

The Masters of Cosmetology College, Inc.

1732 Bluffton Road

Fort Wayne, Indiana 46809

260-747-6667

Student Catalog

Accredited By: NACCAS

www.mastersofcosmetology.com

Student Catalog
For
Masters of Cosmetology College

Bring Out The Beautiful...Professionally

Beauty – An Art, A Science

Beauty for women and men everywhere holds a boundless fascination. To the artist, beauty is a mystery to be entered into...colorful, exciting, and vibrant.

To the scientist, beauty requires technical knowledge as well as creativity. It is a fascination with the elements that combine to create charm and elegance...today, and tomorrow.

And now, Masters of Cosmetology College brings together the art and the science of beauty into a total educational experience.

Masters of Cosmetology College...

Offers you a beautiful profession in a beautiful world, for success in the cosmetology profession, you must receive the expert instruction of experienced beauty professionals.

You must demand superiority in student training.

You must dream of a future in the beauty industry that includes fashion, security, independence, self-fulfillment, and prestige.

You have only to choose your new career now... Masters of Cosmetology will do the rest.

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MISSION STATEMENT

Masters of Cosmetology College is committed to providing an education to students in cosmetology, esthetics, nail technology, and/or instructor training. Masters will prepare each student with the knowledge necessary to pass the Indiana Professional Licensing Agency's exam, which will result in the student receiving a license in their chosen course of study, and to be successful in Cosmetology Arts and Sciences, upon passing both the written and practical portions of the exam.

NON- DISCRIMINATION POLICY

Masters of Cosmetology College does not discriminate on the basis of race, color, religion, sex, age, or ethnic origin.

FACILITY & EQUIPMENT

Masters of Cosmetology College is located at 1732 Bluffton Road, Fort Wayne, IN in Quimby Village. The attractive interior of the facility includes modern equipment designed to suit the school's instructional needs.

The college facilities, which cover approximately 11,500 square feet, include classrooms, student break room, student locker area, dispensary, reception area, office and library area, and a large student salon and spa area. Private areas are available for interviewing and counseling students. The school is climate controlled, and there is ample free parking.

Students have access to a variety of visual aids and learning equipment in the classrooms. These educational tools provide in-depth instruction in cosmetology theory and practice. The student salon and spa area includes individual student work stations. Here students may practice hair and beauty techniques on customers, under the supervision of licensed professional instructors.

The school will accommodate students with disabilities except that there is no wheelchair access for the downstairs classroom.

EDUCATIONAL GOALS AND CAREER OPPORTUNITIES

All of the courses of study are designed to prepare students for the state licensing examination and for profitable employment.

The knowledge and skills acquired will prepare you for a career with an outlook, perhaps better than ever before. As part of a billion dollar industry, the beauty field means more professional opportunities for qualified men and women.

ADMISSION REQUIREMENTS POLICY AND PROCEDURES

Admission Requirements Policy:

The school only admits as students persons meeting the following criteria:

1. In possession of a High School Diploma or G.E.D. equivalent and/or State of Indiana approved Home Schooling Completion (Transcripts)
2. Those who are above the age of compulsory school attendance in the state of Indiana
3. Persons enrolling in the Instructor Training course must hold a valid Indiana cosmetology license

Personal Interview Procedures result in student receiving:

1. A tour of school facilities
2. School catalog – **available online**
3. Application for enrollment
4. Consumer information
5. Financial aid application if desired

Admission Procedures:

1. Proof of identity
2. Proof of high school graduation requirements or equivalent
3. Enrollment agreement read by students and signed
4. Registration fee paid prior to class starting
5. Complete all admissions forms
6. Copy of driver's license
7. Copy of Social Security card
8. Student kit and book fee for those students, who are cash pay, will be due on or before the first day of class.

Licensing and certification requirements of the State of Indiana for the Cosmetology Program

1. Must be at least 18 years of age
2. Have not been convicted of a felony that would have direct bearing on your ability to practice this profession competently
3. Have at least a 10th grade education
4. Have graduated from an approved school of beauty culture
5. Satisfactorily passed the State Board Exam
6. Have paid for the issuance of the beauty culture license
 - A. \$ 53.00 written exam fee
 - B. \$ 40.00 license fee

CLASS STARTING DATES

A student may apply for enrollment on any day of the school calendar.

Cosmetology approximate dates:

Feb/June/Oct

Esthetics approximate dates:

Feb/June/Oct

Manicuring approximate dates:

Feb/June/Oct

Instructor Training approximate dates:

Feb/June/Oct

CLASS SCHEDULES

Full- Time 30 hours per week

Days Tuesday thru Friday

Time 9:00 a.m. to 5:00 p.m.

LEGAL HOLIDAYS

New Year's Day

Memorial Day

July 4th

Labor Day

Thanksgiving Day and the day after

Christmas Break (2 weeks)

COURSES OF STUDY

COSMETOLOGY (1800 HOURS)

Diploma received upon graduation.

Each of the subjects listed below will be covered in theory and practical application:

SUBJECT	HOURS
State Laws	10
Hair Design	315
Ladies Hair Sculpture	252
Color Design	100
Men's Hair Sculpture	30
Long Hair Design	15
Perm Design	320
Professional Development	30
Salon Ecology	40
Anatomy and Physiology	10
Electricity	5
Chemistry	35
Salon Business	45
Trichology	83
Wigs and Hair Additions	25
Chemical Texturizing	50
Manicuring/Nail Study	70
The Study of Skin	85
Dispensary & Receptionist	80
Reviews and Testing	50
Discretionary Hours	<u>150</u>
TOTAL CLOCK HOURS	1800

The cosmetology course of study will prepare the student for the state board licensing examination, and for employment in a cosmetology salon at the entry level.

