



CATALOG & CONSUMER HANDBOOK

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PALM BEACH ACADEMY OF HEALTH & BEAUTY

1220A Tenth Street, Lake Park, Florida, 33403
Telephone: (561) 845-1400 Fax: (561) 845-1360

JULY 1, 2011 VOL. I

HISTORY & OWNERSHIP

The school was established in 1994 as a private learning center for massage therapy. The original school operated under the name of Alpha School of Massage. The school was purchased by Keith Fingerhut and Douglas & Janice Espie in December 1996, and re-named Alpha Institute of South Florida, Inc. In June of 2001, the school was sold to its current owners, David & Erin Creef. The name of the school was changed once again in September 2002, to Palm Beach Academy of Health & Beauty, to reflect the new direction of the Creef's. In April 2004, the school received its initial grant of accreditation from the Accrediting Commission of Career Schools and Colleges (ACCSC). A few months later in July, the school was relocated 2 blocks north to its current location of 1220 Tenth Street. The relocation allowed the school to expand to a beautiful, new 12,000 sq/ft location. The new facility also allowed the school to offer the program of Cosmetology. Two years later, the school was approved by the U.S. Department of Education to offer Federal Financial Aid to its students. This allowed Palm Beach Academy to offer many more financing and aid options to its students.

OUR MISSION

Palm Beach Academy strives to create an educational atmosphere that recognizes the individual needs of each student. A caring, relaxed atmosphere is provided in which each student is valued, supported, and appreciated.

We intend to educate our students to the highest state and national standards and to prepare them for the licensing examinations given by the State of Florida.

It is our goal to graduate students prepared to practice their profession with competence, confidence, and enthusiasm.

ACCREDITATION

Palm Beach Academy is accredited by the **Accrediting Commission of Career Schools and Colleges (ACCSC)**, an accrediting commission approved by the U.S. Department of Education.

Accreditation is a voluntary process that identifies and acknowledges educational programs and schools for achieving and maintaining a level of quality, performance, and integrity that meets meaningful standards established by the accrediting commission.

LICENSING, APPROVALS & AFFILIATIONS

- Licensed by the **Commission of Independent Education**, License # 2446
325 West Gaines Street, Suite 1414, Tallahassee, Florida 32301, (850) 245-3200.
- Approved by the **U.S. Department of Education** to participate in Title IV Federal Aid Programs.
- Approved by the **Board of Cosmetology**, Department of Business and Professional Regulation,
1940 N. Monroe St., Tallahassee, FL 32399-0790, (850) 488-5702.
- Approved by the **Board of Massage Therapy**, Florida Department of Health,
1940 N. Monroe St., Tallahassee, Florida 32399-0774, (850) 488-0595.
- Approved by the **U.S. Citizenship & Immigration Services (USCIS)**, to admit foreign students.
- Approved by the **Florida Department of Veteran's Affairs/Bureau of State Approving Veteran's Training** for the training of veteran students.
- Member of the **American Association of Cosmetology Schools AACS** (& the **Florida State Massage Therapy Association (FSMTA)**)

ADMINISTRATION

David Creef, *Owner & Executive Director*

Dave received his Bachelor's Degree in Business Administration from Towson University in Baltimore, MD in 1985. After completing his studies, he worked for Enterprise RAC for 15 years beginning as a management trainee and eventually becoming Regional Vice President over all operations in Palm Beach County and the Treasure Coast. Dave's main duties include managing the day-to-day business and regulatory affairs as well as the strategic long range planning for the future of the school.

Erin Creef, *Owner & Director of Education*

Erin Creef discovered her passion for the cosmetology sciences at a very early age, which allowed her to pursue her certification in cosmetology while in high school. Since licensure in 1984, Erin has enjoyed employment in a vast array of positions and responsibilities in the cosmetology industry. She has worked behind the chair in a salon and on a cruise line; she has managed salons and retail stores; she has represented manufacturers in the beauty industry as a sales rep and an educator; and has taught cosmetology in a private vocational school. She still has a passion for her chosen industry and loves developing quality people ready to enter the health & beauty field.

Debra Hause, *Director of Admissions*

Debra brings over 20 years of business & management experience to Palm Beach Academy. As a previous entrepreneur and owner of multiple businesses she has always felt great joy working directly with people. This in turn led her to study at the Palm Beach Academy and is now a licensed graduate of our Massage Therapy and Skin Care program. Debra enjoyed the school environment at Palm Beach Academy so much she accepted the position of Director of Admissions. Debra is a great team leader bringing her warmth and excitement to Palm Beach Academy everyday.

Amanda Beresic, *Director of Financial Aid & Student Services*

Amanda received her Bachelor's Degree in Business Administration from Slippery Rock University in 2006. Since then, Amanda has been working in higher education and has experience in admissions and Federal Financial Aid programs. Originally from Pittsburgh, PA, she relocated with her husband to Florida in 2007. Amanda's experience, enthusiasm and extraordinary organizational ability make her a natural to assist students in order to improve their overall educational experience.

FACILITIES

The school offers all of it's programs and instruction in a beautiful, recently renovated 12,000 sq/ft facility. The campus features plenty of student parking, 5 classrooms, 4 spacious clinic areas, dispensary, student & instructor lounge, student lockers, 3 private massage/skin care rooms, and an on-premises laundry. The school also maintains a learning resource center, which makes reference books, periodicals, and computers with internet access available to all students.

LOCATION & DIRECTIONS

Palm Beach Academy is situated in the beautiful North Palm Beach area of Palm Beach County in historic Lake Park, Florida. Lake Park is one of South Florida's oldest cities and is right on the Intracoastal Waterway minutes away from the Atlantic Ocean beaches.

The school is located just off Northlake Blvd. on 10th Street. Coming from the north or south, take I-95 to the Northlake Blvd. exit. Go east on Northlake Blvd. for 2 miles. Make a right onto 10th Street, the school is ¼ of a mile down on the right hand side of the road at 1220 10th Street.

PROGRAMS

MASSAGE THERAPY

Program Objective - This program includes the theory and practice of Swedish massage techniques, Anatomy, Physiology & Kinesiology as it relates to massage therapy, as well as an introduction to many Allied Modalities available to massage therapists. This program mirrors the requirements set by the Florida Board of Massage Therapy to qualify and prepare students for the approved state licensure tests. Each student will be presented the knowledge and instructed on the skills necessary to enter the field of massage therapy as an entry-level Licensed Massage Therapist (LMT). Each graduate of this program will receive a diploma.

Program Description – 500 clock hours

MTP1223 - Massage Theory & Practicum (223 hours) - Basic massage theory and practice includes: principles of Swedish massage, proper body mechanics, draping, positioning, common pathology, contraindications, and timing. The students perform massage on the general public under the supervision of an instructor.

APP1150 - Anatomy & Physiology (150 hours) - Lecture and discussion of the anatomy, physiology, and pathology of the human body as well as kinesiology of the muscle groups.

HIV1003 -HIV/AIDS Education (3 hours) - Lecture and discussion of the epidemiology, virology, transmission and prevention of HIV, in both a personal and professional setting.

HYD2015 - Hydrotherapy (15 hours) - Lecture and demonstrations on the theory and practical application of hot & cold water techniques.

FLM1010 - Florida Laws (10 hours) - Lecture and discussion on laws governing massage therapy in the State of Florida.

MEE2002 - Medical Errors & Ethics (6 hours) - Lecture and discussion on the prevention of medical errors as well as professional ethics in the massage therapy industry.

BUS2015 - Business Training for Massage (15 hours) - Lecture, discussion and class projects on business practices and skills relevant to the massage therapy industry.

AMS2076 - Allied Modalities (76 hours) - Lectures and demonstrations given by staff instructors and guest allied healthcare professionals to introduce students to post graduate studies available.

