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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

April 2009 Vol. V

## **HISTORY & OWNERSHIP**

The school was established in 1994 as a private learning center for massage therapy. The original owners were Michael Lanning and Steven Williams and operated under the name of Alpha School of Massage. The school was purchased by Keith Fingerhut and Douglas and Janice Espie in December 1996, and re-named Alpha Institute of South Florida, Inc. In March of 2001, Alpha Institute of South Florida, Inc. was bought out in its entirety by its president, Keith R. Fingerhut in order to facilitate the sale of the school to David and Erin Creef, the current owners. 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 of Technology (ACCSCCT). 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 programs of Cosmetology and Nail Technician. 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 of Technology (ACCSCCT)**, a nationally recognized 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 Financial 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 and 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)**

## **FACULTY**

A school is only as successful and effective as its teachers and staff. A student's ability to learn is greatly affected by the instruction they receive. The team assembled at Palm Beach Academy are ready and willing to serve as both models and mentors for students eager to enter the salon and spa industry.

Our teachers relate to their students on a very personal and caring level. They must be able to share their knowledge and expertise in a very organized efficient manner. All instructors go through a lengthy interview process and complete our teacher training process. They work extensively with the Directors before taking full responsibility in the classroom.

## **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 went to work as a management trainee for Enterprise RAC and eventually resigned 15 years later as the 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 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 Skin Care. 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.

### **Peggy Brannan**

*Director of Financial Aid & Student Services*

Peggy is a graduate of the Skin Care program at Palm Beach Academy. She attended Palm Beach Community College with a focus in Business Administration. Peggy had been a medical services coordinator for several years, which included setting up patient care and rehabilitation programs. She brings enthusiasm and an extraordinary organizational ability to our school.

### **Kelly Berry, Cosmetologist**

*Director of Cosmetology, Cosmetology Instructor*

A native Floridian, Kelly completed cosmetology training at North Technical Educational Center in 1984 and have been licensed and practicing in the cosmetology industry in various capacities ever since. Kelly has been married and has three children. It is evident Kelly has a passion for her industry as well as developing new hairstylists to enter the field. The Palm Beach Academy is very proud and honored to have Kelly leading the Cosmetology Program.

## 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 10<sup>th</sup> 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 10<sup>th</sup> Street. The school is ¼ of a mile down on the right hand side of the road at 1220 10<sup>th</sup> Street.

## FACILITIES

In July of 2004, the Palm Beach Academy relocated from its 4000 sq/ft facility to beautiful, recently renovated 12,000 sq/ft facilities. The new location features 5 classrooms, 4 spacious clinic areas, dispensary, wet room with hydrotherapy tub, student & instructor lounge, student lockers, 3 private massage/skin care rooms, on-premises laundry, 2 storage rooms, and an abundance of administrative work area.. The school also maintains a library area, which makes reference books and periodicals available to all students and faculty.

## PROGRAMS

### *MASSAGE THERAPY*

#### Program Objective

This program includes the theory and practice of Swedish massage techniques, Anatomy & Physiology as related to massage therapy, as well as an introduction to several Allied Modalities, such as Reflexology, Sports Massage, Cranio-Sacral Therapy, and Trigger Point Therapy. The program will prepare and qualify the student to take the Massage Therapy National Certification Exam. This is the exam that Florida, as well as many other states, recognizes as their state licensing exam. Each student will be presented the knowledge and skills necessary to enter the field of massage therapy as an entry-level LMT. This program mirrors the requirements set by the State of Florida for licensure as a Massage Therapist. Each graduate of this program will receive a diploma.

#### Program Description

##### **MAS1001- Massage 1 - (20 credit hours / 248 clock hours)**

**Basic Massage Theory & Practice (103 clock hours)** - Basic massage theory and practice includes: principles of massage with emphasis on the five(5) Swedish strokes, proper body mechanics, draping, positioning, common pathology, contraindications, and timing.

**Anatomy and Physiology (90 clock hours)** - Lecture and discussion of the anatomy and physiology of the human body and common pathology.

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

**Medical Errors (2 clock hours)** - Lecture and discussion on the prevention of medical errors.

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

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

**Allied Modalities (25 clock hours)** - Lectures and demonstrations given by staff instructors and guest allied healthcare professionals to introduce students to post graduate studies available.