Graduates of the cosmetology course may pursue career opportunities in hair styling, hair coloring, skin care, nail care, salon management, salon ownership, or as a major beauty manufacturer representative.

ESTHETICS (900 hours)

Diploma received upon graduation.

Each of the subjects listed below will be covered in theory and practical application:

SUBJECT	HOURS
Professional & Personality	20
Bacteriology, Sterilization, Contamination & Inf Control	35
Chemistry of Skin Care	40
Physiology & Dermatology	90
Introduction/Operation of Skin Care Machinery	90
Introduction to Skin Care	55
Skin Care	155
Make-up	50
Eyebrow & Lashes	40
Hair Removal	40
Safety Precautions	20
Management	45
Salesmanship & Marketing	25
Reflexology	40
Acupressure	45
People Skills	40
State Laws & Rules	10
Testing Evaluation	15
Discretionary Hours	<u>45</u>
TOTAL CLOCK HOURS	900

The esthetics course of study will prepare the student for the state board licensing examination, and for employment in a cosmetology/esthetics salon at the entry level.

Graduates of the esthetics course may pursue career opportunities as a skin care specialist, make-up artist, esthetics salon manager or owner, or as a major manufacturer representative.

MANICURING (450 hours)

Diploma received upon graduation.

Each of the subjects listed below will be covered in theory and practical application:

SUBJECT	HOURS
Chemistry	10
State Laws	10
Salesmanship	15
Sanitation & Bacteriology	40
Manicuring/Pedicuring	95
Nails & Nail Disorders/Diseases	10
Anatomy & Physiology	15
Artificial Nails	200
Electric Drill/File	20
Discretionary Hours	<u>35</u>
TOTAL CLOCK HOURS	450

The manicuring course of study will prepare the student for the state board licensing examination, and for employment in a cosmetology salon at the entry level.

Graduates of the manicuring course may pursue career opportunities as a nail technician in the care of hands & nails, or as an educator representing a major nail care manufacturer.

INSTRUCTOR TRAINING (1000 hours)

Diploma received upon graduation.

Each of the subjects listed below will be covered in theory and practical application:

SUBJECT	HOURS
Orientation and Review of the Cosmetology Curriculum	150
Introduction to Teaching	60
Course Outline and Development	330
1. Lesson Planning	
2. Teaching Techniques	
3. Teaching Aids	
4. Developing	
5. Administering and Grading Examinations	
State Laws & Rules	50
1. Record Keeping	
2. School Administration	
Teaching	
1. Assisting in the Clinic and Theory Classrooms	150
2. Practice Teaching in the Clinic Theory Classrooms	<u>260</u>
TOTAL CLOCK HOURS	1000

The instructor training course of study will prepare the student (must hold a valid cosmetology license) for the state board licensing examination, and for employment in a cosmetology school at the entry level.

Graduates of the instructor training course may pursue career opportunities as a cosmetology teacher, Director of Education in a cosmetology school, cosmetology school director, or ownership.

POLICIES

FINANCIAL AID INFORMATION AND PACKAGING POLICY

Financial aid applicants at Masters of Cosmetology College are processed using the same criteria used by the U.S. Department of Education (ED). Financial assistance is awarded based on financial need. The Masters of Cosmetology College financial aid staff has developed an institutional packaging policy to ensure consistent, equitable, and fair distribution of financial aid funds.

- I. Students must meet the general student eligibility requirements:
 - A. Demonstrate financial need.
 - B. Have a high school diploma or GED
 - C. Be enrolled in an eligible program
 - D. Be a US Citizen or eligible non-citizen
 - E. Maintain satisfactory academic progress as determined by Masters of Cosmetology College.
 - F. Sign a statement of educational purpose and a certification statement that the student is not in default or owe repayment on a grant.
 - G. Sign a statement of registration status.

- II. Masters of Cosmetology College participates in the Federal Pell Grant Program, and Direct Loan Programs
 - A. Federal Pell Grant is a grant and does not need to be paid back and must be considered before any loan funding. The student's eligibility is based on a formula utilized when the student completes the Free Application for Federal Student Aid (FAFSA).

 - B. Direct Loans (DL) are federal loan programs with low interest rates and deferred payments until after a student graduates and is based on financial need.

 - C. The financial aid staff at Masters of Cosmetology College must review the National Student Loan Data System (NSLDS) prior to awarding loans to review any prior loan history or default status and Pell Grant overpayment.

- III. The Masters of Cosmetology College is approved with the Veterans Administration for veterans' educational benefits

- IV. The Masters of Cosmetology College utilizes standard budgets that represent a cost of Attendance which includes the student's:

- A. Tuition and fees
- B. Books and Supplies
- C. Room and board
- D. Personal expenses

V. A Student's need is determined by the following formula:

- A. Cost of attendance (COA)
 - (Minus expected family contribution (EFC) from ISIR/SAR)
 - (Minus estimated financial aid-EFA)
 - = financial need

VI. Estimated Financial Aid

- A. Pell Grant
 - 1. Eligible amount determined by EFC from ISIR/SAR
- B. Institutional or private scholarships or waivers
 - 1. Eligible amount varies
- C. Veterans educational benefits (will no longer be included effective in 2010/11)
 - 1. Eligible amounts determined by VA
- D. Direct Loans

Subsidized loan amounts for independent and dependent students

- a. 1st year \$3500.00
- b. 2nd year \$4500.00

Unsubsidized loan amounts for independent students

- a. 1st year \$6000.00
- b. 2nd year \$6000.00

Unsubsidized loan amount for dependent students

- a. 1st year \$2000.00
- b. 2nd year \$2000.00

Note: Aggregate loan limits are \$23,000.00 for dependent students and \$46,000.00 for independent students with no more than \$23,000.00 in subsidized loans.