Massage Therapy Class Schedule

Day Class - Monday – Thursday / 8:45 AM - 3:15 PM / (21 weeks)

Night Class - Monday – Thursday / 5:45 PM - 9:45 PM / (32 weeks)

Massage Therapy Textbooks & Reference Materials

- Theory & Practice of Therapeutic Massage Textbook (ISBN: 9781435485242) (\$85)
- Theory & Practice of Therapeutic Massage Workbook (ISBN: 9781435485259) (\$43)
- Basic Clinical Massage Therapy: Integrating Anatomy and Treatment Textbook (ISBN: 9780781756778) (\$68)
- The Massage Connection: Anatomy and Physiology (ISBN: 9780781734769) (\$80)
- Review for Therapeutic Massage and Bodywork Exams (ISBN: 9781605477121) (\$45)

Massage Therapy Tuition Costs & Expenses

Tuition	\$5000	
Books & Supplies Expense	\$ 424 (taxed)	See the Program Cost & Payment Options
Admission Application Fee	\$ 100	section for more detailed information about
State Exam & Licensing Fee	\$ 350	these costs & expenses
Total	\$5874	

COSMETOLOGY

Program Objective - The program blends the technical training necessary with the artistry desired by so many salons and spas. Our graduates will be prepared to practice competently and confidently as an entry-level cosmetologist immediately upon graduation and successful completion of the state licensure exam. Our program was designed to meet all of the requirements for Florida State licensure. A graduate of this program will receive a diploma.

Program Description

FLC1007 - Florida Cosmetology Laws & Ethics (7 hours) - Students learn the laws and statutes of the State of Florida concerning cosmetology. Ethics are then explored as it relates to cosmetology, moral/personal beliefs, professionalism, and the law.

HIV1004 - HIV/AIDS Certification (4 hours) - This is an interactive class exploring HIV & AIDS including its history, transmission, prevention, and symptoms. The class will also discuss legal and ethical issues in both the personal and professional setting.

SST1012 - Sanitation & Sterilization Techniques (12 hours) - Students will be lectured on the appropriate methods and practices of sanitation and sterilization.

BCS1012 - Basic Chemistry (12 hours) - Instruction on basic chemistry as it relates to hair, nail, and skin services and products.

HDS1020 - Hair and its Disorders (20 hours) - Core instruction in the structure and function of the hair and related pathologies.

SRS1042 - Shampoo and Rinsing (42 hours) - Lecture, demonstration, and clinical practicum in cleansing and rinsing of hair.

STT1060 - Scalp & Hair Treatments (60 hours) - Basic instruction and clinical practicum in the anatomy of the scalp with procedures and treatments.

HDT1422 - Hair Design (435 hours) - Instruction, demonstration, and clinical practicum in hair manipulation with Marcel waving, blow styling, and roller settings for short, medium and long hair.

HST2210 - Hair Shaping (212 hours) - Lecture, demonstration, and practical instruction in hair shaping with shears, electric clippers, and razor for men and women with clinical practicum.

CWR2096 - Chemical Waving & Relaxing/Straightening (96 hours) - Lecture, demonstrations, and clinical practicum in chemistry and application of chemical waving & straightening.

HCT2132 - Hair Coloring (132 hours) - Lecture, demonstrations, and clinical practicum in hair coloring with a variety of techniques and types of product.

SCT2072 - Skin Care (72 hours) - Instruction in the anatomy & pathology of the skin combined with instruction and clinical practicum in skin care procedures and treatments.

MPE2066 - Manicure, Pedicure & Nail Extension (66 hours) - Instruction in the anatomy & pathology of the hand, arm, & foot combined with instruction and clinical practicum on procedures and services for the nails.

BUS2030 - Successful Business & Salon Management (30 hours) - An overview of the business practices, tools, and skills necessary in to succeed in the salon/spa business with special emphasis on self-employment, salon management/ownership, & marketing are taught.

Total Clock Hours – 1200 The Cosmetology Program is based on 40 weeks with the Academic Year being defined as 30 weeks for Federal Aid purposes.

Cosmetology Textbooks & Reference Materials

- Pivot Point Salon Fundamentals Textbook (ISBN: 9781934636664) & Study Guide (ISBN: 9781934636756) (\$95 combined)
- Pivot Point Salon Fundamentals Online Learning Access (\$50)
- Milady's Standard Cosmetology Exam Review (ISBN: 9781418049430) (\$35)

Cosmetology Class Schedule

Day Class - Monday – Friday / 8:45 AM - 3:15 PM / (40 week program)

Night Class - Monday – Thursday / 5:45 PM - 9:45 PM / (75 week program)

Cosmetology Tuition Costs & Expenses

Tuition	\$12,000
Books & Supplies Expense	\$ 1060 (taxed)
Admission Application Fee	\$ 100
State Exam & Licensing Fee	\$ 105
Total	\$13,265

See the Program Cost & Payment Options section for more detailed information about these costs & expenses

SKIN CARE

Program Objective - It blends technical training with a holistic approach to skin care including basic therapeutic massage techniques, hair removal, make-up artistry, aromatherapy, as well as general business practices. Our graduates are prepared for the dynamic growing field of skin care and its allied modalities as an entry-level esthetician. Our program was designed to meet and exceed all of the requirements for Florida state licensure. Each graduate of this program receives a diploma and is registered for licensure in the State of Florida.

Program Description

FLC1007 - Florida Cosmetology Laws and Professional Ethics (7 hours) - Students learn the laws and statutes of the State of Florida concerning cosmetology and facial skin care. Ethics are explored as it relates to facial specialty, moral/personal beliefs, professionalism, and the law.

HIV1004 - HIV & AIDS Education (4 hours) - This is an interactive class exploring HIV & AIDS including it's history, transmission, prevention, and symptoms. The class will also discuss legal and ethical issues in both the personal and professional setting.

SSF1004 - Sanitation & Sterilization (4 hours) - Students will be instructed on the appropriate methods and practices of sanitation and sterilization.

FTP1180 - Facial Theory, Practice, & Related Subjects (180 hours)

Students will receive instruction in the structure & function of the skin, diseases of the glands, lesions of the skin, muscle toning, light therapy, aromatherapy, nutrition, an introduction to electric hair removal, successful business management, and employment skills. Students will also learn to identify products by brand, contents, price, and effectiveness of each purpose. Students will receive instruction and practice the techniques and skills necessary to perform facials and tweezing & waxing.

MIC2020 - Microdermabrasion (20 hours)

Students are taught the indications, contraindications, benefits, and procedures of doing skin exfoliations using the microdermabrasion machine.

GLY2010 - Glycolic Peels (10 hours)

Students are taught the indications, contraindications, benefits and procedures of doing skin exfoliations & cleansings with glycolic acid.

FLC1007 - Florida Cosmetology Laws and Professional Ethics (7 hours) - Students learn the laws and statutes of the State of Florida concerning cosmetology and facial skin care. Ethics are explored as it relates to facial specialty, moral/personal beliefs, professionalism, and the law.

HIV1004 - HIV & AIDS Education (4 hours) - This is an interactive class exploring HIV & AIDS including it's history, transmission, prevention, and symptoms. The class will also discuss legal and ethical issues in both the personal and professional setting.

SSF1004 - Sanitation & Sterilization (4 hours) - Students will be instructed on the appropriate methods and practices of sanitation and sterilization.

FCS2095 - Clinical Practicum (95 hours) - Students will be required to perform the services in the following areas in class or on the public: facials, microdermabrasions, glycolic peels, tweezing & waxing, and makeup application.

Total Clock Hours - 320

Skin Care Textbooks

- Milady's Standard Esthetician Textbook (ISBN: 9781428318922) (\$123)
- Milady's Standard Esthetician Workbook (ISBN: 9781428318946) (\$54)

Skin Care Class Schedule

Day Class - Tuesday – Friday / 8:45 AM - 3:15 PM (12 weeks)

Night Class - Monday – Thursday / 5:45 PM - 9:45 PM (20 weeks)

Skin Care Tuition Costs & Expenses

Tuition	\$3600	See the Program Cost & Payment Options section for more detailed information about these costs & expenses
Books & Supplies Expense	\$ 424 (taxed)	
Admission Application Fee	\$ 100	
Total	\$4124	

CLASS ENROLLMENT

Enrollment and class sizes at the Palm Beach Academy are limited. The enrollment size for each class start of our programs is noted below. On occasion, theory and/or lecture classes might exceed the number below by 1.5 times (maximum allowable by the school) in order to allow for students to make-up missed classes and facilitate transfer students.

