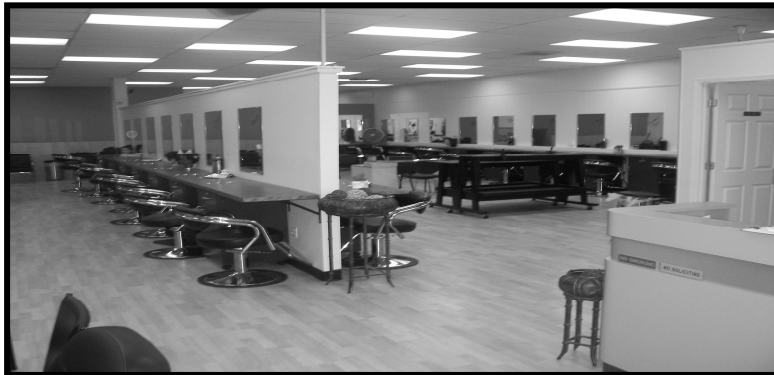


PJ's College of Cosmetology

Richmond, Indiana



Student Catalog
Revised 12/01/2008

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OWNERS

PJ's College of Cosmetology Inc.
Judith Stewart
Phillip Stewart

MAIN CAMPUS ADDRESS

WWW.GOTOPJS.COM

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115 North Ninth Street
Richmond, IN 47374
(765) 962-3005

CORPORATE OFFICE
PJ's College of Cosmetology
931 S. Rangeline Road
Carmel, IN 46032
(317) 846-6444

ADMINISTRATIVE STAFF

Chief Executive Officer
Main Campus Director
Technical Advisor
Education Director
Bookkeeper
Financial Aid Director
Instructors

Placement/Enrollment
Student Records
Supplies/Media
Maintenance

Judith Stewart
Annette Williamson
Angela Nolte
Laura Wallman
Dorothy Hood
Arlena McClish
Betty Fields
Genea Carden
Sara Criswell
Annette Williamson
Dixie Davis
Lisa Shindler
Tim Small

WELCOME FROM THE PRESIDENT

Welcome to PJ's College of Cosmetology. The administrators, instructors, and staff welcome you to this cosmetology college, which is dedicated to teaching all phases of cosmetology.

This catalog is designed to familiarize you with your role here. It explains the rules and regulations, which are necessary for the orderly operation of your school. It will clarify policies and acquaint you to PJ's College.

Again, welcome to PJ's College of Cosmetology. Make the most of your time, take advantage of what you find, give us the benefit of your ideas, and contribute with creativity as only you can.

Judith Stewart, President

ABOUT OUR COLLEGE

PJ's College of Cosmetology is a coeducational beauty school dedicated to improving the standards of our profession through education. We are committed to preparing our students for a productive and satisfying future. Our reputation for successful students and quality education, nurtured by over 35 years of experience, ensures a program designed to help you reach your fullest potential. To build a career, you will need the training to get your professional license. PJ's College of Cosmetology provides you the necessary tools and techniques to enable you to build a creative and rewarding career.

WE OFFER CAREER OPPORTUNITIES

Over the years, the beauty industry has grown and changed drastically and the need for creative, well-trained technicians is on the increase every day. If you like working with people and are willing to devote the time for professional training, then the opportunities in the hairdressing field are limitless. Graduates will be prepared for profitable employment. Following are some examples of the areas you may choose:

COSMETOLOGY

Hairdresser, Salon Manager, Hair Colorist, Salon Owner, Product Demonstrator, Skin Specialist, Manicurist, etc.

MANICURING/NAIL TECHNICIAN

Manicuring Specialist, Pedicuring Specialist, Product Demonstrator, Lecturer, Consultant

JUNIOR INSTRUCTOR

Cosmetology, Manicuring, Shampoo, Skin Care Instructor

ESTHETICS

Skin Care Specialist, Product Demonstrator, Lecturer, Consultant

OUR SCHOOLS MISSION AND OBJECTIVES

The educational programs offered by PJ's College of Cosmetology are designed to educate students in the art of cosmetology and encourage the development of creative design skills. Graduates will be knowledgeable in the methodology and have practical skills necessary to sit before the State Board of Cosmetology for licensing. Our objectives are as follows:

1. To help the students discover and develop the skills of their chosen field in order to earn a living.
2. To enlarge the student's store of knowledge, skills and understanding.
3. To contribute to the development of responsibility by self control, self-discipline and self-direction.

4. To stress in all things the importance of human relationships with the ideas and attitudes of trustworthiness and of willingness to cooperate with employers and employees.
5. To understand the problems and obligations of our community and to impart vision in seeking answers.
6. To foster, by example, an appreciation of professionalism and a sense of humor.
7. To prepare the student for state board examinations and promote a learning of skills.
8. To cultivate the imaginative designs which develop creativity particularly in cosmetology.
9. To create a sense of self worth and belonging.
10. To insure an awareness of needs and demands for professionalism, job procurement skills, and desirable social skills.

FACILITIES

Main Campus: 115 North Ninth Street, Richmond, Indiana,

PJ's facility includes the following:

CLASSROOM: The classroom is equipped with armchairs and desks to comfortably accommodate at least 20 students during lecture or theory classes. Each classroom contains a chalkboard, charts, and other visual aids to enable the instructor to communicate effectively with the class.

