detail for hours. Instructor training courses are scheduled on an individual basis but require a minimum of 20 hours per week. School hours are Monday thru Friday from 9:00 a.m to 5 p.m. The college may close for the following holidays: Memorial Day, Independence Day, Thanksgiving, Christmas, and New Year's Day. Any additional closings will be posted.

ACE Grant Qualifications

MOORED BEAUTY SCHOOLS offers a \$500 ACE Grant for all Cosmetology students who qualify.

ACE Grant Eligibility Requirements:

1. Complete the 1500-hour cosmetology program.
2. Display a positive attitude and good moral character, as evidenced by no disciplinary write-ups.
3. Graduate with a combined average of 95% or better between both academic and attendance percentages.

The ACE Grant is applied directly to the student account. High School, transfer and re-enrolled students are not eligible.

Rights of Privacy and Student File Access

MOORED BEAUTY SCHOOLS maintain educational records for each student who attends the college. These records are available in the administrative/financial aid office. According to the Privacy Act, every student has a right to see their files and the right to have those files protected from individuals who they may not wish to give access. These are the procedures necessary to obtain information from a student's file:

1. A current or former student must request permission from the Director or corporate office to review their files at a time that is convenient for both parties. This is required so that operations of the school and the student's classroom work will not be interrupted.
2. If anyone wishes to see a student's file or receive information on a student, the student, and/or the parents or legal guardian in the case of a minor, must give written permission for the information to be released. This is done through the Campus Director or the corporate office at the convenience of both parties.

3. Any information given out on a student, except to governmental, accreditation agencies, or other funding, requires written permission from the student.

Each student's file includes the following information:

1. Attendance records, including hours attended and absence hours.
2. Written and practical exam grades.
3. Personal information, name, address, phone, etc.
4. Documentation of all student advisory sessions including any disciplinary warnings given or actions taken.
5. Financial aid records - including all personal information used to determine the student's eligibility for financial aid or used to verify the data given in the financial aid application.
6. Tuition accounts: Payments received, extra charges incurred and any balance owed by student.

Students have the right to inspect and review their education records at the college and may request permission to do so from the college administration. An instructor or administrator shall be present for interpretation of the records at the time of review. Students may request changes to their records if they believe the records are inaccurate. If the request for a change is denied, the student may request in writing a hearing to challenge the contents of the education records on the grounds that the records are inaccurate, misleading or violate the right of the student. The hearing request must be accompanied by documentation supporting the validity and accuracy of the requested amendment. A hearing will be scheduled within 30 days of the written request. At the hearing the student may provide any supplemental information to support the requested record change and the college administration may authorize those changes for which sufficient documentation is provided. Disclosure of personally identifiable information may be made to authorized representatives of the U.S. Department of Education, Office of Inspector General, NACCAS or state and local education authorities. Students will, however, be notified when such disclosures are made. Any other disclosure of education records will be made only with written permission from the student prior to disclosure. Requests from third parties for disclosure of student file information must be made in writing and must be approved by the student in writing. All student records will be maintained for at least 7 years.

Verification Policies & Procedures

Any applicants selected for verification by the U.S. Department of Education or those with conflicting information will be required to submit supporting documentation. Students will have 120 days after their last day of attendance or by the deadline published in the Federal Register each year whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the school for payment of all tuition and fees due, or risk termination from the school. After the aforementioned period, all financial aid that might have been due is forfeited. All students will be notified on a timely basis if they were selected for verification and what supporting documentation is required. Moored Beauty Schools will notify the student of the results of the verification process and any other documentation needed. Moored Beauty Schools will assist the student in correcting any information that is inaccurate and will notify the student via award letter if an award changes. If the student receives an overpayment based on inaccurate information and the student refuses to correct the information or repay the Federal funds after being counseled by Moored Beauty Schools, we will refer the case to the U.S. Department of Ed for resolution.

The documentation required for verification varies according to the items to be verified. Moored Beauty Schools has an Institutional Verification Form for each tracking group of verification. This form is required to be filled out and signed according to the verification tracking group. The U.S. Department of Education encourages students and parents to use the IRS Data Retrieval Tool to import data from their tax return and not change it. It is the most efficient method of meeting verification requirements. If students cannot or will not use the IRS Data Retrieval Tool they must provide an IRS tax return transcript for the student and spouse or parents as applicable. Other documentation may include a signed statement, institutional certification, copy of the tax return, Form W-2, Form 4868, agency documentation, original government issued ID and signed statement of educational purpose or a copy of that ID and the statement notarized. Students will be notified of what documentation is required to meet their verification requirements.

Financial Aid Information

Federal Pell Grants, Federal Direct Student Loans (subsidized and unsubsidized), Federal Parent "Plus" Loans and the ACE Grants for cosmetology students are available.

The Federal Pell Grant Program:

The Federal Pell Grant Program provides need based grants to low-income undergraduate students. Financial need is determined by the U.S. Department of Education which is dependent on the student's expected family contribution, the cost of attendance, the student's enrollment status, and whether the student attends for a full academic year or less. Moored Beauty Schools will advise you as to your eligibility after you have completed the Free Application for Federal Student Aid. A Federal Pell Grant does not have to be repaid.

The Federal Direct Loan Program: What Is It?

The Federal Direct Loan Program is a Student Financial Assistance program provided by of the U.S. Department of Education that provides students with a simple, convenient, and flexible way to borrow money to pay for Postsecondary education. Schools that

participate in the Federal Direct Loan Program receive loan funds directly from the U.S. Department of Education and disburse them to eligible students. Direct loans are: **simple**—borrow directly from the federal government; **convenient**—access Direct Loan resources and your account information online, 24 hours a day, 7 days a week; **flexible**—choose from four repayment options.

The Federal Direct Loan Program Offers Four Types of Low Interest Loans:

Direct Subsidized Loans are awarded based on financial need. The school determines your financial need, in part, from the information provided on the financial aid application. With a Federal Direct Subsidized Loan, the federal government does not charge interest before repayment begins or during authorized periods of deferment (postponement of repayment). Visit www.studentloans.gov for more information.

Direct Unsubsidized Loans are not awarded on the basis of need. If the student is eligible, they may borrow up to the cost of the attendance minus any other financial aid received. However, students may not borrow more than the maximum annual amount. The federal government charges interest from the time the loan is paid out until the loan is paid in full.

Direct PLUS Loans help parents pay their dependent children's education expenses. Your parents may borrow up to the amount of your cost of attendance minus any other financial aid that you receive. The federal government charges your parent's interest from the date the first disbursement is made until the loan is paid in full.

Direct Consolidation Loans simplify repayment by combining one or more federal education loans into one new Direct Consolidation Loan. If the loans are combined into a Direct Consolidation Loan, the student will have only one loan, one payment point, and one monthly payment.

Interest Rates

Federal Direct Subsidized, Federal Direct Unsubsidized, and Federal Direct PLUS Loans are variable and may change each year of repayment. Interest rates for Direct Consolidation Loans are fixed. By law, interest rates will not exceed 8.25% for Direct Subsidized, Direct Unsubsidized, and Direct Consolidation Loans and 9% for Direct PLUS Loans. Presently loan rates are much lower.

Payment Arrangements

Students must pay or make arrangements for a \$150 registration fee once the enrollment agreement is signed prior to enrollment. They also must make payment arrangements prior to enrollment with the business office for any tuition costs or fees. Payment is due upon the contractual arrangements. If payment is not paid within (14) days of the contractual agreement the student will be suspended for 30 days. If the balance owed to the school is still covered by the end of the 30 day suspension period the student will be dropped from the program.