- Massage Therapy - 24
- Cosmetology - 30
- Skin Care - 14

Palm Beach Academy of Health & Beauty does not offer classes that are less than full-time.

ADMISSION PROCEDURES & REQUIREMENTS

Students are asked to meet the following requirements and procedures:

1. Contact an admissions representative at the school to schedule an appointment for a personal interview and tour of the school facilities. If this is not possible, at the discretion of one of the school directors, an interview may be conducted over the phone.
2. Submit a completed Admission Application with the \$100 non-refundable Application Fee, a state issued photo ID or passport, and a copy of a high school diploma or GED certificate from a U.S. public or private high school (see. Persons who have earned an education certificate from a non-U.S. school must prove equivalency to a U.S. high school diploma. Furthermore, if the diploma is from a non-English speaking country, the applicant must take and achieve an acceptable score on either the Wonderlic Basic Skills Test (WBST) or the TOEFL to demonstrate English language proficiency. Additional information and details can be provided about this process and requirements by contacting an admissions representative at the school. Persons interested in enrolling in the Cosmetology or Skin Care programs that cannot provide the educational documentation, must be at least 16 years of age and demonstrate the ability to benefit from the training being offered (see Ability-To-Benefit Policy section below). The Massage Therapy program does not admit students under ability to benefit testing policies.
3. School Director/s will review the application and notify the applicant in person, by telephone, or in writing the status of his/her admission to the school.

Students should schedule their interview and submit their applications well in advance of the date they have chosen to enter school to ensure availability of space in the classroom. The Admissions Office is open Monday through Thursday from 9:00 a.m. to 5:00 p.m. and on Friday from 9:00 a.m. to 3:00 p.m. Other times are available by appointment. At the time of the interview, the prospective student will receive a tour of the facility, a complete explanation of the program, explanation of finance/payment options, and the opportunity to meet the Palm Beach Academy staff. The prospective student may also attend a class for the day if he or she desires. A bound copy of the school catalog will be furnished a week before classes begin. A copy of the school catalog can also be downloaded from the school website, www.pbacademy.net.

Palm Beach Academy admits students regardless of Race, Creed, Gender, Age, Religion, Disability, Personal Lifestyle, or Marital Status, to the extent of the law.

HIGH SCHOOL DIPLOMA POLICY

In accordance with standards required by our accrediting commission and the U.S. Department of Education, Palm Beach Academy is required to have a policy and procedures for determining the validity of any educational documents submitted for admission purposes. All applicants are required to provide evidence of a high school diploma, a GED equivalent, a home-study certificate or transcript from a home-study program that is equivalent to high school level and is recognized by the student's home state. Otherwise, the applicant for the Cosmetology or Skin Care Program must demonstrate the ability to benefit with passing scores on the WBST (see ATB below). An applicant to any program who has not yet obtained a GED or who cannot provide proof of high school graduation can find assistance obtaining GED testing below. If the validity of a high school diploma is questioned, the final decision will be made by the Executive Director based on internal guidelines established by the school.

ABILITY TO BENEFIT (ATB) POLICY

Applicants who are at least 16 years of age but do not meet the education requirements noted above in the Admissions Procedures & Requirements section must demonstrate the ability to benefit from the training being offered at the school. ATB applicants for admission are required to pass the Wonderlic Basic Skills Test (WBST) with passing scores that achieve a minimum 8th grade level standard. The WBST consists of two 20-minute timed tests. Minimum acceptable scores are 200 on the Verbal & 210 on the Quantitative section.

The test is administered by an independent tester by appointment only at the school facility for the sole purpose of admission to the Palm Beach Academy. The school does not accept test results administered elsewhere. If an applicant fails to pass the WBST, they may retake the entire test again after three (3) business days. After a second failing score, the applicant must wait at least sixty (60) days to re-test. The cost of each WBST is \$40.00, paid in advance. The fee is forfeited if applicant fails to appear on their scheduled date of exam for any reason.

Every student admitted under ATB guidelines must meet with one of the school's Directors or their Lead Instructor at the end of each month of enrollment to review their academic progress, attendance and any other educational or personal matters affecting their academic progress. This meeting can be replaced by the required EPR (see Satisfactory Academic Progress section).

If an ATB applicant is still enrolled in secondary school, a letter from a school administrator must be provided indicating pursuit of the training won't be detrimental to the student's regular school work.

The school does not accept students into the Massage Therapy program under the ATB testing policies.

GED OR HIGH SCHOOL EQUIVALENCY ASSISTANCE

Students requiring assistance in obtaining a GED Certificate can contact the Adult Education Center, the only full-time Palm Beach County School for adults. Their contact information is below:

Adult Education Center
2161 North Military Trail
West Palm Beach, FL 33409

Phone: (561) 640-5074
Website: <http://www.palmbeach.k12.fl.us/adultedcenter>

PROGRAM COSTS & FEES

All fees must be paid according to the terms contained on the student's signed enrollment agreement. All tuition costs and fees are subject to change without notice. The costs and fees stated on the student's enrollment agreement will be honored. Please note that the Application for Admission is not an Enrollment Agreement.

The stated tuition costs and fees listed under each program represent all costs charged by the school for that individual program. The Application Fee of \$100 is completely refundable if the applicant is not accepted. The cost of books, kits, and uniforms is broken down individually below as well as a combined books and supplies expense. All of these expenses are taxable. The books and supplies expense includes the cost of uniforms, textbooks, and any supplies necessary to complete the program. This expense is not refundable once books & supplies have been issued to the student. The admissions staff is able to provide a list of all items included as part of the school kit. The textbooks required for each program is listed under the program heading earlier. Some programs will require some personal items that the student may need for their own use such as personal linens and towels for individual practice. Additional reference materials, study guides, uniforms, and supplies are all available for sale in the lobby of the school. They may also be purchased from outside sources. A list of these sources is available from our Admissions staff.

	Massage Therapy	Cosmetology	Skin Care
State Exam & Licensing Fee	\$350	\$105	\$85
School Kit & Supplies Expense*	\$60	\$800	\$200
Books Expense*	\$320	\$180	\$175
Combined Books & Supplies Expense*	\$400	\$1000	\$400
Tuition	\$5000	\$12,000	\$3600

FINANCIAL ASSISTANCE & PAYMENT OPTIONS

It is preferred that tuition costs and all fees be paid in full at start of classes. We accept cash, check, money orders, and Visa/MasterCard. If this is not feasible, students can choose or may have access to a combination of the following options.

Federal Financial Aid: Palm Beach Academy does participate in Federal financial aid programs and is available to our students. More information on these programs is available in the next section titled "Federal Financial Aid Programs".

Veteran's Benefits: Palm Beach Academy is state-approved to train and offer financial assistance to veterans, as well as dependents and survivors (children & spouses) of veterans. Individuals interested in obtaining more information should contact the Veteran's Affairs at 1-888-442-4551 or start the application process with VONAPP at www.gibill.va.gov.

State Programs:

- Florida Prepaid College Tuition Plans - While the benefits of the FL Prepaid College Plan may be used at this institution, the plan operators does not endorse any particular educational institution.
- FL Bright Futures Scholarships

School Term Payment Plan: This plan is for students who cannot afford to pay the tuition expense in full at start of classes or who may not qualify for any other type of financial aid. This low interest plan requires a set deposit towards tuition and then equal monthly installments over the term of the program not to exceed 10 months. The payments are due on the 1st school day of every month after enrollment start date. The total balance must be satisfied before graduation.

Contact any of our Admissions personnel for information regarding any of these financial assistance programs or the School Term Payment Plan. **All payment plans, tuition costs, and fees are subject to change without notice.**

FEDERAL FINANCIAL AID PROGRAMS

Palm Beach Academy does participate in Federal financial aid programs (also referred to as Title IV programs) and is available to our students who qualify (subject to availability of funds). We are able to offer our students access to the following programs.