CLINIC/PRACTICAL SERVICES AREA: Each clinic area is designed to give the student the opportunity to practice actual salon procedures. All beauty services are carefully checked and supervised by licensed instructors. This area includes shampoo bowls, styling stations, hair dryers, facial area, manicure tables and blow-dry stations. Students perform beauty services for salon patrons and thus are gaining further experience with their skills.

RECEPTION AREA: Patrons of the salon are greeted and introduced to the student who will perform the needed beauty service. This area provides a pleasant and comfortable setting for the patron who arrives a few minutes early.

DISPENSARY AREA: This area is where hair color is formulated, all bleach is mixed, all perm solutions are poured into applicator bottles, and all products are stored and dispensed. Facilities are available to clean and sanitize all equipment and instruments.

STUDENT LOUNGE & LOCKER AREA: This area provides adequate space and comfort where students can store their personal items, eat their lunch and generally relax during break times.

HOUSING: PJ's College of Cosmetology does not offer housing facilities. The institution will aid in assisting students in finding available housing in the area if requested.

ACCREDITATION/LICENSING/ASSOCIATIONS

PJ's College of Cosmetology is accredited by the National Accrediting Commission of Cosmetology Arts & Sciences, 4401 Ford Avenue, Suite 1330, Alexandria, VA 22302, 703-600-7600 and operates under the guidelines of the commission. The National Accrediting Commission of Cosmetology Arts & Science is recognized by the United States Department of Education as a National Accrediting Agency for Post-Secondary Schools and Programs of Cosmetology Arts and Sciences. Accreditation by the National Accrediting Commission of Cosmetology Arts & Sciences assures our students that PJ's College has met, or exceeds standards of the cosmetology profession. The school is also licensed by Indiana Professional Licensing, IGCS Room W072, 402 West Washington Street, Indianapolis, Indiana 46204 as well as an active member of the American Association of Cosmetology Schools and the Indiana Cosmetology Educators Association. All teachers are members of the Cosmetology Educators Association (CEA). The school is approved to accept Veterans Administration students as well as Vocational Rehabilitation students. Accreditation and license certificates are posted for viewing on the clinic floor.

ADMISSION REQUIREMENTS

1. AGE:

Basic Cosmetology	16 ½ years of age
Manicuring Course	17 ½ years of age
Nail Technician Course	17 ½ years of age
Junior Instructor	18 years of age
Esthetician Course	17 ½ years of age
Shampoo Course	17 ½ years of age

Each applicant must be beyond the age of compulsory school attendance as set by the State of Indiana.

Cosmetology schools are prohibited from enrolling students who do not meet the education requirements for licenser unless they advise the student that he/she must obtain the education before he/she can obtain a license. Therefore, a student can enroll with an educational level of less than what is required at graduation, however, prior to graduation/state examination; the student must provide proof of the proper educational level.

2. EDUCATION:

Basic Cosmetology	10 th grade or its equivalency
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Manicuring Course	8 th grade or it's equivalency
Nail Technician Course	8 th grade or its equivalency
Junior Instructor	12 th grade or its equivalency
Esthetician Course	10 th grade or its equivalency
Shampooing Course	8 th grade or it's equivalency

All students admitted to the program must demonstrate their ability to benefit by either:

1. Certification to the school that they have a high school diploma or it's equivalency followed up with documentation of education, or
2. Determining the student's ability to benefit from the training offered by the institution on the basis of successful completion of an aptitude test, prior to admission. Such aptitude test is approved by the Department of Education and is independently administered. The school's enrollment counselor will assist you in setting an appointment for the test administration. All students are counseled and encouraged to get their GED.
3. All courses are taught in English.

NON-DISCRIMINATION CLAUSE

PJ's College of Cosmetology complies with the Civil Rights Act of 1964, which prohibits discrimination because of age, race, color, religion, sex or ethnic origin. Applicants are considered without regard to age, marital status, or the presence of a non-related medical condition or handicap.

PJ's College of Cosmetology does not discriminate on the basis of race/ethnicity, color, national origin, sex, disability, veteran status, or age in the administration of any of its employment, educational programs, admissions policies, scholarship and loan programs, recreational, and other school-administered programs.

HOURS OF INSTRUCTION

The school is open Tuesday-Friday 8:00 a.m. to 9:00 p.m., as well as Saturday 8:30 a.m. to 4:30 p.m. Indiana requires a minimum schedule of 20 clock hours per week attendance with no more than 10 hours per day attended. For full-time status, a student must be scheduled a minimum of 26 hours per week. Students are required to sign in and out, in addition to "punching" a time clock for verification of hours attended.

CLASS STARTING DATES

Enrollment at PJ's College of Cosmetology is done on a continual basis, with classes starting as follows:

Basic Cosmetology –	Last Tuesday of every month
Manicuring –	First Tuesday of every month
Nail Technician –	First Tuesday of every month
Junior Instructor –	Third Tuesday of every month
Esthetics –	Fourth Tuesday of every month
Refresher –	Each Tuesday

In the event a class starting date must be changed, students will be notified of the new date.

SCHOOL HOLIDAYS AND SCHOOL CLOSURES

The school is not in session during the following holidays:

New Year's Day, Memorial Day, Fourth of July, Labor Day, Thanksgiving Day, Christmas Day.