Title IV eligible students that find out in the second award year that they do not qualify for enough aid to cover their balance will be required to pay the balance in full no longer than (14) days past their original graduation date. If the balance is not paid by then the student will be suspended for 30 days. If the balance owed to the school is still covered by the end of the 30 day suspension period the student will be dropped from the program.

Additional Cost Beyond Course Length

If a student does not complete the training by the contracted completion date, an additional fee will be charged until the required hours are completed. The current rate for overtime charges are on the enrollment agreement. When a student reaches their original graduation date the overtime charges will start to be processed and payment is due within (14) days of the original graduation date. If payment is not received the student will be suspended for 30 days. If the balance is still not covered by the end of the 30 suspension period the student will be dropped from the program. The campus will not directly apply the Title IV funds to the student's ledger for the overtime charges. The campus will present the student with the following options if the student has additional Title IV funds available.

- The student can complete the steps for the ACH Credit and Debit, which allows the Title IV funds to be deposited into their personal checking or savings account. Then the funds will be electronically debited and processed for payment against their overtime charges.
- The student can request a check of the Title IV funds to be sent to them in the mail. The student then would have (14) days from the date of the check to apply payment towards their overtime charges with the campus.

Students who do not settle their account balance under the two options listed above will be suspended for 30 days. If the balance owed to the school is not covered before the end the 30 day suspension period the student will be dropped from the program. Students that do not have Title IV funds available will be required to pay their overtime charges from other sources. Unusual situations will be reviewed on a case by case situation.

If a student does not complete the academic requirements once they achieve 1500 actual clock hours a \$200 fee per week will be charged to complete their academic requirements. The \$200 charge will be waived the first week. The \$200 charge is required to be paid before attending the second week and thereafter until completing the program.

Cancellation and Settlement Policy

1. An applicant not accepted by the college shall be entitled to a refund of all monies paid. The postmark of the letter will determine the actual cancellation date or the date that the letter is delivered directly to the Campus Director.
2. The cancellation and settlement policy applies to all terminations for any reason, by either party, including student decision, course cancellation, expulsion or school closure.
3. If a student (or for a student under legal age, his/her parent or guardian) cancels the contract and demands his/her money back in writing within three business days of signing the enrollment agreement, regardless of whether the student has actually started training, all monies collected will be refunded.
4. If a student (or for a student under the legal age, his/her parent or guardian) cancels the contract after three business days of signing, but prior to entering classes, the student will be refunded all monies paid to the school less the registration fee.
5. For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized:

% of Scheduled Course Time Completed	Amount of Tuition Owed to College	% of Scheduled Course Time Completed	Amount of Tuition Owed to College
0.01% to 4.9%	20%	15% to 24.9%	45%
5% to 9.9%	30%	25% to 49.9%	70%
10% to 14.9%	40%	50% and over	100%

ALL COSTS NOT INCLUDED IN TUITION ARE IDENTIFIED SEPARATELY IN THE ENROLLMENT AGREEMENT AND IN THE COLLEGE'S CATALOG.

6. The refund is calculated based on the student's scheduled hours to the last day of attendance.
7. Non Refundable Items: Due to health and sanitary reasons and due to blunting of sharp implements, all equipment issued to the students will be considered a non-refundable purchase charged to the student. All instructional materials must also be paid for in full if any textbooks or materials have been marked or damaged in any way by the student.
8. 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. Any monies due the applicant, student or college shall be refunded within 45 days of a determination that a student has withdrawn officially or unofficially.
9. In case of student illness, disabling accident or other circumstances beyond control of the student, the college may waive, in whole or part, the tuition settlement policy. To be determined on an individual basis.
10. If a student does not attend for 14 consecutive calendar days and the student does not make verbal confirmation to continue his/her training, the student will be terminated. If verbal confirmation of return is made five (5) additional calendar days may be given in special circumstances.
11. If an incomplete graduate does not attend for 60 consecutive calendar days from the last date attended, they will be terminated from the program. An incomplete graduate is a student that achieved 1500 hours and did not finish their academic requirements.
12. Students withdrawing from the college for any reason are required to report their withdrawal within five (5) days to the college in writing in order that refund procedures may be started.
13. If a student discontinues his/her training for any reason, that student may re-enter, complete the training and receive full credit for tuition paid toward hours earned. This arrangement must be made in compliance with current re-entry rules.
14. Students who enroll in a program may be granted a leave of absence for emergency and/or medical reasons only. The maximum time frame for a leave of absence is 4% of their entire enrollment period, to be used in no more than 2 requests.
15. Students who do not return from an approved leave of absence, the termination date will be the earlier of the documented date of return or the date that the student notifies the institution that he/she will not be returning.
16. Students who terminate enrollment prior to completion are charged a \$150 Termination Fee.
17. If the college is permanently closed and no longer offering instruction after a student enrolls, the student shall be entitled to a pro-rated refund of tuition based on scheduled hours of attendance.
18. If a course is cancelled subsequent to a student's enrollment, the school shall have the option to; A) Provide a full refund of all monies paid; B) Provide completion of the course.

Refunds "Return of Title IV Funds"

MOORED BEAUTY SCHOOLS calculates an institutional refund for all students who leave school prior to their scheduled graduation date. In addition, if a student has received Federal Title IV funds, a "Return to Title IV Funds Calculation" is done.

- a. The student must be a recipient of a Federal Pell Grant or a Federal Direct Student Loan.
- b. The student must have completed less than 60% of the period of enrollment for which he/ she was charged.

If conditions a and b is met, Return of Title IV Funds will be calculated according to the following fraction:

$$\frac{\text{Total hours scheduled to be completed.}}{\text{Hours in the payment period for which the student was charged.}}$$

The resulting percentage from the above fraction is then multiplied by the total tuition assessed.

Withdrawals/Class Repeats

Withdrawal from our school must be in writing and is subject to \$150 termination fee. A payment plan will be set up and later re-entry options can be discussed. Class repetition and non-credit remedial courses are not applicable to this institution.

Collection Policy

Delinquent graduates will not have their State Board Application released until the balance is paid in full. Delinquent students who are no longer attending the program are notified after 30 days of non-payment. At that time the former student is given 30 days to contact the corporate office to make payment arrangements. If no arrangements have been made, their account may be turned over to the Regional Adjustment Bureau.

Collection correspondence regarding cancellation and settlement from the institution, banks, collection agencies, lawyers, or any other third parties representing Moored Beauty Schools acknowledge our cancellation and settlement policy.

