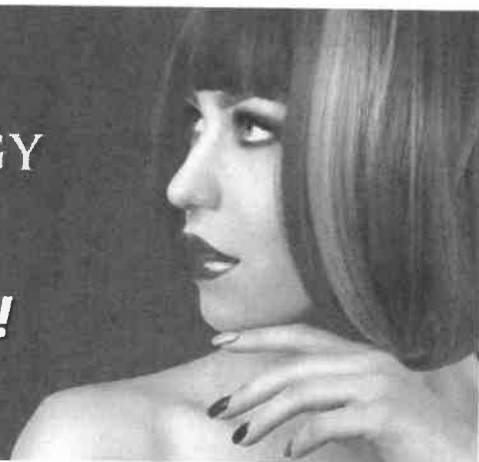




Cadillac
INSTITUTE OF COSMETOLOGY

Building Beautiful Careers for Over 25 Years!



STUDENT HANDBOOK & COLLEGE CATALOG

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This catalog is published in English only. All programs are taught in English.

CADILLAC INSTITUTE OF COSMETOLOGY

205 NORTH MITCHELL STREET

CADILLAC, MICHIGAN 49601

(231) 775-3642

www.instituteofcos.com

OWNER

Ryan J. Gregory

ADMINISTRATION

Ryan J. Gregory

C.E.O., President, College Director, Dean of Education,

Admissions Representative, Licensed Cosmetology Instructor

Dena L. Gregory

College Manager, Vice President, Admissions Director, Financial Aid Director,

Licensed Cosmetology Instructor

Jordan Hibbs

C.F.O., Disbursement Officer

Hope L. Bell

Licensed Cosmetology Instructor, Financial Aid Assistant

Naomi Rees

Licensed Cosmetology Instructor

Kaylyn Ash

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TITLE IV AND TITLE IX, SECTION 504 COORDINATOR

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CLASSROOM AND LAB INSTRUCTORS

Ryan Gregory

Hope Bell

Naomi Rees

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LICENSING

Michigan Department of Licensing and Regulatory Affairs LARA

Board of Cosmetology

P.O. Box 30004

Lansing, MI 48909

<http://www.michigan.gov/lara>

(517) 373-1820

ACCREDITATION

National Accrediting Commission of Career Arts and Sciences 3015

Colvin Street

Alexandria, VA 22314

<http://naccas.org>

(703) 600-7600



WELCOME

The Cadillac Institute of Cosmetology would like to welcome you to the career of Cosmetology and Cosmetology Instructor.

The Cadillac Institute of Cosmetology is owned and operated by Ryan J. Gregory. He grew up in the Cosmetology field, as his parents James and Dena Gregory have been Cosmetology educators and school owners for over 30 years. Ryan has been a cosmetology educator for over 10 years and also holds a Bachelor of Science degree from Saginaw Valley State University. He is passionate about encouraging talented and highly qualified individuals that will one day become our industry's leaders.

Along with your college's owner, each of your Instructors have experience working behind the chair. Each of them shares a passion that is going to keep you excited and eager to learn more. They do what they love and share that drive and motivation with you! Cadillac Institute of Cosmetology teaches to the highest standards of customer service and responsibility, teamwork and integrity.

During your journey through college they are committed to you and your education and will continue to be there for you even after graduation!

MISSION STATEMENT

The mission of the college is to educate each student in both theory and practical experience, to adequately prepare the student for the Michigan State Board Examination, and also train the student to be able to seek and find gainful employment in their chosen field.

LOCATION AND FACILITY

Cadillac Institute of Cosmetology is located on Mitchell Street in downtown Cadillac with restaurants and other businesses nearby.

Theory and clinic classrooms are housed on the second floor of an up to date, three story building. The facility more than meets the space and equipment requirements of the general rules of the Michigan State Board of Cosmetology.

You may compare this institution with others by using the College Navigator tool provided by the National Center for Education Statistics at <https://nces.ed.gov/>.