Note: Dependent students can borrow up to a \$6000.00 unsubsidized loan if the parents were denied a plus loan.

Note: Dependent students can borrow an unsubsidized loan up to \$5500 (1st year) or \$6500 (2nd year) if the student's parent no longer provide financial support and will not provide support, refuse to complete the FAFSA and will sign a statement to that effect. Only unsubsidized loans can be borrowed in this situation. If parents will not provide a statement the financial aid office must obtain third party documentation, i.e., clergy, court, counselor, etc.

VII. Direct Loans can never exceed the cost of attendance minus EFC minus EFA

VIII. Direct Loans have subsidized, unsubsidized, and PLUS (parent) loans

IX. Subsidized loans are based on financial need with the following formula:

$$\begin{array}{r} \text{Cost of Attendance} \\ \text{Minus Estimated Family Contribution} \\ \text{Minus Estimated Financial Assistance} \\ = \text{Financial Need} \end{array}$$

X. Unsubsidized and PLUS loans are based on financial need with the following formula:

$$\begin{array}{r} \text{Cost of Attendance} \\ \text{Minus Estimated Financial Assistance} \\ = \text{Financial Need} \end{array}$$

XI. Once a student's eligibility and financial need are determined, the student's aid is processed using the institution's third party servicer (FAME) and an award letter is generated for the student. The student must be notified of the financial aid they are eligible to receive.

Return to Title IV Policy

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60% point in time in the payment period. (Or period of enrollment depending on what your school uses) If a student does not begin training, the R2T4 formula does not apply.

For official withdrawals a student's withdrawal date is the date the school received notice from the student that they are withdrawing.

Official Withdrawal Process: If a student wishes to withdrawal from school, they must notify the Director (or another designated school official) of the school. The notification may be in writing

or orally. The date the notification is received is the date of determination. The Director (or another designated school official) must begin the withdrawal process.

For unofficial withdrawals a student's withdrawal date is their last day of physical attendance. (For schools required to take attendance by an outside agency, i.e., state or accrediting agency). (If a school is not required to take attendance even if they do, the school can use the 50% point in the payment period or the last day of an academically related activity.)

The school's determination that a student is no longer in school for unofficial withdrawals is determined after 14 days of non-attendance (For clock hour schools required to take attendance) (For schools not required to take attendance it is determined no later than 30 days after the end of the payment period or period of enrollment (whichever is applicable), the academic year, or the end of the program whichever is earlier).

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, Stafford Loans or Plus Loans and withdraws on or before completing 60% of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

The percentage of the payment period completed is calculated by the days completed (or hours scheduled for clock hour schools) in the payment period as of the withdrawal date divided by the scheduled days (scheduled hours for clock hour schools) in the payment period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date.

If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is a post withdrawal disbursement. Post withdrawal disbursements will be made from Pell grant funds first if eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell grant post withdrawal disbursement will be created to the student's account. Any Pell grant funds in excess of current educational costs will be offered to the student. Any federal loan program funds due in a post withdrawal disbursement must be offered to the student and the school must receive the student's permission before crediting their account.

Return to Title IV Policy (continued)

The following Title IV refund distribution is used for all FA students due a refund:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Unsubsidized Direct Stafford Loan
4. Subsidized Direct Stafford Loan
5. Federal Perkins Loan
6. Federal PLUS Loan
7. Direct PLUS Loan
8. Federal Pell Grant
9. FSEOG

Refunds will be made to the federal programs within 45 days of the student's date of determination. (Unless your state or accrediting agency requires 30 days)

The statute requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

APPEAL PROCESS

Students who did not meet **Satisfactory Academic Progress** (SAP) after the warning period can appeal. The students must submit a written appeal to the Director, along with any supporting documentation, reasons why they did not meet SAP and what has changed in order for them to meet SAP now.

If the appeal is approved the student will be placed on probation with Title IV eligibility for the next evaluation period. If at the end of the probation period the student does not meet SAP the student will be terminated from school (**Unless they wish to become a cash pay student, with consent from the school director and/or official**) and withdrawal procedures started.

GRADUATION AWARD POLICY

A monetary Graduation Award will be earned upon completion of all requirements, provided the student has remained full-time the entire time, completed the course with a 95% or higher attendance percentage, completed all projects and tests in the required course period, and paid all fees.

GRADUATION POLICY

1. Completion of required hours for course
2. All school tests being completed with at least an 80% average
3. All practical work with an 80% or better grade
 - a. Special practical assignment sheet
 - b. Practical exams
4. Progress book completed
5. All monies due if applicable
6. Student must take a written, practical, and oral exam for their final exam
 - a. For practical portion of state exam, student must bring a model, and be tested on all instructed procedures
7. Complete state required forms (must be notarized)
8. Complete exit interview check off list
9. Loan exit form (for student with Title IV loans)
10. Diploma

ADVISING POLICY

Advising is an important aspect of training for the growth of the student. Students will be advised at the conclusion of formal, written, and practical evaluation periods. At this time, all weaknesses and strengths will be evaluated, and plans for improvement in weak areas will be implemented. Advising will take place at designated hour increments, depending on the enrolled course, to determine if the student is meeting the school's satisfactory progress policies.