In case of unexpected closures, notification will be broadcasted on local Television and Radio stations.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACTS (FERPA)

The school guarantees the right of the student to gain access to their financial and academic files. An appointment should be scheduled with a school official. This school official will be present to provide supervision and interpretation of the records when reviewed. No information about the student will be released to third parties unless authorized in writing by the student.

Under FERPA, PJ's College affords students who are 18 years or over, or attending a postsecondary institution: access to their education records, an opportunity to seek to have the records amended and some control over the disclosure of information from the records.

Access to Education Records

PJ's College of Cosmetology will provide a student with an opportunity to inspect and review his or her education records within 45 days of the receipt of a request, provide a student with copies of education records or otherwise make the records available to the student if the student, for instance, lives outside of commuting distance of the school and redact the names and other personally identifiable information about other students that may be included in the student's education records.

Schools are not required by FERPA to: Create or maintain education records; Provide students with calendars, notices, or other information which does not generally contain information directly related to the student; and respond to questions about the student.

Amendment of Education Records

PJ's College of Cosmetology will consider a request from a student to amend inaccurate or misleading information in the student's education records; Offer the student a hearing on the matter if it decides not to amend the records in accordance with the request; Offer the student a right to place a statement to be kept and disclosed with the record if as a result of the hearing the school still decides not to amend the record.

A school is not required to consider requests for amendment under FERPA that: Seek to change a grade or disciplinary decision; Seek to change the opinions or reflections of a school official or other person reflected in an education record.

Disclosure of Education Records

PJ's College of Cosmetology must:

- Have a student's consent prior to the disclosure of education records;
- Ensure that the consent is signed and dated and states the purpose of the disclosure.

PJ's College of Cosmetology MAY disclose education records without consent when:

- The disclosure is to school officials who have been determined to have legitimate educational interests as set forth in the institution's annual notification of rights to students;
- The student is seeking or intending to enroll in another school;
- The disclosure is to state or local educational authorities auditing or enforcing Federal or State supported education programs or enforcing Federal laws which relate to those programs;
- The disclosure is to the parents of a student who is a dependent for income tax purposes;
- The disclosure is in connection with determining eligibility, amounts, and terms for financial aid or enforcing the terms and conditions of financial aid;
- The disclosure is pursuant to a lawfully issued court order or subpoena; or
- The information disclosed has been appropriately designated as directory information by the school.
- Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. PJ's College of Cosmetology considers "directory" information to include a student's name, address, telephone number, date and place of birth, honors and awards and dates of attendance. Parents and eligible students may notify the school if they wish to not have this information disclosed. The release of directory information allows the students to book clients for appointments and has notice of awards on the school web site and local publications.

Annual Notification

PJ's College of Cosmetology will annually notify students in attendance that they may: Inspect and review their education records; Seek amendment of inaccurate or misleading information in their education records; Consent to most disclosures of personally identifiable information from education records. Annual notification is posted on the school's bulletin board.

PJ's College of Cosmetology also complies with the FTC standards for safeguarding customer information. These standards apply to all customer information in the school's possession, regardless of whether such information pertains to students, parents or clients. Administrative, technical and physical safeguards that are appropriate are in place to insure the security and confidentiality of customer information, protect against any anticipated threats or hazards to the security or integrity of such information and protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer.

DRESS CODE & SUPPLIES

PJ's students are to wear professional uniforms at all times. Each student shall wear a clean, washable outer garment:

UNIFORM FEMALE:

PJ's Black Smock
Black shirt
Black uniform skirt or pants
Black or white professional shoes
Proper under garments
Socks or hose required
Pants should be 2" off the floor
Student Name tag required*

UNIFORM MALE:

PJ's Black Smock
Black shirt
Black trousers
Black or white professional shoes
Under garments required
Socks required
Pants should be 2" off the floor
Student name tag required*

**PJ's will provide one nametag. If the nametag is lost or misplaced it is the student's responsibility for purchasing a replacement.

PJ's uniforms may not be altered other than a light hem on the smock for proper length. PROHIBITED: shorts, bandannas, scarves, open toed shoes, sandals, heeled shoes, hats.

THE INSTITUTION RESERVES THE RIGHT TO CHANGE THE DRESS CODE AT ITS DISCRETION.

ADDITIONAL EXPENSES

Students are required to replenish their supplies that they consume such as paper, razor blades, notebooks, etc. Students also need to supply themselves with a padlock for use with the student lockers. Should a student lose or damage their electronic time card a replacement card must be purchased.

1500 HOUR COSMETOLOGY COURSE CURRICULUM

A study toward preparation to take a State Board examination to become a licensed cosmetologist in the State of Indiana.

Each student must attend 1500 hours of training plus complete the required Official Student Progress Book.

CURRICULUM: The first 300 hours of instruction are general theory class, both clinic and classroom, where students practice techniques taught on fellow students and mannequins. After the first 200 hours, a student is then allowed in the clinic area to provide services to patrons.