Attendance and Absence Procedures

Attendance Guidelines

1. Students are required to maintain a minimum of 75% in attendance during the first 30 days of starting, reenrolling, or transferring into the program. No personal time sheets, leave of absence or make up time is allowed in the first 30 days. Students that do not maintain 75% in attendance on their 30th day enrolled will be dropped from the program. Moored Beauty Schools reserves the right to extend the 30 day attendance policy based on extenuating circumstances.
2. Students are expected to be in school **all** of the scheduled hours listed in their enrollment agreement. Students must be prompt for all scheduled classes and activities. The students are expected to be in the classroom at **all** times unless they are performing assigned clinic work or are on an assigned break. The student break room is off limits at all other times.
3. The school will count time to the minute. If the student arrives and does not punch in on the time clock they will be considered absent and will lose their time. If the student leaves early, their credit for hours will stop when they punch out or if they do not punch out they will be considered absent and will lose their time.
4. Michigan Cosmetology students are allowed to attend a maximum of 7 hours a day not to exceed 40 hours a week. Indiana Cosmetology students are allowed to attend for a maximum of 8 hours per day not to exceed 50 hours a week.
5. Students must call the school on days they are going to be absent. Whenever possible a student should notify the college in advance of upcoming absences.
6. Cosmetology Instructor students coordinate time off with the Director. Adjustments to this policy due to extreme circumstances may be made by the Business Office and the Director. Cosmetology students starting after August 1st, 2013 will be allowed **10% of absent time** without being charged the hourly overtime rate.
7. Snow days are an exception to the above rule. When the local community college is closed, students are automatically excused from MOORED BEAUTY SCHOOLS. An announcement will be made on local radio stations when the college is closed due to bad weather. The student may call the campus if in doubt. Please do not call instructors at home.
8. **IMPORTANT!** If a leave of absence is taken the student must empty their locker and remove all personal belongings. The school assumes **NO RESPONSIBILITY** for belongings left after the student leaves school.
9. Students may receive up to 35 clock hours out of our facilities if supervised by a Moored Beauty School licensed instructor.

Roll Call/Time Clock

1. Roll call will be taken during the following schedule:

35 Hour: 9:00 a.m.

20 Hour AM: 9:00 a.m.

20 Hour PM: 12:30 p.m.

High School Programs - Please see individual high school contract

2. Any student absent during roll call must check-in with their instructor or the Director. Time missed will not be counted.
3. It is the student's responsibility to manage their time wisely and notify someone when they are going to be late or absent.
4. It is the student's responsibility to find an instructor or the director if the student cannot punch in or out correctly. The computer will confirm if you punched in or out properly.

Any time clock adjustments must be made within 30 days of the posted time. Attendance Reports are posted weekly and progress reports are given once a month allowing students to track their progress. The school maintains the right to override this policy due to special circumstances.

Scheduled Lunch and Break Room

Full time students receive a 30-minute lunch period. At no time may a student take their lunch before or during a time that a student salon client has been assigned to them. The refrigerator in the student's break room is for everyone's use. Please label your lunch bag. No open drinks or large containers of liquid are allowed in the refrigerator. Any items left in the refrigerator for more than one week will be disposed of. Vending machines are available for everyone.

Credit for Hours

1. All students will be given appropriate credit for all clock hours when they are in attendance at school.
2. The college will not give hours for any student if the student leaves their classroom or clinic floor without permission, since the time cannot be accounted for.
3. The college will not adjust hours to any student's contract as a penalty for any reason.

Minimum & Maximum Time Frames

All students must attend a minimum of 67% of their scheduled hours to attain satisfactory progress. If attendance is below 67%, please refer to our Unsatisfactory Progress Policy. The maximum time frame is 150% of the time it would take to complete the scheduled hours in the program. Any student who does not complete the course within the maximum time frame will not be eligible for Title IV program funds and may be dropped from the program.

Make Up Hours

The school reserves the right to offer optional make up days to allow students to make-up for their absences, however, cosmetology students cannot exceed 100% attendance. Instructor students and high school students are allowed to exceed 100% attendance. Students below 70% attendance are allowed to make arrangements with their campus director to attend above their scheduled hours each week and only up to the allowed state requirements per day. This gives students the opportunity to achieve make up hours thus, increasing their attendance percentage and lowering potential overtime charges.

Leave of Absence (LOA)

A leave of absence extends the student's contract period and maximum time frame by the same numbers of days taken in the leave of absence. A student on a LOA is not considered to have withdrawn and no refund calculation is required at that time. Any student approved for a LOA will not have this interruption in training counted against them concerning compliance with Satisfactory Progress Guidelines. There must be reasonable expectation that the student will return from the requested LOA to be approved. Approval of a student's request for a LOA must be in accordance with the campus policy. Students may be granted a LOA for emergency and/or medical reasons in which a doctor's note is required. The maximum time frame for a LOA is 60 days total for Cosmetology students enrolled for the full 1500 hours, to be used in no more than 2 separate requests. Leave of absence for transfer students and all other programs is 4% of their entire enrollment period. There are no additional charges in order to take a LOA. A LOA must be requested in advance in writing unless unforeseen circumstances then the written request is required at a later date. The campus will document the reason for its decision. LOA's will need to be approved by the central administration and a wet signature on the form signed by the student in order to be considered valid. Students must be in attendance before going on a LOA. The school maintains the right to adjust this policy for students in unusual circumstances.

A student failing to make satisfactory progress prior to a LOA will be failing to make satisfactory progress upon returning to school. (See "Satisfactory Academic Progress Policy" for rules regarding warning and probation) Any student who fails to return from an approved LOA will be dropped and will have the starting date of the LOA used to determine refund amounts for institutional and Title IV funds. Should a student not return from an LOA it will affect their grace period on their Title IV Loans. Grace periods are day specific and begins on the day immediately following the day that a student stops attending school at least half time and ends on the day before the repayment period begins.

Academic Guidelines

The following guidelines are used to measure academic progress in all courses offered:

Grading Scale

<u>Theory/Practical Quality Grading Scale</u>	<u>Equivalent Letter Grade</u>	
Excellent	92-100%	A
Good	87 - 91%	B
Average	80 - 86%	C
Unsatisfactory	75 - 79%	D
Failing	Below 75%	F

Practical Grade Criteria

92-100%	Student demonstrates exemplary skill performance – model skill performance and model results
87-91%	Student is able to perform the skill without instructor help and the results are accurate.
80-86%	Student is able to perform the skill with instructor help and the results are accurate.
75-79%	Student is able to perform the skill with instructor help but the results are not accurate.
Below 75%	Failing

Test Make Up Policy

Any student has the option to retake a test up to three (3) times. The first retake is free and further retakes of the same test will be charged \$3.00 for each additional one.

Final Exam Policy

Each section of the written final exam must be passed with a score of 80% or better. There will be a charge for retaking the written final exam of \$25.00.

Honor Roll

Any MOORED BEAUTY SCHOOLS student may be eligible for the MOORED BEAUTY SCHOOLS Honors List by successfully meeting the following criteria:

1. Overall grade point average of 95% or better.
2. Overall attendance rate of 95% or better.

Students who achieve “Honors” status will receive an Honors student name tag. Cosmetology students who maintain their honor status for their entire enrollment will receive a special gift.

Satisfactory Academic Progress (SAP) Policy

Students at MOORED BEAUTY SCHOOLS receive regular evaluations of their performance. All students including cash paying students must maintain SAP in attendance and academic work to successfully complete their training, receive a diploma & cosmetology students receive Title IV Federal Financial Aid. The guidelines given below apply to every student. The minimum requirements for SAP are a C grade average (80% in written and practical exams) and 67% attendance of scheduled hours. Students who meet these requirements at SAP evaluation checkpoints will be given the status of maintaining “Satisfactory Progress”. All SAP for Cosmetology students will be checked at 450, 900 and 1200 actual hours. All SAP for Michigan instructor students will be checked at 250 actual hours and for Indiana instructor students SAP will be checked at 450 and 900 actual hours. All SAP for Nail Technology students will be checked at 200 actual hours. All SAP for Michigan Esthetics students will be checked at 200 actual hours and 350 actual hours for Indiana Esthetics students. Any transfer student will have their payment periods determined with their financial aid package. Transfer hours from another institution that are accepted toward the program are counted as both attempted and completed hours. Enrollment status and eligibility for Title IV Federal Financial Aid continues uninterrupted until the next SAP evaluation. For students to be considered making satisfactory progress they must meet satisfactory progress guidelines on at least one evaluation by the academic year or course midpoint (whichever comes sooner). SAP's are distributed to each student that hits an evaluation checkpoint to inform them of their status.