Students may also receive additional advising or counseling at any time, because of poor behavior and/or attendance. Information exchanged during advising or counseling will remain confidential.

LEAVE OF ABSENCE POLICY

Should a student find it necessary to be out of school for a period of time, a leave of absence must be requested in writing. During an approved leave of absence, a student may not receive financial aid. A student is allowed one leave of absence per 12 month period.

The leave of absence may not exceed:

- a. A minimum of thirty days
- b. Maximum six months for documented medical reasons

The leave of absence policy does not apply during the fundamental class. A student considered to be making satisfactory progress prior to a leave of absence, will be considered in the same status upon returning to school. A student failing to meet satisfactory progress requirements prior to a leave of absence will be placed on the same status upon returning to school.

The leave of absence will extend the students contract period and maximum time frame, by the same number of days as the leave of absence.

For Title IV loan borrowers: If you do not return from the Leave of Absence your loan grace period will be reduced by the duration of the leave.

STUDENT RECORDS POLICY

Students, and/or parents or guardians of a dependent minor student, or a past student of Masters, has the right to access their records for review at any time, as long as it is pre-arranged with the Director. The school will provide proper interpretation of the student record being reviewed. At no time will student records be allowed to leave the school. All student records are maintained for a minimum of 7 years, and until all Federal and State record keeping requirements have expired. Student's transcripts **will not** be issued to the student unless their balance has been paid in full to the school.

RELEASE OF INFORMATION POLICY

Student or staff information may only be released by proper authorization consisting of a release form signed by the student or employee, or parent or guardian, if the student is a dependent minor. The school will maintain the original paperwork and the released information will consist of a photocopy.

EMPLOYMENT ASSISTANCE POLICY

Masters of Cosmetology does not promise job placement, however, the students will be advised concerning available employment. The college is also established as an outlet for salon contact when they are seeking to hire new employees, and these jobs will be posted on the bulletin board for students to see.

RECRUITING POLICY

Masters of Cosmetology College does not recruit, entice, or encourage, in any way, a student already attending or admitted to another school offering a similar program of study.

WITHDRAWS/COURSE INCOMPLETE POLICY

Any student who withdraws from his/her contracted course, or fails to complete his/her training will have a notice placed in his/her student file, as to progress at the point of withdrawal.

READMITTANCE POLICY

Students who have absences of fourteen consecutive days or more for any reason are subject to readmittance. The director of the school may reinstate students who are terminated for academic, attendance, or conduct reasons after an interview.

A student making satisfactory progress at the point of termination, may apply for re-enrollment in the school, and will be considered to be making satisfactory progress at the point of re-entry, however, a student failing to meet minimum satisfactory requirements at the point of termination will be placed on the status they were in at the time of withdrawal unless they were at the point of an appeal, then those procedures would apply.

All re-enrollments will be charged a \$250.00 re-enrollment fee. All earned grades, hours, and progress will be reinstated to the student. Non-credit remedial courses have no effect upon a student's satisfactory progress status in this school.

STUDENT TRANSFER POLICY

Masters may at its own discretion, accept transfer students from a previously attended Pivot Point Member school, if they meet our admission requirements. Masters may accept up to a **maximum** of earned hours, grades, and progress from a previously attended Pivot Points Member school, per the following schedule:

Cosmetology	450 hours
Esthetics	225 hours
Manicurists	100 hours
Instructor Training	250 hours

These hours will **only** be accepted if the remaining time allows the student to meet both the state and school graduation requirements, and if the earned credit can be obtained from the previously attended school.

TERMINATION POLICY

Students who terminate prior to course completion **will be charged a termination fee of \$100.00.**

REFUND POLICY

- A. An applicant not accepted for training by the college shall be entitled to a refund of all monies paid.
- B. If a student (or in the case of a student under legal age, then his/her guardian) cancels his/her contract, and requests money back in writing within (3) three business days of signing the enrollment agreement or contract, all the monies collected by the college shall be refunded. The cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the college administrator/owner in person. This policy applies regardless of whether or not the student has actually started training.
- C. If a student cancels the contract, after (3) three business days, but prior to starting classes, they shall be entitled to a refund of all monies paid the college less the registration fee of \$250.00 for the course of study.
- D. For students who enroll in and begin class, the following schedule of tuition adjustment is authorized:

% TIME TO TOTAL TIME OF COURSE	AMOUNT OWED TO SCHOOL
01% to 4.9%	20%
05% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

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 at the college. Any money due the student shall be refunded within 30 days of the formal cancellation, by the student defined in item B, or formal termination by the college, which shall be no more than 30 days from the date of termination, or in the case of leave of absence, by the date of anticipated return.