The remaining 1300 hours of instruction are in theory and practical class work and clinic practice.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours	Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Haircutting	100	150	250	Scalp Treatments	10	25	35
Sanitation	40		40	Facials and makeup	20	35	55
Statute and Rules	10		10	Hair coloring	40	60	100
Salesmanship	5	5	10	Temporary			
Management	10		10	Semi-permanent			
Manicuring	5	20	25	Permanent			
Pedicuring	5	15	20	Bleaching			
Hair Removal	5	10	15	Frosting			
Eyebrow				Permanent Waving & Chemical	70	300	370
Upper lip				Hair styling	70	210	280
Chin area				hair waving			
Anatomy	5		5	hair pressing			
Physiology	5		5	Fingerwaves			
Skin	5		5	Discretionary hours	215		215
Hair	5		5				
Electricity	5		5				
Chemistry	10		10				
Shampooing	5	30	35	Totals	640	860	1500

MANICURING COURSE CURRICULUM (450 HOURS)

A study toward preparation to take the State Board examination to become a licensed manicurist in the State of Indiana.

Each student must attend 450 clock hours of training plus complete the required Official Student Progress Book.

CURRICULUM:

Subject	Theory and Demonstration	Actual Practice	Total Hours
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	Practice		
Sanitation	40		40
Anatomy & Disorders	25		25
Statutes & Rules	10		10
Nail Techniques	40	160	200
Manicuring	10	50	60
Pedicuring	10	25	35
Chemistry	10		10
Salesmanship	5	10	15
Electric Drill & File	10	10	20
Discretionary hours	35		35
Total hours	195	255	450

NAIL TECHNICIAN COURSE CURRICULUM (600 HOURS)

A study toward preparation to take a State Board examination to become a licensed nail technician.

Each student must attend the 600 hours of training plus complete the school's progress requirements.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Sanitation	40		40
Anatomy & Disorders	50		50
Statutes & Rules	20		20
Nail Techniques	40	160	200
Manicuring	20	80	100
Pedicuring	20	50	70
Chemistry	20		20
Salesmanship	10	20	30
Discretionary hours	70		70
Total hours	290	310	600

ESTHETICS COURSE CURRICULUM (700 HOURS)

A study toward preparation to take the State Board examination to become a licensed esthetician in the State of Indiana.

Each student must attend 700 hours of training plus complete the required Official Student Progress Book.

The specific curriculum for Esthetician students:

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours	Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Chemistry of skin care				Safety precautions			
	15	25	40		5	15	20
Physiology and dermatology				Professional and personality development			
	30	30	60		20		20
Bacteriology, sterilization and sanitation				Management	25		25
	15	20	35	Salesmanship, marketing and retailing			
Introduction to and operation of skin care machinery				salon development			
	20	70	90	insurance			
Introduction to skin care				client records			
	15	30	45		5	20	25
Skin care	35	120	155	State statute and rules			
Makeup	15	35	50		10		10
Eyebrows and eyelashes				Discretionary hours			45
	10	30	40				
Hair removal (superfluous hair)							
	10	30	40	Total hours	230	425	700

JUNIOR INSTRUCTOR COURSE CURRICULUM (1000 HOURS)

A study toward preparation to take the State Board examination to become a licensed instructor in the state of Indiana. The junior instructor course requires 1000 clock hours of instruction. This instruction includes training in theory demonstrations, as well as, actual practice. After completion of teaching methods and techniques to include: course specific curriculum for the Junior Instructor Course.

Subject	Theory& Demonstration Practice	Actual Practice	Total Practice
Orientation& review of the Cosmetology curriculum	50	100	150
Introduction to teaching	60		60
Course outline & development	60	170	230
Laws and rules	30	20	50
Teaching	100	410	510
*assisting in the clinic & theory classrooms			
*practice teaching in clinic and theory classrooms			
Totals	300	700	1000

REFRESHER CURRICULUM (150 HOURS)

This course is especially for people who have been out of the cosmetology profession for a while and need to brush-up on the new methods of hair cutting, permanent waving, hair coloring, nail techniques, makeup and hair styling.

ENTRY REQUIREMENTS: Must be a licensed Cosmetologist.

CURRICULUM:

Subject	Total Hours
Hair Shaping	5
Curl Techniques	5
Permanent Waving	5
Hair coloring	5
Nail Techniques	5
Practical Application	100
Discretionary Hours	25
Total hours	150

SATISFACTORY PROGRESS POLICY REQUIREMENTS

Satisfactory progress in attendance and academic work is a requirement for all students enrolled at this school. In order to be making satisfactory progress toward a diploma, a student must maintain specified grade averages as well as proceed through the course at a pace leading to completion in the specified time frame. The student's academic and attendance progress will be reviewed monthly and formally evaluated in the following segments. For courses 1000 hours and over in length, a segment is equal to the scheduled attendance hours of 450. For courses less than 1000 hours to 301 hours in length, segments will be equal to 150 hours of scheduled attendance. For courses 300 hours or less in length, segments will be equal to 100 hours of scheduled attendance. Students meeting minimum requirements at evaluation will be considered as satisfactory progress until the next scheduled evaluation. This schedule will ensure that students are evaluated and attaining satisfactory progress by the midpoint of the course. Students evaluated and not meeting such requirements shall be deemed not making satisfactory progress and placed on probation.

ACADEMIC SATISFACTORY PROGRESS:

Students receive a number grade in theory work and also in clinic and practical work. An average of 75% is required for satisfactory standing. The following represents the equivalent of the grades assigned:

A	96% - 100%	Excellent
B	90% - 95%	Good
C	80% - 89%	Satisfactory
D	75% - 79%	Poor but Passing
F	Below 75%	Failure

When a student does not average 75% for the evaluated segment, he/she is placed on probation for one segment. During the probation period, it is the student's responsibility to retake any work. If by the end of the probation period the student has not raised his/her grade average to not less than 75%, he/she may be asked to interrupt the course rather than continue in an unsatisfactory manner. After such time, the student's progress is reviewed before a review board for consideration of continuing of education. Student report cards are issued to students twice per year.