##### **MAS2001- Massage 2 – (21.5 credit hours / 252 clock hours)**

**Basic Massage Theory & Practice (120 clock hours)** - The students perform massage on members of the general public under the direct supervision of an instructor. Lecture and discussion of the common client pathology, issues, and situations presented in professional practice.

**Anatomy and Physiology (60 clock hours)** - Lecture and discussion on the anatomy, physiology, pathology, and kinesiology of the muscle groups of the human body.

**Allied Modalities (72 clock hours)** - Lectures and demonstrations given by staff instructors and guest allied healthcare professionals to introduce students to post graduate studies available.

**Total Clock Hours – 500 Total Credit Hours – 41.5** The Massage Therapy program is based on 21 weeks & 25 credits with the Academic Year being defined as 36 credits & 30 weeks for Federal Aid Purposes.

### Massage Therapy Class Schedule

<b>Day Class</b>	<b>Night Class</b>
Monday - Thursday / 8:45 AM - 3:15 PM (21 week program)	Monday - Thursday / 5:45 PM - 9:45 PM (32 week program)

## ***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 licensure application to the State of Florida. 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 it's 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 with clinical practicum in skin care procedures and treatments.

**MPE2066 - Manicure, Pedicure & Nail Extension** (66 hours)

Instruction on the anatomy 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 Class Schedule

<b>Day Class</b>	<b>Night Class</b>
Monday - Friday / 8:45 AM - 3:15 PM (40 week program)	Monday - Thursday / 5:45 PM - 9:45 PM (75 week program)

## ***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.

**FCS2095 - Clinical Services** (95 hours)

Students will be required to perform the following services on the public in the areas noted below as a requirement for graduation.

- Facials
- Microdermabrasion
- Tweezing & Waxing
- Make-up Application
- Glycolic Peels

**Total Clock Hours - 320**

### Skin Care Class Schedule

<b>Day Class</b>	<b>Night Class</b>
Monday - Friday / 9:00 AM - 2:30 PM (13 week program)	Monday - Thursday / 5:45 PM - 9:45 PM (20 week program)

# ***FULL SPECIALIST***

## **Program Objective**

The objective is to teach a complete program for the specialties of Skin Care, Nail Technician, and Body Wrapping as well specialized spa & salon business training. Our graduates will be able to enter their new industry as a licensed spa and salon professional able to perform services allowed under the scope for Nail Technicians, Facial Specialists, as well as Body Wrappers. They will also possess the skills necessary to assist spa & salon managers in other critical operations of the business such as shampooing and front desk duties. Our program was designed to meet and exceed all of the requirements for Florida state licensure as a Full Specialist. 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, nail care, and skin care. Ethics are explored as it relates to the cosmetology fields, 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.

### **SSN1004 - Sanitation & Sterilization (4 hours)**

Students will be instructed on the appropriate methods and practices of sanitation and sterilization as it relates to nail care.

### **NTP1125 - Nails Theory, Practice, & Related Subjects (125 hours)**

Students will be instructed in the Anatomy & Physiology of the nail as well as the disorders of the nail, how to identify the disorders, and what causes them. Students will learn and practice the techniques and skills necessary to perform the services listed below under "Clinical Services". Students will learn to identify products by brand, contents, price and effectiveness.

### **NCS2100 – Nail Care Clinical Services (100 hours)**

Students will be required to perform the following services on the public in the areas noted below as a requirement for graduation.

- Manicuring
- Pedicures
- Tips & Overlays
- Nail Wraps & Mending
- Nail Sculpting
- Nail Fill-ins
- Artificial Nail Removal
- Polishing & Nail Art

### **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, and an introduction to electric hair removal. 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.

### **SSF1004 - Sanitation & Sterilization (4 hours)**

Students will be instructed on the methods and practices of sanitation and sterilization as it relates to skin care.

### **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.

### **SCS2110 – Skin Care Clinical Services (98 hours)**

Students will be required to perform the following services on the public in the areas noted below as a requirement for graduation.

- Facials
- Microdermabrasion
- Tweezing & Waxing
- Make-up Application
- Glycolic Peels

### **BWR2012 – Body Wrapping (12 hours)**

Instruction and clinical practice in the treatment program which uses herbal wraps for the purposes of cleansing and beautifying the skin.