- E. The cost of books and equipment is not included in the tuition adjustment compilation. These items become non-refundable after (3) three business days of signing the contract and once training has begun.
- F. Students who terminate prior to course completion will be charged a termination fee of \$100.00.
- G. If the college is permanently closed, and no longer is offering instruction after the student enrolled, the student shall be entitled to a calculation of tuition.
- H. If a course is cancelled subsequent to a student enrollment, the college shall at its option:
 - 1. Provide a full refund of all paid money
 - 2. Provide completion of the course

ACADEMIC GRADING SYSTEM

The following three factors: 1) Theory, 2) Practical, 3) Clinic, will be measured to determine academic progress, and will be graded according to the following scale:

94-100	A	Excellent
87-93	B	Good
80-86	C	Satisfactory
0-79	F	Unsatisfactory

Student must maintain an 80% or better grade average in each of the three areas, theory, practical, and clinic in order to be considered making satisfactory progress. Students receiving a grade of less than 80%, or missing a scheduled theory exam, will have an opportunity to retake the exam, however, all exams not taken on the scheduled day must get a grade of 80% to be considered passing, but will not be awarded a higher score than 80% for any retake exam. Each Wednesday is make-up test day, but you may only take one test per Wednesday.

COSMETOLOGY (1800 hours)

1. Exams after each unit of study
2. A formal written, practical, and/or exam at the end of the course

ESTHETICS (900 hours)

1. Exams after each unit of study
2. A formal written, practical, and/or oral exam at the end of the course

MANICURING (450 hours)

1. Exams after each unit of study
2. A formal written, practical, and/or oral exam at the end of the course

INSTRUCTOR TRAINING (100 hours)

1. Exams after each unit of study
2. A formal written, practical, and/or oral exam at the end of the course

A satisfactory progress policy will be provided to students in the student catalog by the first class session.

SATISFACTORY PROGRESS POLICY

COSMETOLOGY

1800 Hours

Satisfactory progress in attendance and academic work is a requirement, and is the same for all students within each course while enrolled in the school. **Students receiving funds under any Federal Title IV Financial Aid Program must maintain satisfactory progress in order to continue eligibility for such funds.**

ATTENDANCE PROGRESS

FULL-TIME MAXIMUM TIME: The maximum time a student has to complete this course is 90 weeks. Normal time frame is 30 hours a week for 60 weeks. Academic year definition = 30 weeks and 900 hours.

ATTENDANCE: Full-time students must attend at least 20 hours per week or 67% hours in a payment period average in order to be considered making satisfactory progress, and to complete the course within the maximum time frame.

NOTE: The length of the Cosmetology program is 1800 hours. Students must complete the program with 1980 scheduled hours. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past my scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver. A Graduation Award, if applicable, in the amount of \$375.00 is to be applied as the student's final payment if there is an outstanding balance.

PART-TIME MAXIMUM TIME: The maximum time a student has to complete this course is 135 weeks. Normal time frame is 20 hours per week for 90 weeks.

ATTENDANCE: Part-time students must attend at least 13.3 hours per week or 67% of scheduled hours in a payment period in order to be considered making satisfactory progress, and to complete the course within the maximum time frame.

NOTE: The length of the Cosmetology program is 1800 hours. Students must complete the program with 1980 scheduled hours. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past my scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver. A Graduation Award, if applicable, in the amount of \$375.00 is to be applied as the student's final payment if there is an outstanding balance.

SATISFACTORY PROGRESS POLICY

ESTHETICS

900 Hours

Satisfactory progress in attendance and academic work is a requirement, and is the same for all students within each course while enrolled in the school. **Students receiving funds under any Federal Title IV Financial Aid Program must maintain satisfactory progress in order to continue eligibility for such funds.**

ATTENDANCE PROGRESS

FULL-TIME MAXIMUM TIME: The maximum time a student has to complete this course is 45 weeks. Normal time frame is 30 hours a week for 30 weeks. Academic year definition = 30 weeks and 900 hours.

ATTENDANCE: Full-time students must attend at least 20 hours per week or 67% of scheduled hours in a payment period in order to be considered making satisfactory progress, and to complete the course within the maximum time frame.

NOTE: The length of the Esthetic program is 900 hours. Students must complete the program with 990 scheduled hours. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past my scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver. A Graduation Award, if applicable, in the amount of \$175.00 is to be applied as the student's final payment if there is an outstanding balance.

PART-TIME MAXIMUM TIME: The maximum time a student has to complete this course is 67.5 weeks. Normal time frame is 20 hours a week for 45 weeks.

ATTENDANCE: Part-time students must attend at least 13.3 hours per week or 67% of scheduled hours in a payment period in order to be considered making satisfactory progress, and to complete the course within the maximum time frame.

NOTE: The length of the Esthetic program is 900 hours. Students must complete the program with 990 scheduled hours. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past my scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver. A Graduation Award, if applicable, in the amount of \$175.00 is to be applied as the student's final payment if there is an outstanding balance.

SATISFACTORY PROGRESS POLICY

MANICURING

450 Hours

Satisfactory progress in attendance and academic work is a requirement, and is the same for all students within each course while enrolled in the school. **Students receiving funds under any Federal Title IV Financial Aid Program must maintain satisfactory progress in order to continue eligibility for such funds.**

ATTENDANCE PROGRESS

FULL-TIME MAXIMUM TIME: The maximum time a student has to complete this course is 22.5 weeks. Normal time is 30 hours a week for 15 weeks. Academic year definitions =30 weeks and 900 hours.

ATTENDANCE: Full-time students must attend at least 20 hours per week or 67% of scheduled hours in a payment period in order to be considered making satisfactory progress, and to complete the course within the maximum time frame.

NOTE: The length of the Manicuring program is 450 hours. Students must complete the program with 495 scheduled hours. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past my scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver.