This review process may be repeated at the school's discretion.

ATTENDANCE SATISFACTORY PROGRESS:

A student must satisfactorily complete a minimum number of hours towards his/her educational goal based on segments. The student must complete his/her course prior to 150% of the regular time frame scheduled for completion of the course the student enrolled in. The following is a listing of the courses offered, the regular time frame, and

the maximum time frame for completion in each instance. In order for the student to graduate within the maximum time frame, he/she must maintain an attendance percentage of at least 67% of the scheduled attendance. Note: Approved leave of absences are not computed in the maximum time frame. It also should be noted that in order to prevent over-contract charges, a student will have to maintain above a 90% attendance rate each month.

Course Name	Length (Hours)	Regular Time Frame		Maximum Time Frame	
		Full-time	Part-time	Full-time	Part-time
Refresher	150	5.77 weeks	7.5 weeks	8.66 weeks	11.25 weeks
Cosmetology (1500)	1500	13.42 months	17.44 months	20.13 months	26.60 months
Manicuring	450	17.31 weeks	22.5 weeks	25.97 weeks	33.75 weeks
Esthetics	700	26.92 weeks	35 weeks	40.38 weeks	52.50 weeks
Junior Instructor	1000	8.94 months	11.63 months	13.41 months	17.45 months
Nail Technician	600	23.08 weeks	80 weeks	34.44 weeks	44.78 weeks

The foregoing schedule is based on a schedule attendance of 26 hours per week for a full-time basis and 20 hours per week for a part-time basis. Students who are not attending at a level which will allow them to graduate by their maximum time frame will be placed on probation. Probation will last for on month and the student must bring their attendance to an acceptable level by the end of the probationary period. Additionally, the school monitors the students' attendance monthly and discusses problems they determine in this area so that it can be corrected at the earliest time possible.

Students failing to achieve attendance requirements during the probationary period may be asked to interrupt the course rather than to continue in an unsatisfactory manner. At such time, the student's progress is reviewed before a review board for consideration of continuing of education. Students that have been given additional probation time will have a designated schedule for attendance, as determined by the review board. Students failing to follow a designated schedule may be dismissed from the program. This review process may be repeated at the schools discretion. Leave of absences are not computed in the time frame. Course in-completion's, repetitions, and non-credit remedial courses have no effect upon satisfactory progress status.

In the event of a temporary interruption during the course, such as a leave of absence, the student's satisfactory standing will remain the same status upon reentry as it was at exiting.

FINANCIAL AID:

While on probation, during a student's first probationary period, they will be considered to be in satisfactory progress and will be eligible to receive Title IV funds.

APPEAL OF UNSATISFACTORY PROGRESS:

In case of mitigating circumstances (such as serious illness, death in the family, etc.) a student may appeal the finding of unsatisfactory progress by written explanation to the school's Appeal Committee, c/o Administration Office. The Appeal Committee may determine that the student is making satisfactory progress toward his/her diploma notwithstanding the failure to confirm within the time frame or minimum grade averages. All decision of the Appeal Committee will be final and included in the student's records. At which time, for students receiving Title IV aid, their funding would be reinstated.

TO REENTER/REESTABLISH ELIGIBILITY FOR FEDERAL FUNDS:

A student whose training is interrupted due to unsatisfactory progress and who wishes to reenter may upon approval from the Chief Executive Officer. A decision will be made regarding the student's reentry to the school. A student who is permitted to reenter must maintain satisfactory progress (as outlined above). It does not apply to voluntary withdrawals. Students who voluntarily withdraw from classes may reenter school after permission from the school administrator is granted. Students reentering school will reenter with the same satisfactory progress standing as when they left the course.

RE-ENROLLMENT:

Within one year of withdrawal date, the student may reenter with 100% tuition credit and hour credit. Credit for discounts and coupons are not honored for re-enrollment. After one year, a minimum of 150 hours may be required. All tuition payments made will be credited to the account if returned to school within one year from the drop out date. It will be up to the schools discretion to accept re-enrollments.

Students will be evaluated upon making application for re-enrollment based on hours needed to complete within the state law requirement. Indiana students must complete graduation requirements within a three (3) year period of their original start date.

Any student wishing to withdrawal from school should do so through the Administration Office. When the student is under legal age, the notice must be submitted by the parent or guardian. Students not formally withdrawing from classes, formal termination shall occur within 30 days of determination that the student has withdrawn without notifying the institution.

See reenter/reestablish eligibility for Federal Funds as to the guidelines for re-entry in regards to absent and make-up time.

GRADUATION

Upon completion of the required hours and progress requirements for each course and after passing the final exam, the student shall be given a State Board Application enabling them to apply for the State Board Examination for their state license. PJ's

College will also issue the student a graduate exit form to complete, along with the State Board Application. PJ's College asks that these papers be returned to the school director within 10 days of the last day of attendance. PJ's College reserves the right to require additional hours of education for those students who fail to meet this requirement. Additional education hours are determined at the school's discretion.