- **Federal Pell Grant:** This is a grant to assist under-graduates who have not earned a bachelor's or professional degree with education expenses. It does **NOT** have to be paid back.
- **Federal Family Education Subsidized Stafford Loan:** This is a low interest loan for students attending school at least half time. It **MUST** be paid back. Interest is non-bearing while students are attending school and during their grace period.
- **Federal Family Education Unsubsidized Stafford Loan:** This is a low interest loan for independent students enrolled at least half-time. It **MUST** be paid back. Interest will accrue on this loan and can be paid while the student is in school.

- **Federal Family Education PLUS Loan:** This is a low interest variable rate loan for parents who want to borrow to help for their child's education. This loan is available only to parents with good credit histories. It MUST be paid back.

Any student who wishes to apply for Federal financial assistance must complete a Free Application for Federal Student Aid (FAFSA). The FAFSA can be filled out electronically through the link provided, <http://www.fafsa.ed.gov> or a paper copy can be had by visiting the Financial Aid Office at the school. The FAFSA information is electronically transmitted to the Central Processor and the School receives in return a processed Institutional Student Information Record (ISIR). The ISIR is used to determine Federal Pell Grant and Federal Family Education Loan eligibility. The Financial Aid Office will retain the ISIR as documentation of the student's eligibility. (If a student wishes to have a printed copy of their ISIR, it may be requested from the School's Financial Aid office.)

Any prospective or existing students who would like more information Federal financial assistance can contact Amanda Beresic, Director of Financial Aid, during normal business hours (Mon-Thu, 9am – 4pm & Fri, 9am – 3pm). "The Guide to Federal Student Aid" and other publications are available at the school to assist students with questions about the programs. Copies are available as reference in the school library or students can request a copy from Amanda Beresic in the Financial Aid office. An electronic version of the publication is available at the link provided, http://studentaid.ed.gov/students/publications/student_guide/index.html. Students can also visit the website, www.federalstudentaid.ed.gov for more information.

Palm Beach Academy does not work with or through any private and/or preferred lenders.

FEDERAL FINANCIAL AID ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, a student must:

- Have a valid Social Security Card
- Be admitted as a regular student enrolled or accepted for enrollment in an eligible program for the purpose of obtaining a degree or certificate
- Be enrolled or accepted for enrollment in an eligible program on at least a half time basis
- Must be a citizen or an eligible non-citizen
- Not be in default and must not owe an overpayment on a Title IV loan or grant
- Not have borrowed in excess of loan limits
- Have financial need
- Have verification completed if required
- Be registered for selective service (if a male born on or after January 1, 1960)
- Not be enrolled in secondary school
- Have signed a statement of updated information
- Have a High school diploma, a GED, or have demonstrated the ability-to-benefit
- Agree to use any federal student aid received solely for educational purposes

Students receiving aid must:

- Maintain satisfactory progress as described in the institutional policy.
- Apply for financial aid as scheduled each academic year and meet all deadlines.
- Comply with all forms and documents required by the FAO to complete your file.
- If selected for verification, you must fully complete that process.
- Inform the FAO of changes in your personal information

VERIFICATION PROCESS FOR FEDERAL FINANCIAL AID

The review process called verification is to ensure that all data provided on the federal application upon which you applied for financial aid is correct and complete. Students and their families may be asked to provide additional documentation, or to update their data by the school. Documentation will be requested, if necessary, in order to complete the verification process. Federal law requires us to

complete this procedure before we can process your Federal Financial Aid Application or disburse/credit your student account with any funds. Once the student has submitted the required documentation to the Financial Aid department, the financial aid counselor will make the appropriate corrections to the application information and submit it to the central processing system (CPS). If, as a result of verification, the applicant's Title IV eligibility changes, the financial aid counselor will notify the student via a new award letter.

The deadline for submitting verification documents is the earlier of 45 days after the last day of attendance or 45 days after the last day of the award year. If an applicant fails to submit the required documents to verify the data by the deadline, no Title IV awards can be made to the student and any Title IV funds disbursed in the award year are immediately refunded. If a student has received funds they were not eligible to receive, the student must repay this amount. If repayment is not made within 30 days, the overpayment will be referred to the U.S. Department of Education. No further applications will be processed by the U.S. Department of Education or by the school. .

RETURN TO TITLE IV POLICY

For each Title IV aid recipient who terminates/withdraws, the school must calculate the amount of Title IV assistance the student has earned which is determined on a prorata basis. The amount of aid that was disbursed or could have been disbursed for the payment period (or the period of enrollment) is multiplied by the percentage of scheduled clock hours up to the last date of attendance (date of withdrawal) divided by the clock hours in the payment period or period of enrollment. Once the student has completed 60 percent of the payment period or period of enrollment, the student has earned 100 percent of the assistance. If the amount earned is greater than the amount disbursed or could have been disbursed, the student may be eligible for a post-withdrawal disbursement. If a student is eligible for a post-withdraw disbursement, the school will confirm with the student or parent in the case of a PLUS loan, that they want a portion or all of the post-withdraw disbursement of the loan. If the amount earned is less than the amount disbursed or could have been disbursed, then the school and perhaps the student will be required to return Title IV funds back to the federal account(s). If the student is required to return loan funds (or the parent, in the case of a PLUS Loan), the student/parent must repay any unearned funds that the school did not return in accordance with the terms and conditions of the Master Promissory Note. If the student is required to return grant funds, he/she must return any grant funds that are in excess of 50 percent of the amount of grant(s) received.

Federal Regulations require the return of Title IV funds in the following order: Unsubsidized loans, Subsidized loans, Plus loans, and Pell Grants. These returns will be made within forty-five (45) days from the date of determination. In the case of a leave of absence, the refund shall not exceed forty-five (45) days from the date of documented return.

Under the Federal Regulations, once the Return of Title IV Funds policy has been applied, the school may then apply their Refund Policy (see Cancellation & Tuition Calculations) and charge for unpaid portions of their schooling.

It is the intent of the Palm Beach Academy to inform Federal Aid recipients who may withdraw from school to seriously consider the implications of this R2T4 policy. Students who are having difficulty in their classes should seek assistance through their instructors. Palm Beach Academy is committed to student success and to helping students stay in school and reach his/her educational goals.

GRADUATION REQUIREMENTS

For a student to graduate from any program, school records must evidence the following:

1. Successful completion of all required hours, services, exams, and school assignments.
2. Achieve a "C" or better grade in all graded subjects.
3. Payment of all tuition, fees and costs.
4. Compliance with all rules and policies of the school.
5. Satisfaction of each programs individual licensure/registration requirements.

Anyone with a score below a "C" must improve the score to an acceptable level before being allowed to graduate. Course work necessary for a student to improve their grade average is considered on an individual basis subject to the discretion of the school's directors. Graduates from the Cosmetology and Massage Therapy programs are required to pass a state and/or national examination in order to qualify for Florida licensure. Graduates from the Skin Care program are eligible to apply for Florida registration upon graduation. The student will be provided with a copy of their diploma and transcripts indicating their grades and passed courses at the exit interview.

GRADING SYSTEM

The scale for graded subjects is below:

100 - 94 = A / 93 - 85 = B / 84 - 75 = C / 74 or below = F

A student must complete all graded subjects with a least a "C" average or attain the designation of "Pass" in order to graduate. Anyone with a score below 75% must bring the score up before being allowed to graduate.