### **HSR1006 – Hair Shampoo (6 hours)**

Instruction and clinical practicum in cleansing & rinsing of hair for the purpose of a salon service.

**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 - 600*

**Full Specialist Class Schedule**

**Day Class**

Mon – Fri / 9:00 AM – 2:30 PM  
(30-week program)

**Night Class**

Mon - Thu / 5:45 PM – 9:45 PM  
(40 - week program)

***NAIL TECHNICIAN***

**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 nail technician immediately upon graduation and licensure application to the State of Florida. 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 and Professional Ethics** (7 hours)

Students learn the laws and statutes of the State of Florida concerning cosmetology and nail care. Ethics are explored as it relates to nail technician, moral/personal beliefs, professionalism, and the law.

**HIV1004 - HIV & AIDS Education** (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.

**SSN1004 - Sanitation & Sterilization** (4 hours)

Students will be instructed on the appropriate methods and practices of sanitation and sterilization.

**NTP1125 - Nails Theory, Practice, & Related Subjects** (125 hours)

Students will be instructed in the Anatomy & Physiology of the nail as well as the disorders of the nail, how to identify the disorders, and what causes them. Students will learn and practice the techniques and skills necessary to perform the services listed below under “Clinical Services”. Students will learn to identify products by brand, contents, price and effectiveness.

**NCS2100 - Clinical Services** (100 hours)

Students will be required to perform the following services on the public in the areas noted below as a requirement for graduation.

- Manicuring
- Pedicures
- Artificial Nail Removal
- Tips & Overlays
- Nail Sculpting
- Polishing & Nail Art
- Nail Wraps & Mending
- Nail Fill-ins

*Total Clock Hours - 240*

**Nail Technician Class Schedule**

**Day Class**

Mon - Fri / 9:00 AM - 2:30 PM  
(10-week program)

**Night Class**

Mon – Thu / 5:45 AM - 9:45 PM  
(15- week program)

**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
- Nail Technician - 16
- Full Specialist - 16

A full-time student is one who is scheduled for 12 credits or more per week. Palm Beach Academy of Health & Beauty does not offer classes that are less than full-time.

## **ADMISSION REQUIREMENTS**

Palm Beach Academy admits as regular students those who are high school graduates, holders of high school graduation equivalency certificates (GED), or persons who are above the age of compulsory school attendance in the state of Florida who have the ability to benefit from the training offered. To ensure small class size and personalized attention, enrollment is limited. 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 photo ID, and a copy of a high school diploma or GED certificate from a U.S. public or private accredited school. Persons who have earned an education certificate from a non-U.S. school must prove equivalency to a high school diploma noted above. Persons interested in enrolling who cannot provide the educational documents, must be at least 16 years of age (18 years of age for the Massage Therapy program) and demonstrate the ability to benefit from the training being offered. The ability to benefit must be determined prior to admission by scores of 200 verbal & 210 quantitative on the Wonderlic ATB test, administered by an independent tester. Furthermore, if the 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.
3. Attend a scheduled Admissions Standards class. After the class, school directors 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, hard copy of the school catalog will be furnished a week before classes begin.

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

## **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 & PAYMENT OPTIONS**

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 required Books & Supplies Expense is for textbooks and other required supplies/kits. 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. 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.

	<b>Massage Therapy</b>	<b>Cosmetology</b>	<b>Skin Care</b>	<b>Nail Technician</b>	<b>Full Specialist</b>
<b>Books &amp; Supplies</b>	<b>\$350</b>	<b>\$1000</b>	<b>\$400</b>	<b>\$250</b>	<b>\$650</b>
<b>Tuition</b>	<b>\$5000</b>	<b>\$12,000</b>	<b>\$3600</b>	<b>\$1500</b>	<b>\$4900</b>

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 from a combination of the following three 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”.

**Private Student Loan Program:** We are also able to offer extended payment plans through SLM Financial, a SallieMae Company. This option is ideal for those who might not qualify for Federal financial aid but still need the convenience of stretching out the costs of their education over a longer term. SLM Financial will allow student borrowers to finance all of the costs of attending school. This plan is subject to credit approval and interest rates and terms may vary.

**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 the extended payment plan above. This low interest plan requires a set deposit towards tuition and then equal weekly or monthly installments over the term of the program. The total balance must be satisfied before graduation.