PART-TIME MAXIMUM TIME: The maximum time a student has to complete this course is 33.75 weeks. Normal time is 20 hours a week for 22.5 weeks.

ATTENDANCE: Part-time students must attend at least 13.3 hours per week or 67% of scheduled hours in a payment period in order to be considered making satisfactory progress, and to complete the course within the maximum time frame.

NOTE: The length of the Manicuring program is 450 hours. Students must complete the program with 495 scheduled hours. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past my scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver.

SATISFACTORY PROGRESS POLICY

INSTRUCTOR TRAINING

1000 Hours

Satisfactory progress in attendance and academic work is a requirement, and is the same for all students within each course while enrolled in the school. **Students receiving funds under any Federal Title IV Financial Aid Program must maintain satisfactory progress in order to continue eligibility for such funds.**

ATTENDANCE PROGRESS

FULL-TIME MAXIMUM TIME: The maximum time a student has to complete this course is 50 weeks. Normal time is 30 hours a week for 34 weeks. Academic year definition = 30 weeks and 900 hours.

ATTENDANCE: Full-time students must attend at least 20 hours per week or 67% of scheduled hours in a payment period in order to be considered making satisfactory progress, and to complete the course within the maximum time frame.

NOTE: The length of the Instructor Training program is 1000 hours. Students must complete the program with 1100 scheduled hours. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past my scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver.

PART-TIME MAXIMUM TIME: The maximum time a student has to complete this course is 75 weeks. Normal time is 20 hours a week for 50 weeks.

ATTENDANCE: Part-time students must attend at least 13.3 hours per week or 67% of scheduled hours in a payment period in order to be considered making satisfactory progress, and to completing the course within the maximum time frame.

NOTE: The length of the Instructor Training program is 1000 hours. Students must complete the program with 1100 scheduled hours. All students are allowed to be absent 10% of course hours without being charged. However, if a student exceeds 10% absenteeism, they will be required to pay \$20.00 per scheduled hour for those remaining beyond the required time to complete the program. Upon completion of course hours, a \$25.00 per day fee will be charged for each day past my scheduled graduation date necessary to complete any tests or projects. The additional hourly/daily fee may be waived only with the written consent of the college upon demonstration of circumstances warranting such a waiver.

ATTENDANCE/ABSENCES/TARDINESS POLICY

1. All student hours of attendance are recorded by means of a time clock. All students will be given appropriate credit for all clock hours attended. It is the student's responsibility to properly clock in and out to receive appropriate credit for clock hours attended. The school does not deduct or assign additional hours as a penalty for any reason. The school requires that all students phone in before 9 a.m. if they are going to be late or absent.
2. School days for students are Tuesday through Friday, 9:00 a.m. to 5:00 p.m. All students must be clocked in and ready to begin class by 9:00 a.m. If a student is not clocked in by 9:00 a.m., they will be considered absent and not allowed to participate in school for that day. The only exception to this rule will be if a student completes a prearranged Late Arrival Report form, or if they bring a verifiable excuse such as a medical slip.
3. Students will be allowed 30 minutes for lunch. They must clock in and out during this time. Students will also be required to clock out whenever they are outside of the building. The only exception will be retrieving an item from your car, or taking your morning or afternoon 15 minute break.
4. Students are allowed 10% absence in their respective course of study without additional charge. Any absence beyond 10% will result in a charge to the student at a rate of \$20.00 per absent hour, until the course is completed.
5. Students who are absent 14 consecutive calendar days or more, become subject to a drop fee of \$100.00 and re-admission requirements, including a readmittance fee of \$250.00 as per the Enrollment Agreement.
6. If a student should find it necessary to be out of school for a medical reason, a leave of absence should be requested in writing. During an approved leave of absence, a student may not receive financial aid. A student is allowed one (1) medical leave of absence per 12 month period.
7. Refusing to accept or walking out on clients, without permission from the School Administration, will result in a suspension. The number of days will be designated by the School Administration.

PLEASE NOTE:

Due to inclement weather conditions, the tardy policy may be waived at the discretion of the School Administration.

Masters of Cosmetology College, Inc. reserves the right to expel or suspend any student who habitually violates any of the school guidelines or attendance policies. At the discretion of the School Administration, the policies may be changed or modified and subsequently posted in the school.

STUDENT GUIDELINES AND DRESS CODE POLICY

1. Tuition must be paid in accordance with the student enrollment agreement. We do not send out send out invoices.
2. Each student is expected to inform the office promptly of any change of name, address, or telephone number.
3. Students must adhere to Masters of Cosmetology attendance policies (see attendance policies).
4. A time clock is provided for the purpose of recording the hours of college instruction.
5. Each student must clock in and out for him/herself.
6. State Board law requires students that are off the school premises to be off the clock.
7. Student Dress Code:
 - a. All black Tuesday, Wednesday, Thursday, and Friday
 - b. Black Masters T-Shirt
 - c. Black Pants or Capri pants (below the knee)
 - d. Black Jeans
 1. No Stonewash
 2. No holes or pretend holes
 3. No skirts or shorts
 4. No spandex or leggings
 5. No sweats
 6. No pin stripes
 7. No gray, navy, or brown
 - e. Black close toed shoes
 1. No white shoelaces
 - f. Black socks
 - g. Black cosmetology apron or esthetics smock
 - h. Name tag
8. Students may eat and drink in the break room only.
9. Any student found to be cheating will be subject to suspension or expulsion.
10. Any student found to be involved in stealing from another student, or from the school, will be expelled immediately.
11. Students must conduct themselves in a professional manner, while working on the clinic floor.
12. Students must clean up after themselves at all times.
13. Each student is assigned duties that are his/her responsibility.
14. Each student is responsible for his/her kit and all supplies in it. Any lost item must be replaced by the student. A student locker is assigned to each student in which to keep their books, kits, and valuables. The locker must have a lock on it, and be kept locked at all times.