SATISFACTORY ACADEMIC PROGRESS (SAP)

All students are expected to maintain specific standards of Satisfactory Academic Progress (SAP). Students receiving funds under any Federal Title IV Financial Aid Program must maintain satisfactory progress in order to continue eligibility for such funds. The SAP status of all students will be evaluated at the established points in their respective programs through formal evaluations of progress meetings with a lead instructor or director. An Evaluation of Progress Report (EPR) will be generated for each evaluation period to document each student's SAP status. The following guidelines will be used to determine SAP status:

1. Each student is provided with a minimum of two (2) written EPR's during their program.
2. The EPR will measure performance in academics based on all grades received and will show their attendance progress based on their percentage of cumulative actual hours to scheduled hours. The EPR can also be used to reflect other topics or issues needing to be addressed as it might relate to the student's education.
3. At each evaluation point, the student must have achieved a minimum cumulative grade point average of 75% and have completed/attended 75% of the scheduled hours at the time of the evaluation. An approved Leave of Absence (see Leave of Absence) and excused absences (see Attendance) are excluded from the 75% attendance calculation.
4. If a student drops below the minimum standards, he/she will be notified during the evaluation and will be placed on warning (see Warning & Probation). If the student does not improve to meet minimum standards by the next SAP evaluation, the student will be placed on probation (see Warning & Probation). The school reserves the right to establish the next SAP evaluation point before the pre-set point if the student receives a warning or placed on probation.
5. A student may appeal the evaluation of SAP due to mitigating circumstances. In order to do so, the student must submit a written appeal within ten (10) days of receiving the notification to the Executive Director, David Creef. The appeal should state the reasons why the decision should be reversed along with any supporting documentation and a request for a re-evaluation. The appeal will be reviewed within ten (10) days. Should a student prevail upon his/her appeal and be determined as making Satisfactory Academic Progress, the warning or probation will be lifted. The Executive Director's decision regarding the appeal will be final.

The pre-set evaluation points for the Cosmetology students are 450 hours, 900 hours, and 1200 hours completed. For Massage Therapy students, it will be at 250 hours and 500 hours completed. For Skin Care students, it will be at 160 and 320 completed hours. For all students that complete all of their graduation requirements early or on schedule, the exit interview will take the place of the final evaluation of progress meeting. All students must complete all program requirements within 150% of the program length except if noted differently on the enrollment agreement. The school reserves the right to set the SAP evaluation point any time it deems necessary as long as it exceeds the minimum requirements established above.

Students wishing to be reinstated due to termination caused by lack of Satisfactory Academic Progress with the Executive Director, who will determine when the student will be eligible to re-enroll. If a student should choose to apply for reinstatement, he/she must document his/her ability to successfully complete the program (student must provide a plan for meeting or exceeding the minimum SAP standards by the end of an established amount of time and certify that the situation causing the previous difficulties has been rectified). Students selected for reinstatement will return as not making Satisfactory Academic Progress and will be allowed to continue their education based on the evaluation following their established amount of time. If the student meets the cumulative academic and attendance requirements by the evaluation point, he/she will be removed from probationary status and be considered making Satisfactory Academic Progress. If the student does not meet or exceed the minimum requirements by the evaluation point, the student will be terminated and will have no option for future enrollment.

ATTENDANCE

Attendance at all regularly scheduled classes and school functions is mandatory unless prior arrangements have been made with one of the school's directors. A student who is going to be absent is required to call the school beforehand. A student is considered tardy if he/she enters class more than five minutes after the scheduled start time. All students are expected to be in class and ready to participate at the time that instruction is scheduled to begin. Students' consistently entering class after the scheduled start time will receive a warning and possibly probation (director's discretion).

Excused and unexcused absences are only for the purpose of determining satisfactory academic progress (SAP) and for the calculation of tuition overage charges. For an absence to be excused, the student must be able to document extenuating circumstances within ten (10) school days. Acceptable documentation and approval for excused absences is handled on an individual basis and is at the discretion of the director's of the school. Any clock hours missed must be made up by the students contracted graduation date or there may be a make-up charge as indicated on the Enrollment Agreement.

Students will be required to make up all assignments, exams, or other work missed as the result of absence. ***It is the responsibility of the student*** to make arrangements with the instructor to ensure that all assignments and tests are made-up. All make-up exams caused by absences must be taken within ten (10) school days. Absences on days when student clinic is scheduled without prior arrangements with the instructor or documented extenuating circumstances could result in immediate probation. Absences on these days adversely affect the scheduled clients as well as the reputation of the school and thus are treated more stringently.

LEAVE OF ABSENCE

Should it become necessary for a student to take a leave of absence, he/she may do so with a written request to the Director/s. All leave of absence requests are evaluated on an individual basis. The approval and terms of the leave of absence is at the sole discretion of the Director/s. A student may be granted more than one leave of absence in the event unforeseen circumstances arise, such as medical reasons affecting the student or a member of the student's immediate family, military service requirements, or jury duty, provided that the combined leaves of absence do not exceed 180 days within the 12-month period. All financial obligations must continue to be met during the leave unless prior arrangements have been agreed upon. If the student does not return to school on the return date approved, the student will be considered a voluntary withdrawal. If the student does return to school, all classes/hours of instruction offered during the leave of absence will be considered for cancellation & tuition calculation purposes. A leave of absence may extend the student's contract period and maximum time frame by the same number of days in the leave of absence. Leave of Absence is not approved for VA students.

WARNING & PROBATION

Students who violate school policy or fall below the minimum requirements necessary for SAP are subject to warning or probation. Both are issued in writing and signed by the student and a school official. A warning is a notice given to the student that a personal action(s) and/or academic performance are not meeting stated standards. Probation is more serious and indicates a student's actions and/or academic performance could result in termination if terms and conditions are not met within a specified timeframe. The decision to place a student on Probation as well as the terms, conditions, and timeframe of the Probation are handled on an individual basis and solely at the discretion of the school's directors. A student being placed on probation will be required to meet with the Director or Lead Instructor of their program to discuss the concerns and/or deficiencies. During the meeting, the terms, conditions, and timeframe of the probation will be put in writing, including a plan for student improvement, for agreement and signature of the student. At the end of the probationary timeframe, the student will be re-evaluated. Failure to meet the conditions and terms set during the probationary period could result in additional probationary periods or other disciplinary actions up to and including termination from the school. Under a warning, students are considered to be making satisfactory progress and financial aid funds will be dispersed to eligible students. Students on probation for SAP will be ineligible to receive disbursements of their awarded financial aid. Students who are able to come back into SAP compliance will be removed from probation and will again become eligible to receive disbursements.

STUDENT CONDUCT

Students are expected to conduct themselves in a courteous, respectful and professional manner and observe school rules at all times. Violations of the student conduct policy include but are not limited to:

1. Failure to comply with any school policies noted in the catalog or the orientation handout.
2. Failure to attend classes regularly.
3. Failure to meet SAP upon conclusion of probation.
4. Failure to complete assigned classes, coursework, exams, or assigned salon work.
5. Cheating on an examination or any misrepresentation of school related work.
6. Behavior resulting in destruction of private or school properties.
7. Taking and/or using school property without permission of school director.
8. Behaviors that instructors or directors deem disruptive to class time.
9. Physical violence or the threat of violence, or verbally abusive behavior, toward staff member, classmate, or client.

All of the above violations are subject to disciplinary action and Palm Beach Academy will use its discretion, based on the facts of each instance of inappropriate behavior and a student's record as a whole to determine the appropriate disciplinary actions to take. The school's employees can and will consider aggravating and mitigating circumstances when determining appropriate discipline. The corrective actions taken may include written warning/probation, removal from class clinic/salon, absence for investigation, or termination. The school reserves the right to revise the rules and regulations relating to student conduct as necessary and some may vary according to program. All changes will be announced and posted. All rules and requirements regarding student conduct will be issued in writing in the orientation packet or the student catalog. Some offenses may be considered so severe that Palm Beach Academy may decide to terminate the student without warning. In some circumstances where the student has violated and allegedly violated a school policy, Palm Beach Academy reserves the right to place the student on absence for investigation. During an absence for investigation, the student will not be allowed back to the school to attend classes until the investigation into the potential violation is complete and/or a decision on disciplinary action is made. An absence for investigation should last no more than 10 business days unless extenuating circumstances exist.

During this period, the absence counts against the student's attendance only if a violation has been established in the determination of the Executer Director. The student cannot return to classes until authorized to do so.

TERMINATION

A student is subject to termination for any of the following:

1. Failure to maintain Satisfactory Academic Progress.
2. Failure to comply with school's Attendance Policy.
3. Failure to meet all financial obligations to the school.
4. Violation of any of the conditions and terms set forth during Probation.
5. Violation of any of the conditions set forth and agreed to in the Enrollment Agreement.
6. Any of the violations listed under the "Student Conduct" section.