Illustration 1: Photo by: Ryan Gregory



COSMETOLOGY COURSE OUTLINE

OBJECTIVE & GOALS

Cadillac Institute of Cosmetology provides complete and professional training to students in the skills and techniques required for the State of Michigan licensing of Cosmetologists. Instructors strive to help the students develop a sense of professionalism while working with guests along with building professional business ethics and practices.

The goal for each student is to educate them in both theory and practical experience to obtain gainful employment in a professional salon as an entry-level licensed Cosmetologist, and to develop effective employer/employee relationships and communication skills.

COURSE DESCRIPTION - CIP 12.0401

Cosmetology means 1 of the following services or a combination of the following services:

HAIR CARE SERVICES: means arranging, cutting, dressing, curling, waving, cleansing, singeing, bleaching, coloring, tinting, trimming, styling, relaxing, perming, straightening, or similar work upon the hair of the head or a wig that an individual is wearing.

SKIN CARE SERVICES: includes the following services or a combination of services:

Beautifying the skin of the body of an individual by the use of cosmetic preparations, antiseptics, tonics, lotions, or creams, including body wrapping. Cleansing or stimulating the skin of the body by the use of the hands, devices, apparatus, or appliances with or without the use of cosmetic preparations, antiseptics, tonics, lotions, or creams. The temporary removal of hair from the body of an individual by the use of depilatories, waxes, razors, scissors, clippers or tweezers. Giving facials, applying removable makeup, applying eyelashes, or any other application of a preparation or beauty enhancement to the body of an individual but does not include applying permanent makeup or the use of tanning equipment.

MANICURING SERVICES: means the cleansing, filing, shaping, buffing, polishing, or beautifying of the nails or the hands or feet, and the cleansing, massaging, stimulating, exercising, or beautifying of the skin of the hands, arms, and feet, manually or with the use of tools, appliances, or cosmetics preparations, including the repair of nails, or the creation or decoration of artificial nails. Manicuring services do not include the practice of podiatric medicine and surgery as defined in section 18001 of the public health code, 1978 PA 368, MCL 331.18001.

COURSE LENGTH

The Cosmetology course is 1500 clock-hours in length.

Attendance Schedules

Full time students are expected to attend for a total of 30 hours per week, for a total of 50 weeks (12 months), 54 weeks including 7% grace time (13 months).

FULL TIME SCHEDULE EXAMPLE:

Jr. Status: Monday through Friday: 8:30 am - 3:30 pm w/ 1-hour total break(s) = 30 hours/week
Sr. Status: Tuesday through Friday: 8:30 am - 3:30 pm w/ 1-hour total break(s) **AND**
* Every Saturday: 8:00 am - 3:00 pm w/ 1-hour total break(s) = 30 hours/week

$\frac{3}{4}$ time students are expected to attend 18 hours/week as a Junior student and as a Senior student, a weekly average of 21 hours. $\frac{3}{4}$ time students attend for a combined total of 74 weeks (17 months), 80 weeks including 7% grace time (19 months).

$\frac{3}{4}$ TIME SCHEDULE EXAMPLE:

Jr. Status: 3 days during the week 8:30 am - 3:30 pm w/ 1-hour total break(s) = 18 hours/week
Sr. Status: 3 days during the week: 8:30 am - 3:30 pm w/ 1-hour total break(s) **AND**
*Every Other Saturday: 8:00 am - 3:00 pm w/ 1-hour total break(s) = Avg. 21 hours/week

$\frac{1}{2}$ time students are expected to attend 12 hours/week as a Junior student and as a Senior student, a weekly average of 15 hours/ week for a combined total of 106 weeks (25 months), 113 weeks including 7% grace time (26 months).

$\frac{1}{2}$ TIME SCHEDULE EXAMPLE:

Jr. Status: 2 days during the week: 8:30 am - 3:30 pm w/ 1-hour total break(s) = 12 hours/week
Sr. Status: 2 days during the week: 8:30 am - 3:30 pm w/ 1-hour total break(s) **AND**
*Every Other Saturday: 8:00 am - 3:00 pm w/ 1-hour total break(s) = Avg. 15 hours/week

*Saturdays are mandatory for ALL students and will be color coded either Orange or Purple as indicated on the student's Enrollment Agreement. Exceptions will be made at the discretion of the Director.