Contact the school for more details on any of these plans or programs. Ask for any of our Admissions personnel for information regarding the Private Student Loan Program 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 Peggy Brannan, 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 Peggy Brannan 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](http://studentaid.ed.gov/students/publications/student_guide/index.html). Students can also visit the website, [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) for more information.

## **VERIFICATION FOR STUDENTS APPLYING 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.

### **The selection of an application for verification could occur under one of the following conditions:**

- a) The school elects to verify the applicant's information on the application.
- b) The central processing system, through its own edit process, will randomly select a number of applicants for verification (this does not mean that your information is incorrect).
- c) The central processing system, through its own edit process, due to inconsistent data being used by the applicant, will flag that particular application for verification.

### **If selected for verification:**

- a) You must complete a *VERIFICATION WORKSHEET* which will be given to you by the school. Students must also submit all pages of their (and their spouse's if married) most recent tax forms. If the student is dependent, their parents' most recent tax forms must be submitted as well.
- b) Payment will not be made until this information is verified by the school.
- c) The deadlines and the time periods to complete verification/certification vary depending on when you start the program. Verification under normal conditions should be no more than 30 days.

### **Failure to complete the verification process within the specified time period could result in:**

- a) Loss of financial aid for an award period or academic year.

### **When verification is completed, you may receive the following:**

- a) An award letter confirming your financial aid.
- b) Payment itself (a receipt will be issued).

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. If during Verification fraud is suspected in an attempt to increase aid eligibility or fraudulently obtain federal funds, institutional suspicions will be reported to the U.S. Dept. of Education Office of the Inspector General. Contact Peggy Brannan, Director of Financial Aid, for an appointment should additional questions arise or a student needs assistance.

## **GRADUATION REQUIREMENTS**

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

1. Completion of required hours, contracted tuition and fees, services, and school assignments.
2. Achieve a “C” or better grade in all graded subjects.
3. Compliance with all rules and policies of the school.

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. Course incompletions, withdrawals, course repetitions, and noncredit remedial courses do not affect the grading system.

## **SATISFACTORY ACADEMIC PROGRESS**

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 Evaluation of Progress Report 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 Evaluation of Progress Report 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 probation (see Probation).
5. Any student who wishes to appeal the decision regarding their SAP status may do so. A written appeal must be submitted to David Creef, Executive Director, stating the reasons for the appeal.

The Executive Director will review the appeal and issue a decision regarding the appeal within five (5) school days. The decision by the Executive Director regarding the appeal will be final.

The pre-set evaluation points for the Cosmetology students are 450 hours (22.5 credits), 900 hours (45 credits), and 1200 hours (60 credits) completed. For Massage Therapy students, it will be at 250 hours (12.5 credits) and 500 hours (25 credits) 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 125% of the program length.

## **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 requested to call the school beforehand.

For an absence to be excused, the student must be able to document extenuating circumstances within five (5) 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. Absences on test days, without prior arrangements with the instructor or documentation of extenuating circumstances, will result in a 50% reduction in total grade able to be achieved on the missed exam upon make-up. Make-up exams 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. 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.

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.

## **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. Leave of Absence is not approved for VA students.

## **PROBATION**

Students who violate school policy or fall below the minimum requirements necessary for SAP are subject to Probation. 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. During probation, students are considered to be making satisfactory progress and financial aid funds will be dispersed to eligible students.

## **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 reserve's 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 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 the following actions:

1. Failure to comply with any school policies noted in the catalog or the orientation handout.
2. Behavior resulting in destruction of private or school properties.
3. Taking and/or using school property without permission of school director.
4. Physical abuse, or verbally abusive behavior, toward staff member, classmate, or client.
5. Behaviors that instructors or directors deem disruptive to class time.
6. Cheating on an examination or any misrepresentation of school related work.

All of the above violations are subject to disciplinary action up to and including termination from the Palm Beach Academy. The school reserve's 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 will be announced and posted. All rules and requirements regarding student conduct will be issued in writing and discussed during orientation.