A terminated student may request in writing for re-instatement to the school after 30 days. The decision to re-instate a terminated student is evaluated on an individual basis and at the discretion of the Director/s.

VOLUNTARY WITHDRAWAL

Should a student wish to withdraw from a program, it is recommended that they write a letter of withdrawal to be included in their student records. The school will also accept a verbal intention to withdraw in person or over the phone. If the school does not receive a notification of intent to withdraw, 21 consecutive calendar days of absence without approval or notification will be considered a voluntary withdrawal by abandonment and a notation will be made as such in their student file. The last day of attendance will be the official date of withdrawal/cancellation.

CANCELLATION & TUITION CALCULATIONS

Should a student be terminated or withdraw for any reason, all tuition cost calculations and refunds will be made according to the following policies:

1. All monies, including the admission application fee, will be refunded if the school does not accept the applicant.
2. Cancellation within three (3) business days after signing the Enrollment Agreement or before attendance in the 2nd scheduled day of classes will result in a refund of all monies paid toward tuition, except the books & supplies expense.
3. Cancellation after three business days of signing the Enrollment Agreement or after the 2nd scheduled day of classes, but prior to 40% school presentation of the program, will result in a prorated tuition charge based upon the number of classroom hours provided/instructed by the school compared with the total cost of tuition.
4. Cancellation after school presentation of 40% of the required number of hours for graduation will result in the student being responsible for the full amount of tuition stated in their Enrollment Agreement. The number of hours the school has presented or instructed may differ from the number of hours a student completes/earns due to absences and missed time. All computations are based upon clock hours provided by the school since the Start Date.
5. State Exam & Licensing Fees are fully refundable if student withdraws or is terminated before program end date noted in enrollment agreement and providing funds have not been forwarded to the appropriate governing bodies.
6. The date for refund and tuition calculation purposes is the last date of actual attendance by the student.
7. Refunds will be made within 30 days of termination or receipt of cancellation notice.
8. Applicants who have not visited the school prior to enrollment will have the opportunity to withdraw without penalty within three (3) business days following either the first regular scheduled class or following a tour of the school facilities.
9. Cancellation or postponement of a program offering/class start date due to low enrollment or another unforeseen circumstance; will result in all tuition and fees refunded to the student or the opportunity to enroll in the program/class at a future date.

DRESS & GROOMING CODE

Since the programs at Palm Beach Academy are directed towards professional careers within the health & beauty industry, the school maintains a dress & grooming code. Students are expected to take personal responsibility in the areas of personal hygiene and grooming while they are in school. These areas include but are not limited to bodily cleanliness, having short fingernails and wearing clean, wrinkle free clothes. Students are also expected to comply with the dress code of their program at all times. A student arriving at school not dressed or groomed properly will be asked to leave. Students will not receive credit for time spent at the school or in class while not in compliance. The school reserves the right to revise the dress code as necessary and may vary according to program. All rules and requirements regarding dress and grooming will be issued in writing and discussed during orientation.

STUDENT SERVICES

The Palm Beach Academy cannot guarantee employment for our graduates, but we do offer active career services assistance to our students and graduates. Prior to and after graduation, students can request placement guidance that will assist them in finding entry-level employment. To receive assistance, a student or graduate simply needs to schedule an appointment with their lead instructor.

The school does not provide housing, transportation, or childcare for students; however, a current listing of rental housing, local public transportation or childcare information is available by contacting the Amanda Beresic, Director of Student Services. The school also provides students with referral to local area counseling services as needed.

STUDENT ADVISING

Members of the Palm Beach Academy staff are available to assist and advise students upon request regarding specific problems in their coursework and work opportunities in the field. Student advising is done by appointment and will be scheduled at the administrator or instructor's earliest availability. Students are encouraged to seek advice with proper personnel if a problem exists that needs attention. During advisory sessions things are discussed such as hours, services, tuition, attendance, tardiness, attitude, job desires and any problems which the student may be having in school. School administrators and instructors are not qualified or permitted to discuss or advise students on matters unrelated to their enrollment at Palm Beach Academy.

OCCUPATIONAL DEMANDS

The programs offered at Palm Beach Academy can allow our graduates to begin potentially rewarding careers within the beauty and spa industry. Like all jobs and career choices, there are specific occupational demands that can affect one's chances of success. The school has provided links below to the U.S. Department of Labor's Standard Occupational Classification (SOC) website in order to educate our future students on the expected tasks, requirements, and skills for each career choice.

The SOC for Cosmetology is [#395012](#) or <http://www.onetonline.org/link/summary/39-5012.00>

The SOC for Massage Therapy is [#319011.00](#) or <http://www.onetonline.org/link/summary/31-9011.00>

The SOC for Skin Care is [#395094](#) or <http://www.onetonline.org/link/summary/39-5094.00>

QUALIFIED INDIVIDUALS WITH DISABILITIES

Palm Beach Academy admits students regardless of race, creed, gender, age, religion, sexual orientation, marital status and/or disability, to the extent of the law. To comply with all local, state and federal laws, it is Palm Beach Academy's policy to make reasonable accommodations for known physical or mental limitations of an otherwise qualified student with a disability.

All prospective students must complete the Occupational Demands form for the purpose of identifying any reasonable accommodation which may be necessary to perform the requirements of the program. Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should notify the Executive Director in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation. The request should be made at least four weeks in advance of the date needed. The directors will meet to consider each request and the student will be advised of the decision in writing within ten (10) business days, under most situations.

DRUG-FREE SCHOOL

The Palm Beach Academy maintains a strict policy regarding the prohibition of alcohol and illegal drugs on school property. All students must sign a statement that they understand and agree to the school's policy on this matter. The school has information available on drug abuse counseling services and assistance programs available in the local area. This information is available from Amanda Beresic, Director of Financial Aid & Student Services during normal business hours.

SEXUAL HARASSMENT

The Palm Beach Academy maintains a strict policy regarding any sexual harassment on school property. All students must sign a statement that they understand and agree to the school's policy on this matter.

DISCRIMINATION, HARASSMENT & BULLYING POLICY

Discrimination means treating an individual or group less favorably than another based on a legally protected characteristic. Harassment is verbal or physical conduct that demeans, stereotypes or shows hostility or aversion toward an individual or group because of a legally protected characteristic and which creates an offensive, intimidating or hostile school environment. Bullying is the continuous or repeated infliction of physical harm or psychological distress on one or more students or employees.

Palm Beach Academy strives to provide an environment in which all students and employees can be supported to achieve their goals. Discrimination, harassment, bullying or any significantly offensive behavior is a serious threat to maintaining a healthy learning environment and in some cases; such conduct may also violate the law. For these reasons, Palm Beach Academy will not tolerate discrimination, harassment, bullying or other significantly offensive conduct directed towards students or employees by persons they encounter in the course of their work or enrollment at Palm Beach Academy. This policy does forbid any behavior defined as sexual harassment detailed in the Sexual Harassment policy but goes further to include other potentially disturbing and damaging behavior.

Any student or employee who engages in discrimination, harassment, bullying or other offensive behavior is subject to disciplinary action, up to and including dismissal of the employee or termination of enrollment of the student. Other individuals (non-employees and non-students) found to have engaged in harassing or discriminatory behavior may be asked to leave and not return. A student or employee who has a complaint of discrimination, harassment, bullying or offensive behavior should report the matter to David Creef, Executive Director, or Erin Creef, Director, immediately. All such complaints will be investigated and, where appropriate, corrective action will be taken. Palm Beach Academy will treat every complaint with discretion, but in order to conduct thorough investigations, Palm Beach Academy cannot guarantee that the matter will be kept confidential.

WEAPONS POLICY

Palm Beach Academy prohibits students and employees from carrying, possessing, or using firearms and/or weapons (knives, bow& arrows, bomb materials, fireworks, or anything that could be deemed a weapon by policing authorities) while on school property and while attending school-related events off property. This policy applies to all students and employees, including those with a valid permit to carry a firearm. Students and employees who violate this policy will be terminated without further warning.