Unsatisfactory Progress

Any student with less than a C grade average (80% in written and practical exams) **and/or** less than 67% attendance of scheduled hours at the time of a SAP evaluation will be given the status of “Unsatisfactory Progress.” Students making unsatisfactory progress may become ineligible for Title IV Federal Financial Aid if they reach the probation status.

Warning During Unsatisfactory Progress

A warning status allows students not meeting the minimum requirements for attendance and academics performance to receive Title IV Federal Financial Aid. Students will be put in the warning status the first time they fall below a SAP evaluation period. Students need to improve their performance during the warning status or will be placed on termination at the next SAP evaluation check point.

Termination of Title IV Federal Financial Aid Due to Unsatisfactory Progress

During this termination period the student continues with Unsatisfactory Progress status and becomes ineligible for Title IV Federal Financial Aid. Students will be put in the termination status the second time they fall below a SAP evaluation period. Students can appeal their status by following the appeal procedure below. If the student prevails on the appeal the student will be placed on probation and Title IV Federal Financial Aid will be **re-instated**. Please read **Probation during Unsatisfactory Progress** for more information on the requirements. If students do not prevail on the appeal and Title IV Federal Financial Aid is not re-instated and the student will be required to cash pay their current balance due within (14) days or they will be put on 30 day suspension. If the balance is not paid in full by the end of the 30 day suspension the student will be dropped from the program.

Students will be ineligible for Title IV Federal Financial Aid the third time they fall below a SAP evaluation period. At this point the student will be required to cash pay their current balance due within (14) days or they will be put on 30 day suspension. If the balance is not paid in full by the end of the 30 day suspension the student will be dropped from the program.

Probation During Unsatisfactory Progress

Student's will need to follow the academic plan that will be developed for them to meet the satisfactory academic progress requirements by the next evaluation period within the maximum timeframe. Students can only be paid once on probation after a successful appeal. Students need to improve their performance during the probation status.

Appeal Procedure

Any student who is on probation for failing to make satisfactory progress may appeal this decision. A student may appeal for reasons such as the death of a relative, an injury, illness, or special circumstances. The student is required to write why the student failed to make SAP and what has changed that will allow the student to make SAP at the next evaluation period. A student can also appeal when the student feels there is a discrepancy made in calculating their grades or attendance rate, suspension or termination. A written appeal must be submitted with supporting documentation. Appeals must be received within 5 business days of incident or the decision will stand. Upon receipt of a properly submitted appeal, college administrators will review and evaluate the appeal and make a final decision regarding the student's financial aid and or enrollment status. The student will receive a letter informing them of the final decision and the results that will be taken. Appeal decisions will be documented in the student file.

Grievance / Complaint Procedure

The Administration of MOORED BEAUTY SCHOOLS will receive and process any complaint regarding the conduct of staff members and students or one which sets forth facts that reasonably suggest that staff or students have violated state cosmetology laws or accrediting commission requirements.

Complaints must be submitted in writing on the designated form within 30 days of the incident and must be signed by the complainant. The complaint must state the name of the staff member or student, relevant dates, and describe the actions forming the basis of the complaint.

The administration may refuse to process any complaint which is submitted anonymously. Complaints cannot be kept confidential. Information must be obtained from all parties involved to effectively address any allegation made. Complaints must include a written release from the complainant allowing the administration to forward a copy of the complaint including identification of the complainant, to all parties involved.

If additional information is needed, the administration will request it in writing from the complainant. If the requested information is not supplied in 14 days, the complaint will be considered to be abandoned and will not be pursued. A committee consisting of at least three staff members not involved in the complaint will investigate a complaint that provides substantial evidence of misconduct or a violation of rules or laws. After investigating the complaint the committee may recommend one of the following actions and a record will be kept in the student's and staff file:

1. Informal resolution of dispute. This could be accomplished at a meeting of involved parties, mediated by the committee.
2. Disciplinary action at the committee's discretion against staff or students up to and including suspension or termination of employment or enrollment respectively.
3. Referral of the complaint to the State Board of Cosmetology or NACCAS, if beyond the scope of the committee's ability to resolve conflicts or violations.

Disciplinary Procedures

Students may receive a disciplinary write-up by an Instructor and/or Administrator when a student violates college guidelines, policies and/or procedures. When a student receives 3 write-up's, they will be put on a 3 day suspension; 3 additional write-up's and they will receive their 2nd 3 day suspension; the final 3 write-up's will result in a final notice before the student is terminated on the 9th write-up. A write-up is not required to be placed on suspension. Moored Beauty Schools reserves the right to issue suspensions before 3 write ups and suspensions may be longer than 3 days.

Uniforms

Students must wear a uniform at all times while on the school premises. The uniform is to be clean and always display a professional image. Students must comply with the following:

1. Smock: (1 is provided in kit) must be on at all times.
2. Name Tag: Must be clearly visible at all times. Students can purchase another tag for \$2 if it is lost and/or damaged.
3. Fingernails: Must not be more than 1/2" of free edge.
4. Jewelry: Excessive jewelry may NOT be worn with the uniform including the ears.
5. Shoes: No more than a 1" inch heel. No open toed shoes. Shoes must be kept clean and free of writing, etc. Some type of sock or nylon must be worn at all times.
6. Shirts: Must be worn at all times: No hoods, sweatshirts, sleeveless shirts/tanks or revealing shirts will be permitted.
7. Black pants must be worn at all times.
8. No Hats are to be worn.

The student will not receive credit for hours when they are gone to get their uniform.

Name Tags

1. Name tags must be worn at all times. This is a state law requirement. Lost or forgotten tags must be replaced at the student's expense of \$2. If the student forgets their nametag they must buy a new one that day or go home to get it. The student will not receive credit for hours when they are gone to get their name tag.
2. Freshman and Senior students must be differentiated from each other by the color of their name tag. Freshman status is zero through 350 hours and they will receive a red name tag. Upon completion of these hours the students acquire senior status and will receive a green colored name tag.

Clean Up Responsibilities

Cleanliness and sanitation are essential aspects of our profession. Students will be asked to participate in daily and weekly clean-up tasks around the school, including bathroom facilities. This part of the training will help develop skills and habits that will contribute to future success. In addition, please observe the guidelines that follow:

1. Keep your equipment intact, clean and sanitized.

2. Keep your workstation and the break room clean. After lunch please dispose of all waste. The break room table is to be cleared of all matter at 4:00 p.m. daily. Any equipment, books, etc., left out at the end of the day will be put in a box. After 30 days any items not claimed will become property of MOORED BEAUTY SCHOOLS.

Physical Demands and General Requirements of the Cosmetology Profession

MOORED BEAUTY SCHOOLS believes that students interested in pursuing a career as a Cosmetologist should be aware of the requirements for success. Students must be able to perform the following functions that are essential for success in the industry.