15. Alcoholic beverages and illegal drugs are not allowed on the premises. Any student in violation will be expelled.
16. Masters of Cosmetology, in keeping with Local, State, and Federal law, prohibits the possession, use or distribution of any weapons (guns, knives, chains, clubs, etc.) by students or faculty, while on school property, or when involved in any school sponsored activity.
17. Emotional outburst, profanity, or insubordination will not be tolerated. Suspension or expulsion will be at the discretion of the Administration.
18. Students are not to discuss their personal or school problems in the presence of clients.
19. Students are not to involve other students with gossip or personal negative attitudes.
20. Students are not allowed to change appointments without staff permission. A student will be suspended if they are caught changing appointments on the book for the purpose of avoiding particular clients, or rescheduling them with another student for a vengeful purpose.
21. The school phones are for school business only.
22. The use of cell phones, whether calling, receiving calls, texting, receiving texts, or checking messages is not allowed in student salon, student spa areas and/or class rooms. Any violations will result in the phone being held in the office until said student is clocked out for the day.
23. Face Book-Be aware that 90% of all employers check the face book pages of potential employees. Other students and staff will eventually see the crude and unacceptable things that are put on your pages, be careful how you portray yourself.
24. Students will be allowed to have personal services performed on them only if they have all of their tests current, and they obtain a permission slip signed by a staff member. Student must pay for any services listed on the reverse side of the permission slip. If a student is caught obtaining chargeable services without a slip, they will be required to pay the full customer cost of the service.
25. Students are required to obey the rules and regulations set forth by the Indiana State Board of Cosmetology Examiners.
26. All concerns, suggestions, and complaints should be expressed to the immediate instructor. In the event the student is not comfortable approaching their immediate instructor, due to the nature of the concern, they may approach any staff member of their choosing, including the Director of the school.

INTERNAL SCHOOL COMPLAINT PROCEDURE

A student, instructor, or interested party may file a complaint against the school, however, that complaint shall be in writing to the school Director stating the nature of the complaint, day, time, people involved, and situation. It must be signed, dated, and returned to the business office.

A school representative will meet with the complainant within 10 days of receipt of the written complaint. If, after careful evaluation, the problem cannot be resolved through discussion, the complaint will be referred to the school's complaint committee. The school complaint committee will be comprised of at least (3) individuals that would be from the following categories: school owner, director, financial aid administrator, instructor, staff member, students, or member of the public interest.

The institution's complaint committee should meet within twenty-one (21) calendar days of receipt of the complaint and review the allegations. If more information from the complainant is needed, a letter will be written outlining the additional information. If no other information is needed or submitted, the complaint committee will act on the allegations as stated.

A letter will be sent by the committee to the complainant, within fifteen (15) calendar days, either stating the steps taken to correct the problem, or stating the allegations were not found to be warranted.

If the complainant wishes to pursue the matter further, a complaint form is available through the institution's accrediting agency. The complainant *is required* to try to resolve the problems through the school's complaint process, prior to filing a complaint with the school's accrediting agency.

Masters of Cosmetology College accrediting agency:

National Accrediting Commission of Cosmetology Arts and Science

4401 Ford Avenue Suite 1300

Alexandria Virginia, 22302-1432

Phone: (703) 600-7600

DRUG AND ALCOHOL ABUSE & PREVENTION PROGRAM

Masters of Cosmetology College, in keeping with local, state, and federal law, prohibits the possession, use, or distribution of illicit drugs and alcohol by students, faculty, or staff while on school property, or when involved in any school sponsored activity.

Any student, faculty, or staff found to be in violation of this standard of conduct will be subject to expulsion from school, or termination of employment, and referred to the applicable local state, or federal agency for prosecution.

Applicable Laws:

Local, state, and federal law prohibits the possession, use, or distribution of illicit drugs.

Local and state law prohibits the possession, use, or distribution of alcohol to anyone under the legal age of 21 years.

Drug, alcohol counseling, treatment, or rehabilitation programs available at:

PARKVIEW BEHAVIORAL HEALTH

1720 BEACON STREET

FORT WAYNE, IN 46805

(260)373-7500

24 HOUR HELPLINE

Health risks associated with the use of illicit drugs and alcohol:

MARIJUANA

The most commonly used current drug, this mind-altering active agent is obtained from the marijuana (ganja, sensemilla) plant and more than 400 chemical combinations. In minutes, the heart rate can be speeded up by 50 percent. A sense of euphoria and heightened mood can result, but just as easily, acute anxiety with mood swings can surprise the user. Long-range psychological and physical damage is a risk of beginning casual use.

COCAINE

A white crystalline powder, when extracted from the leaves of the cocoa plant, is in its purest form. The drug is universally mixed with other substances by dealers to increase the bulk and profits. These adductors are often irresponsible, including even toxins that

have the right look and taste, which makes it always risky to use, and frequently heightens the danger. Smoking it affects the brain in seconds and even small amounts can result in heart or respiratory failure.