## **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 two (2) months. 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, ten (10) consecutive days of absence without prior approval 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 2<sup>nd</sup> scheduled day of classes will result in a refund of all monies paid toward tuition, except the books and supplies expense.
3. Cancellation after three business days of signing the Enrollment Agreement or after the 2<sup>nd</sup> scheduled day of classes, but prior to 40% school presentation of the program, will result in a pro-rated 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. Termination date: The termination date for refund and tuition calculation purposes is the last date of actual attendance by the student.
6. Refunds will be made within 30 days of termination or receipt of cancellation notice. Students whose tuition was funded directly to the school by SLM Financial, will have their refunds funded directly back to SLM Financial.
7. 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.
8. 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.

## **RETURN TO TITLE IV POLICY**

Financial aid is awarded to students' contingent upon a student's attendance and successful completion of the program. The U.S. Department of Education has established a Return of Title IV Funds (R2T4) Policy to determine the amount of federal student aid earned when a student withdraws prior to completing their program. Federal aid is based on a programs' payment period. When a student terminates from school, the school must determine what aid the school is entitled to retain by determining what percentage of aid the student earned. This calculation is based on which payment period did the student terminate from school plus the number of calendar days attended to last day of attendance versus total calendar days in the payment period. In the event that a student *officially* withdraws during a payment period in which less than 60% of scheduled was completed, the school can only retain the exact percentage of aid earned, and must refund the remaining amount. If 60% or greater of scheduled hours was completed of a payment period, the school is entitled to retain 100% of the aid received. In the event that a student is *unofficially* withdrawn for non-attendance, the school will assess the student as 50% earned per Federal guidelines for a school not required to take attendance. From

time to time, this federally required calculation results in the student also refunding aid money. Should that occur, the student would be notified by the school in writing.

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.**

## **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 Peggy Brannan, 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 in the Palm Beach Academy.

## **COMMUNITY & INDUSTRY EVENTS**

From time to time, the 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.

## **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 Peggy Brannan, 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.

## **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.

## **HOLIDAYS & VACATION DAYS**

The school will be closed for the following days/extended breaks during the **2009** School Year:

- New Year's Day (1/1 & 2)
- President's Day (2/16)
- Memorial Day (5/25)
- Labor Day (9/7)
- Thanksgiving Break (11/25-27)
- Christmas Break (12/23-31 & 1/1/10)

## **CLOCK HOURS, CREDIT HOURS & COURSE NUMBERING SYSTEM**

For academic purposes, the Palm Beach Academy measures the length of its programs in clock hours and credit hours. A clock hour for our purposes is defined as 50 minutes of instruction per hour, depending on the class schedules and breaks. Credit hours are calculated for the Massage Therapy & the Cosmetology program based on a formula breakdown of 20 classroom (clock) hours of lecture time equals 1 credit hour and 10 lab/practical training of time equals 1 credit hour. 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.
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.

**Note: Acceptance of credits earned at the Palm Beach Academy is at the discretion of the receiving institution.**

## **INTERNATIONAL STUDENTS**

The Palm Beach Academy is approved by the U.S. Citizenship and Immigration Services (USCIS), formerly known as the INS, 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 international student Application Fee of \$200.00 (Bank Draft 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 translated into English.
3. Three (3) passport size picture (2"x2")
4. Copy of passport (if available)
5. 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.
6. Evidence that the potential international student can read, speak, and comprehend English fluently. (A former high school teacher can compose a statement on school letterhead or through an interview with one of the school directors.)

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](http://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 of Technology (ACC SCT) 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 of Technology (ACC SCT)  
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**

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 Peggy Brannan, 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. 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.

## LOCALIZED COST OF ATTENDANCE BUDGET 08-09

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	\$10,800	\$10,800	Tuition	\$10,800	\$10,800
Fees	\$100	\$100	Fees	\$100	\$100
Books/Supplies	\$1065	\$1065	Books/Supplies	\$1065	\$1065
Room & Board	\$2534	\$4344	Room & Board	\$6545	\$11,200
Personal	\$1407	\$2412	Personal	\$2646	\$4536
Transportation	\$959	\$1644	Transportation	\$959	\$1644
<b>Total Budget</b>	<b>\$16,865</b>	<b>\$20,365</b>	<b>Total Budget</b>	<b>\$22,115</b>	<b>\$29,365</b>

### 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
<b>Total Budget</b>	<b>\$9673</b>	<b>\$11,073</b>	<b>Total Budget</b>	<b>\$14,173</b>	<b>\$17,073</b>