- A student must have good manual dexterity with both hands and arms with a sense of form and artistry.
- A student must have ability to do repetitive tasks, using their hands and fingers to grasp, handle, control, move, assemble, or feel objects or tools.
- The ability to bend and twist the body is necessary when servicing clients.
- A student must use stomach and lower back muscles to support the body for long periods without getting tired.
- A student must have the ability to stand or sit and walk for an extended period of time while working.
- A student must enjoy dealing with the public and be able to follow a client's direction.
- A student must be able to communicate well with another person and speak clearly to be understood.
- A student must have good visual ability to see details of objects that are less than a few feet away and to recognize differences between colors, shades, and brightness.
- A student must be willing and able to work long hours to build a personal clientele in order to earn the desired salary.
- Cosmetology Instructors and Nail Technicians also spend part of their day working at a desk or work stations.
- A student must be able to read, write and speak fluently.
- Make a strong commitment to the educational process and complete training.

Safety Requirements for the Cosmetology Profession

- An enclosed, supportive, protective pair of shoes.
- Protective clothing: smock, chemical apron.
- Rubber gloves available when needed.
- Safety glasses available when needed.
- First aid kit (available).
- Disinfectants/Antiseptics
- Hydraulic Pump Styling Chairs

Campus Security Information

Please see the annual security report posted on our website at <http://tcbeautycollege.com/catalog/3144335> or request a copy from the campus director. This will provide you with information on security contacts, emergency response and evacuation plan, security and access to facilities, crime awareness and prevention, information about registered sex offenders, crime prevention and risk reduction, reporting crimes, sexual misconduct policies and procedures, drug free campus alcohol and drug policy, emergency procedures, building emergency plan, timely warnings, crime information, crime statistics on campus geography and more campus security topics.

Standards of Conduct for a Drug Free Campus

1. MOORED BEAUTY SCHOOLS, hereafter referred to as "this institution", has a policy of maintaining a Drug-Free Workplace. All students and employees are hereby notified that the unlawful manufacture, distribution, dispensing, possession or use of controlled substances (drugs and alcohol) is prohibited in this institution's Campus/workplace.
2. In compliance with the Drug-Free Workplace Act of 1988, this institution's "Campus/Workplace" consists of the following locations of each individual campus:
 - a) The entire college/salon facility and its parking lot.
 - b) Any location used for an off-site school function, i.e., competition, hair show, graduation, etc.
 - c) Students and employees must comply with the policy while off-site if they are participating in any activities with or on behalf of this institution in any capacity.
3. Non-compliance with the terms in Paragraph 1 (above) will result in the following actions being taken by this institution:
 - a) Notification to the proper law enforcement authorities.
 - b) Termination of enrollment/employment.
4. All students and employees must read and understand the following statement:
 - a) I understand that MOORED BEAUTY SCHOOLS, by participating in Title IV Federal Funds Programs, must establish a policy of a Drug-Free Campus/Workplace, and as a student/employee of MOORED BEAUTY SCHOOLS, I must acknowledge and agree to abide by the terms of Paragraph 1 (above).
 - b) I must notify the school Director/Owner of any criminal drug statute conviction of a violation occurring in the campus/workplace not later than ten days after such conviction.
 - c) I understand that this institution has established a Drug-Free Awareness Program to inform students and employees about:

1. The dangers of drug abuse in the campus/workplace.
2. This institution's policy of maintaining a Drug-Free Campus/Workplace.
3. Any available drug counseling , rehabilitation, and student/employee assistance programs.
4. The penalties that may be imposed upon students/employees for drug abuse violations occurring in the

campus/workplace (see Paragraph 3 above).

If a student is convicted of any criminal drug activities, enrollment will be terminated at that time. If convicted of a criminal drug offense resulting from a violation occurring during the conduct of any activity with MOORED BEAUTY SCHOOLS, the student must report the conviction, in writing, within 5 calendar days of the conviction to the management of MOORED BEAUTY SCHOOLS.

Drug and Alcohol Abuse Prevention

In agreement with the Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act Amendments, MOORED BEAUTY SCHOOLS supplies a Drug-Free Schools and Workplace information package to each student during the orientation process. The package provides a description of the legal sanctions under state and federal law for unlawful possession, use, or distribution of illegal drugs and alcohol, a description of health risks associated with the use of illegal drugs and abuse of alcohol. It also includes a list of any drug alcohol counseling, treatment, and rehabilitation programs that are available to students. More information can be found in the annual security report.

Miscellaneous Policies

1. Money may be collected for graduation gifts or special occasions if approved by the School Director.
2. Chewing gum is not permitted in the classroom, clinic or break-rooms.
3. Avoid excessive jewelry or decorations on uniforms.
4. All non-students/visitors must register at the desk and wait in the reception area for the student or staff member.
5. Students are not allowed to teach each other. An instructor should be consulted if help is needed. This policy ensures consistent teaching using the same methods and techniques.
6. There will be no smoking anywhere in the building and only in the designated “smoking area” outside.
7. Cell phones are used only at the discretion of the instructor for Cosmetology related research and for before and after pictures. Any student caught using their phone for other reasons will have the phone taken until the end of the their scheduled hours for that day. Students are not to receive phone calls in exception to emergency phone calls on the college phone via an instructor.
8. The school is not responsible for lost or stolen equipment or personal property. **STUDENTS SHOULD KEEP THEIR LOCKER LOCKED AT ALL TIMES. LOANING OUT YOUR EQUIPMENT IS DISCOURAGED!**
9. If students do not have the necessary equipment to complete your work, they must purchase new equipment or punch out and get their equipment elsewhere. No credit for hours will be given for time taken out of school to get equipment.
10. Student parking is in designated areas and should not compete with salon patrons. See campus director for locations.
11. Practice good personal hygiene. Students are a walking advertisement for their new profession. Cleanliness helps avoid body odor and bad breath. If students smoke, use discretion. Cigarette breath is offensive to clients. Maintain your health and fitness so you can provide good personal service for your clients.
12. **WE RESERVE THE RIGHT TO SUSPEND OR EXPEL ANY STUDENT FOR INSUBORDINATION, REFUSAL TO COOPERATE WITH FACULTY, INABILITY TO FOLLOW INSTRUCTIONS OR SCHEDULES, OR IN ANY CASE WHERE WE FEEL THE STUDENT IS NOT DISPLAYING ACTIVITIES CONDUCIVE TO OUR PROGRAM.**
13. Any student found **STEALING OR CHEATING WILL BE PUT ON AN IMMEDIATE SUSPENSION** pending a final decision by the Instructor and Management. The decision will be recorded in the student’s permanent file.
14. Once a student is withdrawn from the program, property left on the premises for any reason shall become property of Moored Beauty Schools 30 days after the official withdrawal date. This applies to any terminated or voluntarily withdrawn student.
15. Students should keep conversations professional at all times with their clients.

Personal Beauty Services and Supplies

Beauty Services

Students may receive personal beauty services in the college clinic after completing at least 200 hours for Cosmetology students. The following criteria determine how services will be scheduled and their cost:

1. Appointments for personal services may only be made with the instructor in charge of personal service scheduling.
2. 1 free service to students who meet the following requirements: 3 weeks perfect attendance **(No re-do’s allowed)**
3. Appointments will be postponed and rescheduled if the clinic is too busy.

Beauty Supplies

Students may purchase supplies at a special discounted price. Moored Beauty Schools have a full line of professional and retail supplies and equipment available for our students.