PERSONAL SAFETY

Palm Beach Academy does not employ campus security personnel. The school can only provide limited security in many situations. Each person has a responsibility to provide security for themselves and others. The following are suggestions that the students and staff may observe in order to help ensure everyone's personal security and the security of their belongings:

- When going to and from parking area, always walk with others, rather than alone
- Do not carry an excess of cash or credit cards and lock all personal items in your locker
- Keep expensive jewelry & electronic devices hidden and to a minimum
- Always lock your car while inside the school and keep valuable items left in car out of sight
- Always report any strange behavior or people hanging around the school to instructors or staff

PERSONAL ITEMS POLICY AND STUDENT LOCKERS

Students are responsible for their own personal property including kit items and supplies. Palm Beach Academy is not responsible for loss or theft of any items. All articles or supplies that can be labeled with permanent marker or engraved with the student's name should be. Students should not bring large amounts of cash, jewelry, electronic devices, or any other items to the school that may be present a target for theft.

Each student will be assigned a locker for their use when he or she starts school. All personal belongings and all valuable equipment should be kept in the locker. This includes: purse, money, makeup etc. Each student must use only the locker which is assigned to him or her. If a student desires an additional locker, one will be assigned based on availability. If a student places a lock on an unassigned locker, the lock will be cut and the contents of the locker will be donated or thrown away. Students should have no expectation of privacy in their lockers or in any other location at Palm Beach Academy. Lockers are the property of the school. Palm Beach Academy reserves the right to reassign or inspect the contents of all student lockers at any time. The school will not be held responsible for lost or damaged items, including the lock. Lockers are for use by current, active students only. Students must remove all belongings, including their locks, from their lockers immediately upon graduation, termination, or upon taking a leave of absence (LOA). If a student does not vacate the locker within two weeks following his or her last day of attendance, Palm Beach Academy will cut the lock and the contents will be donated or thrown away. A student who damages a locker will be required to pay the cost of repairing or replacing the locker.

LIBRARY AND OTHER LEARNING RESOURCES

Learning resources are available for use that includes videos, DVDs, styling books, textbooks as well as current magazine publications. Resources are accessible at anytime the school is open, Monday – Thursday, 8:45am to 9:45pm, and until 3 pm on Friday. There is a check in and out system for removing the resources from the library. The school has additional learning resources that are kept in a locked cabinet in the teacher workroom. These resources can be reviewed and checked out by special request of a program instructor. The school also maintains two internet accessible computers for all student use located in the salon area. These computers are only available for educational related activities which do not include checking email, downloading files, checking Facebook, etc.

HOLIDAYS & VACATION DAYS

The school will be closed for the following days/extended breaks during the rest of the **2011** Year:

- New Year's Day (1/1)
- Memorial Day (5/30)
- Independence Day (7/4)
- Labor Day (9/5)
- Thanksgiving Break (11/23-25)
- Christmas Break (12/26-30)

CANCELLATION OF CLASSES

In case of inclement weather, the school will follow the lead of the Palm Beach County Public School System. If the public schools close for the day, start late, or end early, the Palm Beach Academy will do the same. We ask that the students listen to the radio or TV stations for the appropriate information.

EMERGENCY RESPONSE, FIRE SAFETY & EVACUATION PROCEDURES

Federal Regulations require that Palm Beach Academy have in place a policy and procedure that describes how the institution will immediately notify the campus staff and students upon the confirmation of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students or staff occurring on the property, unless said notification compromises efforts to contain the emergency. Upon acceptance to this school, the required policy and procedures will be made available in a handbook to each student on the day of Orientation. Should an immediate threat to the health or safety of students or staff occur on campus, the school's staff will handle all necessary school notifications. All staff and students are empowered and encouraged to call 911 in the event they feel it is warranted.

The building has fire alarm systems in place for student and faculty safety. Evacuation and exit maps are posted in each classroom and in other school areas. Fire extinguishers are located in various locations (reviewed during orientation) around the school. The school conducts periodic fire drills to assess school preparedness.

VACCINATION POLICY

The school currently does not require its students to show proof of any type of vaccinations.

VOTER REGISTRATION POLICY

Palm Beach Academy will provide voter registration cards to the students upon request in the of Amanda Beresic, Financial Aid & Student Service Director.

COMMUNITY & INDUSTRY EVENTS

From time to time, Palm Beach Academy participates in or organizes events outside of the school. Our participation in these events is meant to raise community awareness for the fields of wellness and beauty as well as to promote the Palm Beach Academy as a learning center within these fields. Students may be required to participate in at least one event before their graduation.

CLOCK HOURS & COURSE NUMBERING SYSTEM

For academic purposes, the Palm Beach Academy measures the length of its programs in clock hours. A clock hour for our purposes is defined as 50 minutes of instruction per hour, depending on the class schedules and breaks. Course numbers contain a letter prefix representing the program and are numbered in the sequence in which they are taught.

TRANSFER CREDITS

Palm Beach Academy may grant credit for previous related education. Transfer credit will be awarded on an individual basis, determined by the directors of the school. All credits from other institutions will be evaluated according to these guidelines and subject to these conditions:

1. Persons requesting the transfer of previous educational experience must first set an appointment to meet with one of the directors of the school and pay a non-refundable transcript evaluation fee of \$50. The Director will review all pertinent provided material and make a recommendation on licensure in Florida.
2. Upon enrollment, Palm Beach Academy must be provided a certified transcript mailed directly from an institution licensed by the Florida Board of Education or equivalent licensing authority of another state.
3. Courses for which credit is granted shall parallel in content and intensity to courses offered by this school. Transfer students must complete at least 25% of the required number of hours necessary for graduation at Palm Beach Academy. They are also expected to comply with all school policies, rules, and procedures.

4. The school reserves the right to test a prospective student using oral, written and/or practical exams to evaluate a student's previous training. A charge for this testing will be set on a case by case basis at the discretion of the school directors.
5. Transfer students must meet all admission requirements including the \$100 Admission Application Fee and purchase of all necessary books and supplies. Tuition costs could be adjusted at the discretion of the Directors. The transcript evaluation fee will be applied towards tuition.
6. Acceptance of credits earned at the Palm Beach Academy is at the discretion of the receiving institution.

INTERNATIONAL STUDENTS

Palm Beach Academy is approved by the U.S. Citizenship and Immigration Services (USCIS), to issue Form I-20 and admit foreign students. In order for international students to enroll properly, the following completed forms and information must be received and approved by the school's directors prior to the issuance of a completed Form I-20.

Submit a completed Admission Application with the following items.

1. A non-refundable Application Fee of \$200.00 (Certified Bank or Cashier's Check only).
2. A copy of a High School Diploma or Official Transcript or High School Equivalency Certification. These transcripts must include specific dates of school attendance, courses taken during each year of attendance, and grades received for each course. These documents must be certified to be equivalent or greater to a high school education in the U.S.
3. Two (2) recent passport size pictures (2"x2") & copy of passport (if available)
4. Financial letter of affidavit support. (A letter composed by your bank on their letterhead, verifying that you have ample funds to meet your educational and living expenses while attending school in the U.S.) You can also complete INS Form I-134, Affidavit of Support.
5. Prospective students from non-English speaking countries will need to demonstrate proficiency in the English language by achieving a minimum score on the TOEFL. Call the school for more information on this test. Other methods of demonstrating proficiency will be considered at Executive Director's discretion.

After all of these items have been received and the international student applicant has been accepted, then the school will process and issue the Form I-20 to the student. Additional information on this process can be found by accessing the USCIS website and specifically, www.uscis.gov.

STUDENT COMPLAINT/GRIEVANCE PROCEDURE

Student concerns or complaints should first be brought to the attention of the instructor. Concerns or complaints that are not satisfactorily resolved at this level should be submitted in writing to the School Director. Upon receipt, the Director will schedule a meeting to address the concerns. Written responses and actions as a result of the meeting will be given within five school days.