COSMETOLOGY EQUIPMENT & BOOK(S)

All students are responsible for obtaining the required books, *Pivot Point Fundamentals*, (ISBN: 978-1-940593-40-1, 978-1-940593-41-8, 978-1-940593-42-5, 978-1-940593-43-2, 978-1-940593-44-9, 978-1-940593-44-9, 978-1-940593-45-6, 978-1-940593-46-3, 978-1-940593-47-0, 978-1-940593-48-7, 978-1-940593-49-4, 978-1-940593-50-0, 978-1-940593-51-7, 978-1-940593-52-4).

A student, at their option, may purchase the required book(s) from the college or from an outside vendor, pivotpointstore.com. In addition to the printed version of the textbooks, students will need to purchase a virtual classroom seat into LAB (Learn About Beauty) from the College. LAB is Pivot Point's digital learning platform and social learning environment.

The college will provide, free of charge, a copy of the State of Michigan Cosmetology Rules & Regulations.

Each student will be furnished with a list of the required equipment. A student, at their option, may purchase the required equipment as a kit from the college or as individual pieces from an outside vendor. A list of vendors, along with their contact information will be given to the student at registration. Supplies that are purchased by the student from an outside vendor must be of similar quality and brand as in the kits offered by the college. There are times when the college has available gently used kits which come at a discounted rate. For more information on gently used kits, contact an Admissions Representative at 231-775-3642.

Students who transfer/re-register into the Cosmetology Course may have the option to purchase only items needed to complete the required equipment at a pro rata rate. For more information regarding the purchase of a transfer/re-register kit, contact an Admissions Representative at 231-775-3642. Students are required to have equipment and the required book(s) on the first day of class unless other arrangements are made in advance. Equipment and book(s) may be purchased using federal student financial aid if the student qualifies.

EXPENSES - ACTUAL COST TO THE STUDENT

Classes beginning July 1, 2024 through June 30, 2025.

Registration Fee	\$95.00
Tuition	\$10,050.00
Pivot Point LAB	\$100.00
Prosper U	\$106.00
**Book(s) Fee + Tax	\$450.50
**Equipment Fee + Tax	\$1,802.00
TOTAL	\$12,603.50

****Students may choose to purchase Non-Institutional Equipment and Books from Cadillac Institute of Cosmetology or elsewhere.**

ESTIMATED COST OF ATTENDANCE - THIS IS NOT THE ACTUAL COST TO THE STUDENT

Estimated Cost of Attendance factors in how much it will cost a student to attend the course outside of just the cost of tuition, kit, book(s), and registration fees. It takes into consideration things such as, average cost of room and board, dependent care and transportation. For those independent students that have children/dependents, they will also be given a child/dependent care cost allowance that will be added into the totals below.

ESTIMATED COST OF ATTENDANCE 2024 – 2025 without child/dependent care allowance without eyelash extension supply kit allowance <u>THIS IS NOT THE ACTUAL COST TO THE STUDENT</u>			
	<i>1st Academic Year - 900 Hours</i>	<i>2nd Academic Year - 700 Hours</i>	<i>Total - 1600 Hours</i>
Independent/Dependent Students Not w/Parent	\$30,189.50	\$18,654.00	\$48,843.50
Dependent Students w/Parent(s)	\$23,109.50	\$13,934.00	\$37,043.50

INSTRUCTIONAL METHODS

Students are taught Cosmetology theory and practical applications throughout their entire education. There are two levels of training: Junior level and Senior level. During the first 350 hours of training a student is referred to as a Junior Student. This student level works in the Junior theory class and the Junior lab. Students will receive a virtual classroom seat into LAB (Learn About Beauty). LAB is Pivot Point's digital learning platform and social learning environment. Along with LAB, students will also receive lectures, have written assignments, projects, and tests. They participate in hands-on demonstrations and practice practical assignments on manikins and other students.