Course of Study — Cosmetology (1500 Hours)

Standard Occupational Classification Code: 39-5012.00

Offered at: All Moored Beauty School Locations

Course Description

The Cosmetology Course trains students in the theory and practical aspects of Cosmetology. The goal is to prepare students for immediate entry level employment opportunities. Special emphasis is placed on enhancing technical skills with practical communication and people skills. The course is designed to help the students develop proper habits of sanitation, health and safety in the practice of cosmetology. A positive attitude and ethical business practices are also emphasized.

Course Goals

1. To give students an education in the theory and practical aspects of cosmetology.
2. To prepare students to successfully complete and pass the State Board of Cosmetology licensing examination.
3. To prepare students to work in a professional (licensed) hairstyling salon as a licensed cosmetologist.
4. To prepare students to work in other cosmetology related occupations.
5. To provide students with business, success and communication skills that will compliment their technical ability.

Instructor Methods

1. Lecture
2. Demonstration
3. Hands On

Time Frame (Financial Aid Recipients)

1500 total hours are required to complete the course. Students with perfect attendance can expect to complete the course in 50.35 weeks (at 20 hours per week up to 350 hours and 35 hours per week after) for 35 hour students or 75.00 weeks (at 20 hours per week) for 20 hour AM or PM students. The maximum time allowed to complete the course is 150% of the scheduled attendance time or 71.78 weeks for 35 hours students or 112.50 weeks for 20 hour AM/PM students.

Cosmetology Course Content Michigan Schools	Theory Hours	Practical Hours	Unassigned Hours	Total Hours	Minimum Practical Applications
Sanitation/Patron Protection	90	40	0	130	585
<i>Laws & Rules, Personal Hygiene, Salon Management, Mechanical & Electrical Equipment Safety</i>	(Sanitation & Protection must be included in all services)				
Facials	35	80	0	115	40
<i>Skin Analysis & Care, Manipulation, Massage, Electricity, Hair Removal, Makeup & Eyebrow Arch</i>	(Minimum of 5 services in each category)				
Hairdressing	125	400	0	525	300
<i>Arranging, Cutting, Dressing, Curling, Pressing, Artificial Hair, Finger Waving, Natural Hair Cultivation</i>	(Minimum of 20 services in each category)				
Scalp & Hair Treatments	10	15	0	25	30
Hair Coloring	40	170	0	210	80
<i>Temporary, Semi Permanent, Bleaching & Dimensional Coloring, Color Mixing</i>	(Minimum of 8 services in each category)				
Chemical Hair Restructuring	40	180	0	220	300
<i>Permanent Waving, Straightening & Relaxing</i>	(Minimum of 15 services in each category)				
Applied Chemistry/Occupational	20	10	0	30	5
<i>Safety & Health Administration as Related to Skin, Hair, Scalp, Nails</i>					
Applied Anatomy, Physiology, Histology	45	0	0	45	0
<i>Of Human Head, Hands, Nails, Skin, Hair</i>					
Manicuring/Pedicuring	15	55	0	70	35
Artificial Nails	5	15	0	20	5
Unassigned Hours	0	0	110	110	0
Total Hours Required	425	965	110	1500	1375

Cosmetology Course Content Indiana Schools	Theory & Demonstration Practice	Actual Practice	Total Hours
Hair Cutting	100	150	250
Sanitation	40	0	40
Statue & Rules	10	0	10
Salesmanship	5	5	10
Management	10	0	10
Manicuring	5	20	25
Pedicuring	5	15	20
Hair Removal (Waxing) Eye Brow, Upper Lip & Chin Area	5	10	15
Anatomy & Physiology	5	0	5
Skin	5	0	5
Hair	5	0	5
Electricity	5	0	5
Chemistry	10	0	10
Shampooing	5	30	35
Scalp Treatments	10	25	35
Facials & Makeup	20	35	35
Hair Coloring: Temporary, Semi Permanent, Permanent, Bleaching & Frosting	40	60	100
Permanent Waving & Chemical Relaxing	70	300	370
Hair Styling: Wet & Thermal Sets, Hair Waving, Hair Pressing, Hair Braiding & Finger Waves	70	210	280
Discretionary Hours	215	0	215
Total Hours Required	640	860	1500

Cosmetology Tuition & Schedule Detail

MOORED BEAUTY SCHOOLS offers a complete Cosmetology Course including: Hair Styling, Hair Coloring, Chemical Hair Restructuring, Skin Care, Make-up, Salon Retailing, Salon Management and many other subjects. The entire course is 1500 hours of instruction.

Tuition	\$16,500.00
Cosmetology Kit*	\$1,650.00
College Registration Fee	\$150.00
Total Cost	\$18,300.00

Contact our Admissions Office for full details about grants, loans, scholarships and payment plans. There are many options available to help you afford your college education investment.

*Enrolled students receive a kit containing all the textbooks, equipment, uniform and supplies needed to complete coursework.

Kit Contents			
Cutlery & Electrical		Manicure & Pedicure	Educational Material
SHEAR 5 1/2" ICE TEMPRD W/REST	1 EACH	MANICURE & PEDICURE SET 6/PC	1 UNIT
STANDARD KIT STYLER RAZOR	1 EACH	STUDENT NAIL TRAINING KIT	1 UNIT
THINNING SHEAR	1 EACH	Brushes & Combs	
DRYER IONIC PRO 1875 WATT	1 EACH	ELITE 10 PC NANO IONIC COMB SET	1 EACH
CURLING IRON, BABYLISS PRO 3/4"	1 EACH	COMB 7" HAIRCUTTING	12 EACH
WHAL ALL STAR COMBO SET	1 UNIT	COMB HERCULES 7.5" MARCELING	2 EACH
DIGITAL CERM NANO FLAT IRON	1 EACH	COMB 8" FINE TOOTH RATTAIL	8 EACH
Hairdresser Supplies		HAIR PIK 3" DIPPED TIPS RUBBER	1 EACH
TIMER SQUARE WHITE TIMER 60 MIN	1 EACH	BRUSH CERAMIC ROUND 1.25"	1 EACH
CHEMICAL CAPE IRIDESCENT BLUE	1 EACH	BRUSH CERAMIC ROUND 1.75"	1 EACH
8 OZ APP BOTTLE W / 38-400 TOP	1 EACH	BRUSH CERAMIC ROUND 2.5"	1 EACH
NYLON CUTTING CAPE	1 EACH	BRUSH 7-ROW NYLON BRISTLES	1 EACH
TINT BOWL SYSTEM 3 EA: BOWL	1 UNIT	BRUSH SUPREME 9 ROW VENT	1 EACH
Uniform		BRUSH SUPREME 9 ROW STYL A/S	1 EACH
SLEEVELESS SMOCK	1 EACH	BRUSH SUPREME 11 ROW CUSHION	1 EACH
		Clips	
		CLIPS STEEL ALL PURPOSE CURL	1 BOX
			MANIKIN MISS MICHELLE (ETHNIC)
			1 EACH
			MANIKIN MISS BARBARA 22" HAIR
			3 EACH
			MANIKIN 4 ZONE COMBO
			1 EACH
			MANIKIN CLAMP DELUXE
			1 EACH
			MANIKAN CLAMP 4" EXTENSION
			2 EACH
			TEXT: '12 ED.COSM PROACTUAL WB
			1 EACH
			TEXT: '12 ED.COSM THEORY WB
			1 EACH
			TEXT: '12 ED.COSM TEXT HARD CVR
			1 EACH
			TEXT: '12 ED.COSM STUDY GUIDE
			1 EACH
			TEXT: '12 ED.COSM EXAM REVIEW
			1 EACH
			MILADY 2012 STUDENT CD
			1 EACH
			ISBN#1133616801 Price \$307.45 included in kit
			BLOOM PREMIUM STUDNET ACCOUNT1 EACH
			Luggage
			SPORT BAG ON WHEELS
			1 EACH

Cosmetology Class Schedules

20 Hour AM/PM Schedules - 18 Months (1500 hours) to complete.

Morning (AM)		Afternoon (PM)	
Monday – Friday	9:00 a.m. - 1 p.m.	Monday - Friday	12:30 p.m. - 4:30 p.m.