Schools accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC) must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the accrediting commission. All complaints considered by the Commission must be in written form, with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. The Commission will keep the complainant(s) informed as to the status of the complaint as well as the final resolution. Please direct all inquiries to:

Accrediting Commission of Career Schools and Colleges (ACCSC)
2101 Wilson Blvd. / Suite 302
Arlington, VA 22201
(703) 247-4212

A copy of the Commission's Complaint Form is available at the school and may be obtained by contacting David Creef, Executive Director.

VA STUDENT DISCLOSURES

Veteran students will be terminated for VA pay purposes as a result of five (5) days of unexcused absence or 30 hours missed within a 30-day period. Excused absences are as follows: a note from a physician, dentist, hospital, court, or obituary showing the death of an immediate relative (spouse, parent or child). Other reasonable excuses will be accepted upon the approval of the Executive Director of the school and the Veterans Administration.

Veteran students are required to maintain a "C" or better average at all times. If their grade average falls below a "C", they will be immediately placed on probation for 30 days. Educational benefits will be terminated for a VA student who fails to attain a "C" or better average by the end of the probation period.

Credit for previous training will be evaluated and granted, if appropriate, with training time and tuition reduced proportionately with the VA and the veteran or eligible person so notified.

Grades will be furnished to the VA student at the end of each grading period and a copy retained in the student's permanent file.

The refund of the unused portion of tuition, fees, and other charges for veterans or eligible persons who fail to enter a course or withdraw or discontinue prior to completion will be made for all amounts paid which exceed the approximate pro-rata portion of the total charges that the length of the completed portion of the course bears to the total length of the course. The pro-ration will be determined on the ratio of the number of days or hours of instruction completed by the student to the total number of instructional days or hours in the course.

STUDENTS' RIGHT TO PRIVACY & ACCESS TO RECORDS (FERPA)

Palm Beach Academy of Health & Beauty complies with the provisions of the *Family Educational Rights and Privacy Act of 1974, as amended (FERPA)*. A copy of the school's written policy for compliance is available upon request from Amanda Beresic, Director of Student Services. This policy is also acknowledged in writing by each student upon enrollment into the school.

1. Right to inspect and review his/her education records within 14 days of the day the school receives a request for access. Students should submit a written request to the Executive Director that identifies the record(s) they wish to inspect. The Executive Director or designated school official will make arrangements for access and notify the student of the time and place where the record(s) may be inspected.
2. The right to request the amendment of the students' education record(s) that the student believes is inaccurate or misleading. Students must ask the school to amend the record(s) that they believe is inaccurate or misleading by written request addressed to the Executive Director. The student should clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the school decides not to amend the records as requested by the student, the school will notify the student of the decision and advise the student of his/her right to a hearing.
3. The right to consent to disclosure of personally identifiable information contained in the student's education record(s), except to the extent FERPA authorizes disclosure without consent. One exception that permits disclosure without consent is disclosure to school officials with legitimate education interests. A school official is a person employed by the school in administrative, supervisory, academic research or support staff position, a person or company with whom Palm Beach Academy of Health & Beauty has contracted, i.e. an attorney, auditor, or a person serving on the Board of Advisors. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his/her professional responsibility.
4. The right to file a complaint with the U.S. Department of Education (below) concerning alleged failures by to comply with the requirements of FERPA.

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Av., SW
Washington DC 20202-4605

RECORDS ON FILE

Records of students' progress are updated and kept on file. The school shall keep all records confidential and maintained. The records of students who are denied entry, withdraw, or terminated before meeting graduation requirements will remain on file for at least three years. Any student who withdraws or is terminated before completing graduation requirements will have a notice placed in their student file, as to the progress at the point of withdrawal. Copies of transcripts can be requested in writing for a fee of \$10 per transcript. No transcripts or records will be released without the proper signed authorization and satisfaction of all financial obligations to the school.

STUDENT STATISTICS

For general information regarding school details and student body statistics such as diversity see <http://nces.ed.gov> or College Navigator at <http://nces.ed.gov/collegenavigator>. You can use this site to research the details on any school who administers Federal Financial Aid.

ANNUAL CAMPUS CRIME/SECURITY REPORT 2010/2011

{SECTION 486 (E) HIGHER EDUCATION ACT OF 1998}

Students and employees should ask for the assistance of any Director working at the time of an incident. That Director will assist the student or employee in reporting the incident to local or state police and keep an internal report log. You may ask the assistance of any of the following Directors:

David Creef - Executive Director

Erin Creef - Director

Amanda Beresic – Financial Aid & Student Services Director

The Palm Beach Academy of Health & Beauty refers all campus law enforcement issues to the Palm Beach County's Sheriff Dept. (561) 688-3400 (non-emergency) or #911 (emergency). The school encourages prompt reporting of criminal activity or actions such as manslaughter, arson, murder, forcible & non-forcible sex offenses, robbery, aggravated assault, burglary, drug & alcohol violations, weapons violations, and crimes that show evidence of prejudice based on race, religion, sexual orientation, or ethnicity as prescribed by the Hate Crimes Statistics Act {28 U.S.C. 534}, as being in the best interest of all students and/or employees.

The following are the Crime Statistics as reported on the annual 2011 Crime Survey report for 2008-10:

2008	2009	2010	
0	0	0	manslaughter on campus
0	0	0	arson on campus
0	0	0	murders on campus
0	0	0	rapes on campus
0	0	0	robbery on campus
0	0	0	aggravated assaults on campus
0	0	1	burglaries on campus
0	0	0	motor vehicle thefts on campus
0	0	0	hate crimes on campus {ie; sex, race, religion}

During the most recent school year July 1, 2009 to June 30, 2010, there were no violation(s) for the following crimes occurring on campus:

- 0 liquor law violators
- 0 drug abuse violators
- 0 weapons possessions violators

LOCALIZED COST OF ATTENDANCE BUDGET 10-11

Cost of Attendance is an overall look at tuition, fees, books, kit and what it will cost a student to live, room, board, transportation, etc., while attending school. The following is the Localized COA Budget for the Cosmetology and Massage Therapy Program.

Cosmetology Program

Living with Parents 0 Dependents			All Others		
Status	Full Time	Half Time	Status	Full Time	Half Time
Months	7 months	12 months	Months	7 months	12 months
Tuition	\$12,000	\$12,000	Tuition	\$12,000	\$12,000
Fees	\$100	\$100	Fees	\$100	\$100
Books/Supplies	\$1065	\$1065	Books/Supplies	\$1065	\$1065
Room & Board	\$2534	\$4344	Room & Board	\$6545	\$11,220
Personal	\$1407	\$2412	Personal	\$2646	\$4536
Transportation	\$959	\$1644	Transportation	\$959	\$1644
Total Budget	\$18,065	\$21,565	Total Budget	\$23,315	\$30,565

Massage Therapy Program

Living with Parents 0 Dependents			All Others		
Status	Full Time	Half Time	Status	Full Time	Half Time
Months	7 months	12 months	Months	7 months	12 months
Tuition	\$5000	\$5000	Tuition	\$5000	\$5000
Fees	\$100	\$100	Fees	\$100	\$100
Books/Supplies	\$373	\$373	Books/Supplies	\$373	\$373
Room & Board	\$2172	\$2896	Room & Board	\$5610	\$7480
Personal	\$1206	\$1608	Personal	\$2268	\$3024
Transportation	\$822	\$1096	Transportation	\$822	\$1096
Total Budget	\$9,673	\$11,073	Total Budget	\$14,173	\$17,073

Skin Care Program

Living with Parents 0 Dependents			All Others		
Status	Full Time	Half Time	Status	Full Time	Half Time
Months	7 months	12 months	Months	7 months	12 months
Tuition	\$3600	\$3600	Tuition	\$3600	\$3600
Fees	\$100	\$100	Fees	\$100	\$100
Books/Supplies	\$426	\$426	Books/Supplies	\$426	\$426
Room & Board	\$1086	\$1810	Room & Board	\$2805	\$4675
Personal	\$603	\$1005	Personal	\$1134	\$1890
Transportation	\$411	\$685	Transportation	\$411	\$685
Total Budget	\$6,226	\$7,626	Total Budget	\$8,476	\$11,376