PJ's College will award each graduate a diploma upon the completion of the following graduation requirements:

- Completion of 1500 hours for Cosmetology (Indiana)
- Completion of the 450 hours for the Manicuring Course (Indiana)
- Completion of the 600 hours for Nail Technician
- Completion of 1000 hours for the Junior Instructor Course
- Completion of 700 hours for the Esthetics Course (IN)
- Completion of all State Board Progress Book requirements
- Completion of all tests with satisfactory passing grades
- Completion settlement of tuition account

GRADUATE EMPLOYMENT COUNSELING

PJ's College of Cosmetology will assist each graduating student in any way possible concerning job placement. Although we cannot guarantee employment, we make an active effort through interviews with students and salon owners and manager.

Upon graduation, the student is asked to sign a release statement for the purpose of potential employers' inquiries and references; as well as, an agreement to job placement terms and condition. The school's job opportunities consist of salon requests and classified ads. An Employment Opportunity bulletin board is located in the placement office where all prospective jobs are posted.

WITHDRAWAL /TERMINATION FROM SCHOOL

Any student wishing to withdrawal from the program should do so through the Administration office. When a student is under legal age, the notice must be submitted by the parent or guardian. Students should note that withdrawing from the program might result in a balance due to the institution. An additional withdrawal/termination fee of \$150.00 will be charged to all account that fails to complete the program. This fee may be waved based off extenuating circumstances and approved by the Chief Executive Officer, Judith Stewart. This charge is in addition to tuition and fees already due to the institution. Students receiving Title IV funds will also have a Return of Title IV calculation made on their account which may result in funds already posted to their account begin returned back to the US Department of Education. In the event a student fails to submit formal termination (in writing), formal termination shall occur within 30 days of a determination by the institution that the student has withdrawn.

REFUND POLICY

- An applicant not accepted by the school shall be entitled to a refund of all monies paid, with the exception of any non-refundable application fee.
- If the student cancels within three business days, all monies collected by the school shall be refunded, with the exception of any non-refundable application fee.
- The refund policy applies regardless of whether or not the student actually started training.
- Students must cancel in writing
- The cancellation date is determined by postmark or date of notification delivered in person.
- If the student cancels after three business days, but prior to the starting of class, the student is entitled to a full refund less the application fee, registration or enrollment fee.
- All monies due are refunded within 30 days of written cancellation or termination or in the event of Return of Title IV in accordance with standards required under Federal Regulations.
- If the student does not notify the school that s/he is withdrawing, formal termination shall be based on monitoring or participation determined by PJ's College of Cosmetology.
- Students who do not return from an approved leave of absence will have their last date of attendance determined as the termination date.
- Costs not included in tuition are stated in the school catalog and the enrollment agreement.
- Any non-refundable items are identified in the enrollment agreement.
- All fees are identified in the school catalog and on the enrollment agreement.
- If a course is canceled subsequent to a student's enrollment, and before instruction in the course has begun the school at its option may provide a full refund of all monies paid or provide completion of the course.

Tuition Adjustment

For students who enroll in and begin classes, the following schedule of tuition adjustment will be considered:

Percentage length completed		Amount of total tuition owed to the school
0.01% to	4.9%	20%
5% to	9.9%	30%
10% to	14.9%	40%
15% to	24.9%	45%
25% to	49.9%	70%
50% and	over	100%

Return of Title IV Funds

1. A student's percentage of Title IV aid earned is calculated. PJ's College of Cosmetology defines enrollment time as the clock hours scheduled to have been completed as of the withdrawal date in the payment period or period of enrollment. PJ's College's date of determination for withdrawal is no later than 14 days from the student's last date of attendance according to the school's attendance records. The determination of enrollment time and a student's withdrawal date is used to comply with R2T4 requirements.
 - Then the amount of Title IV aid is determined
NOTE: Any student who withdraws at any point after the 60% point in the payment period has earned 100% of their Title IV aid.
 - The amount of Title IV aid that must be returned is determined
 - The amount of unearned Title IV aid that must be returned by the school is calculated.
 - Finally, the amount of unearned Title IV aid that must be returned by the student is determined.
NOTE: If it is determined that a student must return a portion of the Title IV aid received, the school will notify the appropriate agency or student within 30 days of the determination that the student withdrew from school.
 - If it is determined that the amount of aid disbursed to the student is less than the amount of aid the student has earned, then a post withdraw disbursement is made to receive the amount of aid earned by the student.

The following list contains the types of Title IV aid that are subject to being refunded according to the Return of Title IV Funds policy, either by the school, the student, or both (not necessarily in this order): Federal Direct Student Loan Program (subsidized, unsubsidized, and Plus loans), Pell Grants and FEOG Grant.

NOTE: The Return of Title IV calculation may result in funds that have already posted to the student account being returned. Students then assume the responsibility for payment on their account balance. Generally a withdrawal from a program will result in an outstanding balance with PJ's College of Cosmetology. Balances unpaid after leaves a program may be submitted to a collection agency for further collection of debt.

Please see the Financial Aid Office for examples of refunds.