CRACK

Also called “rock”, it is a purified version of cocaine that is smoked by inhaling the fumes while heating the drug. Dealers sell small chunks for burning with tobacco or marijuana. Crack gives an intense high within seconds that lasts 5 to 7 minutes. Deep depression is chemically the next stage, encouraging repeated resort to use the drug again. It can cause intense deep dependency in a short time.

AMPHETAMINES

The chemist’s magic may place a tempting selection before you. These are the amphetamines, dextroamphetamines and methamphetamines, speed, white crosses, uppers, dexies, bennies, and crystal meth, mostly in tablet or capsule form. They increases the heart and breathing rates, raise the blood pressure, often blur vision, cause dizziness, loss of sleep, and anxiety. The temporary high upsets the body chemistry, and leads to long term danger.

ALCOHOL

Alcohol may provide a feeling of confidence and being in control. Those likely to be addicted may have an enzyme deficiency, which allows them a high rate of consumption without drunkenness, encouraging belief that since one doesn’t get obviously drunk that no harm is done. The tolerance is only on the surface. Liver, brain, heart, and stomach destruction goes on even without apparent symptoms. Over time, beer, wine, and wine coolers, as well as hard alcohol often cause dependency and may be fatal.

JUST SAY YES

YES- To your own health and success and remember that You Are Important!!!

YES- To career preparation and being on the right track – with concerned staff who are here to help, you are ready to step up to the lifestyle you deserve.

YES- To a life free of drug-induced, artificial highs – a good life in itself is a natural high.

YES- To continuing education and training, keeping you current with the needs of the marketplace.

YES- Say it to someone at school, checks with our office, and just asks who cares.

**SAY NO TO CHEMICAL ADDICTION
AND TO THOSE HOPING TO PROFIT FROM YOUR LOSS
CRIME AWARENESS AND CAMPUS SECURITY ACT**

Any person witnessing some form of criminal action or other emergency should report it to any staff member. The staff member will investigate the incident and report the findings to the office, who will report it to the local police department if warranted. A report will be kept on file at the school.

All facilities are locked during non-business hours, and only authorized personnel are permitted on the premises. The silent alarm is hooked directly into the police dispatcher, so police are automatically called when the security is broken.

The school does not employ private security personnel. Therefore, all incidents of a criminal or emergency nature are reported to the local police station of jurisdiction.

During orientation and other student gatherings, as well as staff meetings, students and employees are informed about the importance of secure premises. They are reminded that they can assist in crime prevention by ensuring that all doors are locked upon leaving, that they do not walk alone to cars or public transportation facilities, and that they report any suspicious situation to school staff.

Whenever any of the following crimes occur on this campus, the information is reported to local police agencies and kept on file at the school. These statistics are disclosed to students and employees every year.

Murder	Aggravated Assault
Rape	Burglary
Robbery	Motor Vehicle Theft

This campus is not affiliated with any off-campus organization.

Whenever an arrest is made for the violations listed below, this school records the incident and reports the statistics to students and employees every year.

Liquor Violations
Drug Violations
Weapons Possession

The sale or use of alcohol and illegal drugs are not permitted in the school or its adjacent parking facilities. Anyone observed using illegal drugs and any underage alcoholic consumer will be referred to local police authorities. This school has in place a drug and alcohol abuse prevention program required under public law 101-226.

The Masters of Cosmetology College, Inc.

STAFF

Kaydean Geist	Owner/School Director/ Master Instructor
Kari Freshour	Co-Owner/ School Director/ Administration
Holly Woods	Financial Aid Director
Kara Anderson	Director of Customer Service
Chad Ellis	Director of Instructors
Crystal Graham	Cosmetology Instructor
Kimberly Long	Cosmetology Instructor
Amanda Reinholt	Cosmetology Instructor
Tina Thieken	Esthetic Instructor

OWNERSHIP

Masters was established in 1981 under the corporate name of Masters of Cosmetology College, Inc., by Ron Blackman, and with Ron’s passing in 2005, is currently under the direction of Kaydean Geist and Kari Freshour.

BOARD OF DIRECTORS

Kaydean Geist
President

Kari Freshour/ Vice President
Secretary/Treasurer

SCHOOL ADMINISTRATION

Kari Freshour
School Director/
Administrative Assistant

Holly Woods
Financial Aid Director

LICENSED BY

State Board of Cosmetology Examiners
302 West Washington Street
Room W072
Indianapolis, IN 46204
(313) 234-3031

ACCREDITED BY

National Accrediting Commission of
Cosmetology Arts & Sciences
4401 Ford Avenue
Suite 1300
Alexandria, VA 22302
(703) 600-7600

Certified to be true and correct in content and policy.

Kaydean Geist
President

August 22, 2011

Masters of Cosmetology Weather Closing Policy

Masters typically will have a 1 hour delay when the weather is bad. Students will need to LISTEN for Masters by name on the following TV and Radio stations for any delays or closings.

**TV: Channel 15
Channel 21
Channel 33**

**Radio: WOWO 1190
WAJI 95.1 (Majic)
WMEE 97.3
WLDE 101.7 (Oldies)
WQHK 105.1 (K105)**

Internet: Masters of Cosmetology - Facebook

The Masters of Cosmetology College, Inc.

I, _____ understand that it is my obligation to read the catalog, and follow the rules and regulations set forth within the Student Catalog. I also understand that the Student Catalog is made available to me on the Schools website, www.mastersofcosmetology.com .

Student Signature

Date