Once a Junior student has accumulated 350 hours and satisfactorily passed a preliminary practical exam, the student is promoted to the Senior level. At this level students are assigned a styling station in the student salon. Once there, they are taught the skills necessary for performing all aspects of cosmetology services on paying guests. Students who are performing services in the student salon are supervised by a licensed Cosmetology Instructor.

Students at the senior level are taught more advanced practical techniques and theory concepts. Their education continues with lectures, demonstrations, and practical assignments on manikins and other students as well as paying guests of the student salon.

CONTENT OF UNITS OF INSTRUCTION - COSMETOLOGY

	STATE OF MICHIGAN BOARD OF COSMETOLOGY				CADILLAC INSTITUTE OF COSMETOLOGY			
CURRICULUM REQUIREMENTS	Theory Hours	Practical Hours	Total Hours	MPAs	Theory Hours	Practical Hours	Total Hours	MPAs
Health and safety related to hair care services, manicuring services, skin care services, and natural hair cultivation that include all of the following topics: (i) Anatomy and Physiology (ii) Chemical Safety (iii) Diseases and Disorders (iv) Laws and Rules (v) Occupational Safety (vi) Personal Hygiene (vii) Sanitation (viii) Equipment, supply, and tool safety	100	100	200	Health and safety must be included in all practical applications	100	100	200	Health and safety must be included in all practical applications

Hair care services and natural hair cultivation that include all of the following topics: (i) Arranging (ii) Artificial Hair (iii) Bleaching (iv) Cleansing (v) Curling (v) Cutting (vii) Coloring and Bleaching (viii) Dressing (ix) Perming (x) Relaxing (xi) Singeing (xii) Straightening (xiii) Tinting (xiv) Waving (xv) Natural Hair Cultivation	250	800	1050	425	250	800	1050	897
Esthetic services that include all of the following topics: (i) Beautifying the skin using cosmetic preparations, chemicals, and liquids, including body wrapping. (ii) Cleansing the skin with hands and equipment. (iii) Temporary Hair Removal (iv) Facials, Makeup, and Eyelashes	50	75	125	25	50	75	125	175
Manicuring services that include all of the following: (i) Artificial Nails, Extensions, and Repairs (ii) Manicuring (iii) Pedicuring	50	75	125	25	50	75	125	75
TOTAL	450	1050	1500	475	450	1050	1500	1147

SEQUENCE OF CURRICULUM-Students will be taken through an Orientation on their first scheduled day of class.

Theory

There may be other tests, quizzes, and/or projects that are not included on this chart. The topics listed are in no particular order. Most lessons will include module workshops not listed below.

Tests will be graded according to the Satisfactory Academic Progress Policy.

JUNIOR THEORY 0-350 Hours

PU=Prosper U Courses

<u>Lesson</u>	<u>Modules</u>
----------------------	-----------------------

101 Life Skills	1-6
102 Basic Science	2, 3, 12
102 Trichology	14-17
PU Fast Track #1	1-3
PU Fast Track #2	4-6
PU Fast Track #3	7-8

JUNIOR THEORY CONTINUED

105 Sculpture/Cut	2, 3, 6, 9, 12, 15, 19, 20
106 Men's Sculpture	1
107/108 Hair Design & Long Hair 107: 2&3 108: 2&3	
110 Color	1, 3, 6, 7
111 Perm/Relaxer Keratin Complex PBO Certification	3, 4, 13,14
112 Skin/Bioelements	3, 6, 11
113 Nails	2, 3
MI Basic Rules & Regs	
PM Product Knowledge	
JR Practical	

SENIOR THEORY 351-1500 Hours

PU=Prosper U Courses

<u>Lesson</u>	<u>Modules</u>
----------------------	-----------------------

102 Microbiology & Chemistry	1, 11, 13
102 Anatomy and Physiology	4-8
102 Electricity	9-10
103 Business	1-10
PU Money Habits	00-6
104 Client Centered Design	1-6

SENIOR THEORY CONTINUED

105 Sculpture/Cut	1, 4, 5
107 Hair Design	1, 4-6, 8, 15
108 Long Hair	1, 4, 5
109 Wigs & Additions Feed in Braids & Extensions	1-4
110 Color	2, 4, 5, 8, 9
111 Perming	1, 2, 5, 6
111 Relaxing	12, 15, 16, 20
112 Skin	1, 2, 4, 7, 10, 12
113 Nails	1, 4, 5, 8, 9
Textured Hair	
Lash Extensions	
MI Sr Rules & Regs	
Portfolio & State Board Prep Class	
Final Exams & Practical	

Minimum Practical Applications – Breakdown by Service

Amounts listed in this chart designated the minimum requirements of the course. Students should expect to perform well above these numbers. Formal practical evaluations will be graded according to the Satisfactory Academic Progress Policy.