35 Hour Schedule After 350 hours - *12 Months (1500 hours) to complete.

Monday - Friday 9:00 a.m. - 4:30 p.m.

* Students attend the first 350 hours on the 20 hour AM/PM schedule, then can move to the 35 Hours schedule.

Course of Study — Cosmetology Instructor (500 Hours in MI/1000 Hours in IN)

Standard Occupational Classification Code: 25-1194.00

Offered at: All Moored Beauty School Locations (Financial Aid Not Available)

Course Description

The purpose of the Cosmetology Instructor Course is to train students how to teach the theory and practice of cosmetology and to prepare them for employment. The course emphasizes the development of desirable work habits and attitudes and how to communicate them to cosmetology students. Student instructors are directed toward handling their students and clinic clients with the highest standards of personal and business ethics.

Course Goals

1. Students will learn to:
 - a. Teach the theory and practice of cosmetology.
 - b. Effectively use teaching aids in the classroom including: texts, workbooks, audio-visual materials, etc.
 - c. Develop specific teaching techniques to be used in the cosmetology classroom.
2. Prepare students to pass the state board examination.
3. Help students develop the personal qualities necessary to be a successful teacher.
4. Learn career and employment opportunities.

Instructor Methods

1. Lecture
2. Demonstration
3. Hands On

Instructor Course Content	Theory Hours		Practical Hours		Total Hours		Minimum Practical Applications	
	Michigan	Indiana	Michigan	Indiana	Michigan	Indiana	Michigan	Indiana
Orientation & Review of Cosmetology Curriculum	25	50	50	100	75	150	20	0
Introduction to Teaching	30	60	0	0	30	60	0	0
Course Outlining & Development	80	160	85	170	165	330	20	0
Lesson Planning, Teaching Techniques, Teacher Aids, Developing, Administering & Grading Examinations	(Minimum of 5 services in each category)							
Laws & Rules/School Administration	15	30	10	20	25	50	70	0
Record Keeping and School Administration								
Assisting in Clinic & Theory Classroom Teaching	0	0	75	150	75	150	15	0
Practice Teaching in Clinic & Theory Classroom	0	0	130	260	130	260	25	0
Total Hours Required	150	300	350	700	500	1000	150	0

Cosmetology Instructor Training Tuition & Schedule Detail

MOORED BEAUTY SCHOOLS offers Cosmetology Instructor Training. This course is 500 or 1000 clock hours of training, depending on the State. That includes instruction in: Learning Styles, Methods of Teaching, Classroom Management, Lesson & Course Planning, Positive Classroom Environments and Vision in Teacher Education. The instructor course is offered to students who have successfully completed a basic cosmetology course, have a valid, current, cosmetologists' license and have a high school diploma. Training is offered on a personalized schedule. Complete details are available at the college admissions office. Please call for a personal interview.

Tuition	\$2,500.00
Kit*	\$200.00
College Registration Fee	\$150.00
Total Cost	\$2,850.00

*Enrolled students will receive a kit containing all the textbooks and uniform needed to complete the coursework.

Kit Contents

Smock	1each	Milady Instructor Textbook & Workbook	1each
		ISBN#143543322X	

Cosmetology Instructor Class Schedules

20 Hour AM/PM Schedule - 20 hours per week takes 25 or 50 weeks(500/1000 hours)to complete.

Morning

Monday – Friday

9:00 a.m. - 1 p.m.

Afternoon

Monday – Friday

1:00 p.m. - 5 p.m.

35 Hour Schedule - 40 hours per week takes 12.5 or 25 weeks (500/1000 hours) to complete.

Monday - Friday

9:00 a.m. - 4:30 p.m.

Course of Study - Nail Technology (400 Hours)

Standard Occupational Classification Code: 39-5092.00

Not Currently Offered at: Any Moored Beauty School Locations (**Financial Aid Not Available**)

Course Description

The purpose of the Nail Technology Course is to train students in the theory and practical skills necessary to prepare them for immediate employment opportunities as a licensed nail technologist. The course is designed to instill desirable work habits and a positive attitude toward the Nail Technology trade. Technical skills are complimented with training in communication and people skills. Emphasis is placed on ethical business practices throughout the Nail Technology Course.

Course Goals

1. Provide students with theory and practical instruction in all aspects of the Nail Technology trade.
2. Provide students with exposure to some of the artistic aspects of Nail Technology as an impetus for further self development of advanced trade skills after graduation.
3. Prepare students to successfully pass the State Board examination.
4. Prepare students to work in professional nail or hairstyling salons as a licensed nail technician.
5. Train students to develop effective communication and business building skills.

Instructor Methods

1. Lecture

2. Demonstration

3. Hands On

Time Frame

400 total hours are required to complete the course. Students with perfect attendance can expect to complete the course in 20 weeks at 20 hours per week. 35 hour schedule students can expect 11.42 weeks at 35 hours per week. The maximum time allowed to complete the course is 150% of the scheduled attendance time (600 scheduled hours) or 17.14 weeks for 35 hour students or 30 weeks for 20 hour students.

Nail Technology Course Content

Sanitation/Patron Protection

Laws & Rules

Personal Hygiene

Mechanical & Electrical Equipment Safety

Salon Management

Anatomy & Disorders

<u>Theory Hours</u>	<u>Practical Hours</u>	<u>Unassigned Hours</u>	<u>Total Hours</u>	<u>Minimum Practical Applications</u>
50	50	0	100	100
(Sanitation & Protection must be included in all services)				
25	0	0	25	0

Artistic Principles	10	0	0	10	0
Manicuring/Pedicuring Techniques	20	50	0	70	40
Chemistry/Occupational Safety & Health Administration	15	0	0	15	0
Artificial Nails/Extensions/Repairs	25	105	0	130	50
Unassigned Hours	0	0	0	50	0
Total Hours Required	145	205	50	400	190

Nail Technology Tuition & Schedule Detail

The manicuring course is 400 clock hours of training. That includes instruction in: Basic Manicuring, Specialty Manicures, Anatomy, Acrylic Nails, Special Effects, Chemistry, Fiberglass Nails, Nail Tips, Sanitation, Artistic Principles, Nail Tips with Overlay, Laws & Rules, Nail Wraps & Repairs, Light Cured Gels, Professional Portfolio, Electric Filing Machines, and Business & Communications Skills.

Tuition	\$2,950.00
Nail Technology Kit*	500.00
College Registration Fee	<u>150.00</u>
Total Cost	\$3,600.00

*Enrolled students receive a kit containing all the textbooks, equipment, uniform and supplies needed to complete coursework.