2. ENROLLMENT TIME IS DEFINED AS THE TIME ELAPSED BETWEEN THE ACTUAL STARTING DATE AND THE DATE THE STUDENT NOTIFIES THE SCHOOL OF THEIR TERMINATION OR THE DATE THE SCHOOL DETERMINES THE STUDENT WITHDREW. All monies due the applicant shall be refunded within 30 days of formal cancellation by the student as defined above, or the last day of physical attendance, or in the case of a leave of absence, the documented date of return. PJ's College of Cosmetology defines enrollment time as the clock hours scheduled to have been completed as of the withdrawal date in the payment period

or period of enrollment. PJ's College's date of determination for withdrawal is no later than 14 days from the student's last date of attendance according to the school's attendance records. The determination of enrollment time and a student's withdrawal date is used to comply with R2T4 requirements.

When situations of mitigating circumstances are in evidence, the school may provide a refund, which exceeds this policy.

All extra costs, such as books, equipment, and enrollment fee/application fee are adjustment computations. These items become the property of the student when issued and are non-refundable except as stated above.

If the school is permanently closed and no longer offers instruction after a student has enrolled; the student shall be entitled to a pro rata refund. If a course is canceled subsequent to a student's enrollment, the school shall at its option: 1. Provide a full refund of all monies paid. 2. Provide completion of the course. Students will be notified in writing by mail of unexpected closures due to extenuating circumstances.

An additional withdrawal termination fee of \$150.00 will be charged to all accounts that withdraw from the program.

TEMPORARY WITHDRAWAL/ LEAVE OF ABSENCE

An approved leave of absence (LOA) is a temporary interruption in a student's program of study. In order for a LOA to qualify as an approved LOA the following criteria must be met: Students must submit a request for LOA in writing and include the reason for the request; the student must provide a reasonable assurance that they will return from the LOA; approval from the CEO or her representative must be designated on the LOA form; PJ's College of Cosmetology will not assess the student any additional institutional charges during or due to the LOA; the LOA together with any additional leaves of absence can not exceed a total of 180 calendar days in a 12-month period; the student will resume training at the same point in the program as they were prior to the LOA; if the student is a Title IV loan recipient, the student will be notified of the effects the student's failure to return from the LOA may have on the student's loan repayment terms, including the expiration of the student's grace period and counseling with regard to the effects of a temporary withdrawal from the course.

Title IV processing on the student account will continue as previously awarded for the period after the student has returned from the LOA. Students will be notified of the student's rights and responsibilities with respect to enrollment and receipt of financial aid as it relates to an approved leave of absence as well as the awareness that they may choose to return early from the approved LOA. Any student failing to follow the school's policy in requesting a LOA will not be granted an approved LOA and their account will be processed according to PJ's College of Cosmetology's withdrawal procedures.

TRANSFER POLICY

Transcripts and transfer document requests should be made in writing through the Administration Office. A transcript charge of \$10.00 will be assessed to students transferring to another school prior to completion of training. Our school, operating in accordance with state regulations, will accept transfer students from another school. PJ's College does not, however, give credit for more than one-half the total hours of instruction mandated by state law, unless an exception is warranted and approved by the Chief Executive Officer (Judith Stewart).

FINANCIAL AID

PJ's college of Cosmetology is approved by the United States Department of Education to offer the following federal financial assistance programs, whereby an eligible student is awarded a grant for post secondary education. To be considered eligible to receive financial aid, a student must be enrolled in an eligible program, attend at least at a half-time basis and be a U.S. citizen or eligible non-citizen. Additionally, to be eligible for financial aid students must demonstrate a financial need based on income and other personal information. Financial aid awards are determined upon program budgets representing the cost of attendance. These budgets will vary depending on the program. The budgets are available for review at the financial aid office. Financial aid applicants will be required to sign a statement verifying that they do not owe a refund on any grant and are not in default of any loan and will use all Title IV money for related school expenses.

PELL GRANT: This federal grant is based on the financial need of the family. The Pell Grant is a type of funding that is not required to be repaid.

WILLIAM D. FORD FEDERAL DIRECT STUDENT LOAN: This loan may provide eligible students with long term low interest loans for educational expenses through the United States Department of Education, Direct Loan Servicing Center.

PJ's College of Cosmetology also participates in the following programs:
Veteran's Administration, Vocational Rehabilitation, JTPA.

The academic year for financial aid purposes is defined as 900-clock hours/and or 30 weeks.

A student must be of compulsory age as determined by the Indiana State Department of Education to qualify for financial aid.

POLICIES AND PROCEDURES FOR VERIFICATION

This institution has developed the following Policies and Procedures regarding the verification of information provided by applicants for federal aid under Title IV programs.

1. Only those students who are selected for verification by the Department of Education will be required to submit supporting documentation.
2. No Pell Grant funds will be disbursed prior to the completion of verification.
3. A Williams D. Ford Federal Direct Student Loan may be certified by the institution prior to the completion of verification. However, the student has but 45 days from the time of disbursement to provide the necessary documentation. If not completed by that time, the loan will be canceled.
4. For Pell, the student will have until 60 days after his/her last day of physical attendance or the end of the academic year, whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the school for payment of all tuition and fees due or risk termination at the option of the school. After the passage of the aforementioned period, all financial aid that might have been due is forfeited.

Students have the right to appeal any financial aid determinations. An appointment should be scheduled with the financial aid officer to discuss and review their file before the appeal committee.