<u>Kit Contents</u>							
Nail Trainer Tips	1 Set	Cuticle Scissor	1	File - 240/320	5	Orange Stick	1
Rubber Finger Tips	1 Set	Polish Kit	1	File - 100/100	1	File	1
Manicure Brush	1	Fingers	3	File - 180/180	5	Emery Boards	5
Manicure Bowl	1	Finger Holder	1	Fiberglass Nail	1	Glue	1
Polish Remover	4 oz.	Acrylic Nipper	1	Wrap Kit	1	Assorted Tips	40
Cuticle Remover	4 oz.	Dampen Dish	1	Gels Kit	1	Manicure Case	1
Cuticle Oil	4 oz.	Zip Dry	1	Acrylic Kit	1	Block-Med./Fine	2
Medium Finger Form	1	Sterilizer Jar	1	Smock	1	Textbook Inventory	
Brush-Flat	1	Block-Fine White	1	Eye Dropper	1	Milady Nail Tech. Textbook	
Cuticle Pusher	1	Block-Med./Fine	2	Nail Art	1	Milady Nail Tech. Workbook	
Smock	1	Scrub Pants	2			ISBN#	

Nail Technology Class Schedules

20 Hour AM/PM Schedules - 20 Weeks (400 hours) to complete.

Morning (AM)

Monday – Friday 9:00 a.m. - 1 p.m.

Afternoon (PM)

Monday - Friday 1:00 p.m. - 5 p.m.

35 Hour Schedule - 11.42 Weeks (400 hours) to complete.

Monday - Friday 9:00 a.m. - 4:30 p.m.

Course of Study - Esthetics (400 Hours in MI / 700 Hours in IN)

Standard Occupational Classification Code: 39-5092.00

Not Currently Offered at: Any Moored Beauty School Locations (**Financial Aid Not Available**)

Course Description

The purpose of the Esthetics Course is to train students in the theory and practical skills necessary to prepare them for immediate employment opportunities as a licensed esthetician. The course is designed to instill desirable work habits and a positive attitude toward the esthetics trade. Technical skills are complimented with training in practical communication and people skills. Emphasis is placed on ethical business practices throughout the Esthetics Course.

Course Goals

1. Provide students with theory and practical instruction in all aspects of the esthetics trade.
2. Prepare students to successfully pass the State Board examination.
3. Prepare students to work in professional spa/salon as a licensed esthetician.
4. Train students to develop effective communication and business building skills.

Instructor Methods

1. Lecture
2. Demonstration
3. Hands On

Time Frame

This course is 400 (Michigan) or 700 (Indiana) clock hours of training, depending on the state. Students with perfect attendance can expect to complete the course in 20 weeks in Michigan and 35 weeks in Indiana at 20 hours per week. At 35 hours per week students can expect to complete the course in 11.42 weeks in Michigan or 20 weeks in Indiana. The maximum time allowed to complete the course is 150% of the scheduled attendance time (600 scheduled hours for Michigan and 1050 scheduled hours for Indiana) or 17.14

weeks for 35 hour Michigan students and 30 weeks for 35 Hour Indiana Students & 30 weeks for 20 hour AM/PM Michigan students and 52.5 weeks for 20 hour AM/PM Indiana Students.

Esthetics Course Content: Michigan requirements are listed first and Indiana requirements are listed second (MI/IN)

	Theory Hours	Practical Hours	Unassigned Hours	Total Hours	Minimum Practical Applications
Sanitation/Patron Protection Laws & Rules Personal Hygiene Salon Management	25/45	25/20	0	50/65	90/90 (Sanitation & patron protection must be included in all services)
Mechanical/Electrical Equipment Safety	25/25	25/45	0	50/70	15/15
Anatomy & Disorders	40/30	0/30	0	40/60	0/0
Artistic principles/makeup	20/15	20/40	0	40/55	0/0
Facial/Skin care Techniques	20/60	125/165	0/0	145/225	50/50
Chemistry/Occupational Safety & Health Administration	15/15	0/25	0/0	15/40	0/0
Temporary Hair Removal	5/15	5/55	0/0	10/70	5/5
Unassigned Hours	0/0	0/0	50/65	50/65	0/0
Totals Hours Required	150/205	200/380	50/65	400/700	160/160

Esthetics Tuition & Schedule Detail

The Esthetics course is a 400 or 700 clock hours of classroom and clinic instruction depending on the state. It included instruction in all of the following classes: Anatomy, Makeup & Artistry, Aromatherapy, Nutrition, Basic Skin Care, Product Selection, Business & Communication Skills, Sanitation & Patron Protection, General Chemistry, Skin Analysis, Hair Removal, Skin Disease, Disorders & Hazards, Laws & Rules and Spa Therapies. In these classes the student will learn everything required to be a successful Esthetician.

Tuition	\$ 2900.00
College Registration Fee	150.00
Esthetics Kit*	<u>500.00</u>
Total Cost	\$ 3065.00

*Enrolled students receive a kit containing all the textbooks, equipment, uniform and supplies needed to complete coursework.

		<u>Kit Contents</u>					
Sea Mineral Masque	1	<u>Loose Powder</u>	<u>Eye Shadow</u>	Mascara Brushes	1	<u>Lipstick</u>	
Massage Cream	1	Natural Translucent	Snow Flake	Disposable Lip Brushes	1	Shimmer Pink	1
Beta Hydroxy Wash	1	Medium Beige	Eggnog	Disinfectant	1	Ice Champagne	1
Mineral Eye Gel	1	Twilight	Sapphire	Tweezers	1	Golden Apricot	1
Sea Mineral Cleanser	1	<u>Eye Concealer</u>	Sea Foam	Protective Gloves	1	Classic Red	1
Reducer	1	Wand and Stick	Platinum	Astringent/Freshener	1	Sparkling Wine	1
Sea Mineral Blemish	1	Mint Eye Disquize	Pansy	Cotton	1	Mischieve Mauve	1
Reducer	1	<u>Shading Tint</u>	Sand Bisque	Muslin	1	Fire	1
Sea Mineral Sleep Cream	1	Mocha	Black	Alcohol	1	Acorn	1
Sea Mineral Kelp Oil	1	Make Me Blush	Chocolate	Spatulas	1	Chilled Grape	1
Sea Mineral Facial Exfoliate	1	Swiss Strawberry	Jumbo Tote	Antiseptic	1	Brownstone	1
<u>Foundation</u>		Cashmere	Nylon Makeup Cape	Sanitizer	1	Mocha Madness	1
Bare Beige	1	Mulberry	Facial Cloth	<u>Mascara</u>		<u>Lip Contour Pencil</u>	
Porcelain	1	Cinnamon	Dome Duster	Black	1	Eggplant	1
Almond	1	<u>Brow and Eye Pencil</u>	Black	Brown	1	Tawny Rose	1
Rose Blush	1	Black	Teal	<u>Brush on Brow</u>		Berry Brown	1
Medium Beige	1	Charcoal	Vinyl Gloves- Med	Dark Brown	1	Real Red	1
Beige Taupe	1	Dark Brown	Eye Shadow Applicators	Light Brown	1	Milady Esthetics Textbook	1
						Milady Esthetics Workbook	1

Esthetics Class Schedules

20 Hour AM/PM Schedules - 20 hours per week take 20 or 35 weeks (400/700 hours) to complete.

Morning (AM)

Monday – Friday

9:00 a.m. - 1 p.m.

Afternoon (PM)

Monday - Friday

1:00 p.m. - 5 p.m.

35 Hour Schedule - 35 hours per week take 11.42 or 20 weeks (400/700 hours) to complete.

Monday - Friday

9:00 a.m. - 4:30 p.m.