TARDINESS, ABSENCES & MAKE-UP WORK

Students who arrive more than ten minutes late for theory class must wait until 9:30 am to clock into classes for the day. All make-up work must be scheduled and approved by the school director. Should a student miss more than five consecutive days, this may result in termination from the school.

SCHOLARSHIPS

Scholarships are available to students currently in school who prove to be outstanding and/or have excess need. These scholarships are administered by the Administration Office. Furthermore, the school may award a scholarship to any outstanding senior in an area high school. This award may not necessarily be made annually. The application must be submitted and reviewed by the Scholarship Committee, who will determine the amount of the award.

ADVISING

All staff members are available for individual advising of students with school related challenges. Staff members are knowledgeable for advising in areas of academic/curriculum, career counseling and placement services. Staff members are

not professional counselors; however, they can offer referrals for confidential counseling for emotional and drug/alcohol problems.

VIOLATION OF SCHOOL RULES AND REGULATION

School rules and regulations pertaining to equipment, sanitation, dress code, attendance and conduct will be explained to each student. Violation of these rules can result in temporary or permanent suspension from school.

RULES AND REGULATIONS

1. Students must report to school promptly. Students who arrive after their scheduled time may not be allowed to enter classes. A late student must report to the Director's office.
2. Students are required to wear the dress code uniform established by PJ's College at all times while clocked in.
3. The use of illegal drugs or alcohol before or during school hours is strictly prohibited. Students found in violation of this rule will be terminated immediately.
4. Your attendance is crucial. Absenteeism will not be tolerated. Absences must be phoned in to the school director prior to your scheduled time to arrive. Absence from class without acknowledgment is not permitted. Late students must first report to the office before clocking in.
5. Foreseen absences due to vacation must be arranged with the school director.
6. Your time card is our document of your clock hours attended. Be sure to clock yourself in and out daily, otherwise you will not be recognized. Students must clock out at any time when they leave the school premises. If a time card is lost or damaged beyond re-issuable condition, a fee of \$5.00 will be charged to the student for replacement.
7. No telephone privileges except in emergencies. Telephones are for business use only.
8. Students must understand the importance of professionalism and conduct themselves in such a manner while in school. This would include showing courtesy and respect to fellow students, patrons and PJ's staff.
9. A lunch break is required after 6 hours of instruction. No more than ½ hour is allowed without approval.
10. PJ's College is a non-smoking school.
11. To present ourselves as professionals, there is no chewing gum; eating or drinking in any area except the student lounge.
12. Students must report to school prepared with equipment.
13. Students denying a clinical assignment will be clocked out and sent home.
14. There will be a \$25.00 charge for schedule changes. Any exception must have approval from the school administrator, CEO.
15. If graduation requirements are not completed by the term to end on the contract, an additional \$8.50 per hour charge may be assessed until these requirements are met.
16. Each student is held responsible for his/her own equipment and personal property. Equipment and personal property left in the school beyond thirty (30) days is considered abandoned. All abandoned property is discarded.
17. Any student caught stealing will be expelled from school.
18. Student hours shall be transferred to another school upon written request, provided that all accounts are paid in full and a \$10.00 transcript fee is paid.

19. All make-up time is at the discretion of the school official. Students must schedule and receive approval prior to attending additional hours.
20. Cellular Telephones, pagers, beepers and other communication devices are not allowed in the classroom or on the clinic floor. These devices create distractions in an otherwise productive learning atmosphere.

INTERNAL GRIEVANCE PROCEDURE

Student grievances should be first directed to your school director. If the situation is not resolved the student should submit his/her grievance in writing to the corporate office. Any such materials received will be reviewed by the Chief Executive Officer.

Student Appeal Procedure

Students may appeal any decision by using the following procedure:

1. Submit a written request for a hearing to the corporate office and include:
 - Name, address, and telephone number of person requesting the hearing.
 - Date of incident or decision.
 - Written statement of incident or decision being appealed.
 - Names, addresses, and telephone numbers of persons (other than the student) who have knowledge regarding this appeal.
2. A date for the hearing will be set within thirty (30) days from the date the request is submitted. The student and the school may request information from witnesses.
3. The hearing will be held at the school location or the corporate office at the discretion of the Chief Executive Officer.
4. The hearing officer will be the Chief Executive Officer or a person designated by the Chief Executive Officer or a person designated by the Chief Executive Officer to act on her behalf, as chairman of the impartial board.
5. The hearing officer shall make all decisions with respect to procedure and the type of hearing to be held.
6. The hearing officer shall render a written description, signed by the owner, within thirty (30) days of the date of the hearing.
7. The decision of the Chief Executive Officer shall be a final decision.

FIRST AID

All students must complete the enrollment application, which includes personal data. The enrollment application is kept in the student's file.

Rendering first aid at PJ's College does not mean the treatment of major injury or illness. It does mean "the immediate and temporary care given a victim of an accident or illness".

Should a student become ill or have an accident during the school day, the instructor should be notified immediately. The school has a first aid kit on hand to respond to these instances.

There are accident report forms in the school office. These should be filled out when the injury is of serious nature that medical assistance may be required. To protect both parties, the signature of the patient should be obtained at the time of assistance unless the patient is physically and or mentally incapable. These confidential reports should be mailed to the Administration Office.

CHANGES AND REVISIONS

The school retains the right to change and/or revise materials, programs, classes, dress code, start dates and policies as changing conditions and law may dictate.