MINIMUM PRACTICAL APPLICATION (MPA)	MINIMUM AMOUNT REQUIRED
Health and Safety	Health and safety must be included in all practical applications
Arranging	150
Artificial Hair	50
Bleaching	40
Cleansing Hair	100
Curling	40
Cutting	150
Coloring and Bleaching	30
Dressing	150
Perming	50
Relaxing	15
Singeing	2
Straightening	20
Tinting	30
Waving	20
Natural Hair Cultivation	50
Use of Cosmetic Preparations	25
Skin Cleansing	50
Temporary Hair Removal	50
Facials, Male-up, Eyelashes	50
Artificial Nails, Extensions, Repairs	20
Manicuring	40
Pedicuring	15
Prosper U	35

GRADING PROCEDURES (SATISFACTORY ACADEMIC PROGRESS EXCERPT)

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical applications or experiences.

Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skill evaluations will be conducted during the course of study. Practical skills are evaluated according to the book and the Michigan State Board Exam procedures and set forth in practical skills evaluation criteria adopted by the college. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments.

Numerical grades are considered according to the following scale:

91% - 100%	Excellent
81% - 90%	Very Good
75% - 80%	Satisfactory
Below 75%	Unsatisfactory

GRADUATION REQUIREMENTS

The College will grant a Diploma and Official Transcript for the applicable course when the student has successfully completed all graduation requirements including: required course hours, all phases of study, required tests, practical assignments and portfolio; passed a final comprehensive written and practical examination; completed all exit paperwork; attended an exit interview and the student's account is paid in full.

LICENSING EXAM & REQUIREMENTS

Upon graduation, it is the graduate's responsibility to register with the State of Michigan Department of Licensing and Regulatory Affairs (LARA). This can be done online at www.michigan.gov/miplus. The student is also responsible for the \$63.00 fee required for a one (1) year license. The State of Michigan, before issuing a license, requires the following to be met by the individual: 1) be not less than 17 years of age, 2) be of good moral character*, 3) has an education equivalent to the completion of the ninth grade, 4) has completed not less than a 1,500-hour course of study in a licensed school of cosmetology whose training shall include a minimum number of practical applications, and 5) has passed an examination prescribed by the department and the board.

*Please see Conduct – Generally Know Prerequisites for Employment for "Good Moral Character" defined.

A college official will assist the student in filling out their PSI Michigan Cosmetology Registration Form

It is the graduate's responsibility to mail or fax this form along with the exam fee of **\$167.00**. It is also the student's responsibility to schedule their test dates.

Test takers are required to provide 2 forms of identification.

*One I.D. must be a valid, government issued identification (driver's license, state ID, passport), which bears the test takers name exactly as it appears in the test registration, signature and photograph or a complete physical description.

*The second ID must have the test takers signature and preprinted legal name exactly as it appears on the test takers registration form.

EMPLOYMENT OPPORTUNITIES IN THE COSMETOLOGY INDUSTRY

There are a number of occupations that the Cosmetology Course trains graduates for aside from simply working in a hair salon or spa. Licensed Cosmetologists have the freedom to follow their creativity and passion down many different career paths. Some examples include: Platform Artist, Distributor/Manufacturer Sales/Educator, Salon Manager/Owner, Makeup Artist, Nail Technician, Skin Care Specialist, Colorist, Special Event Stylist, Professional Hair Competition Competitor, Mortuary Beautician, Professional Magazine Contributor and more.

Cadillac Institute of Cosmetology posts current job openings for employers of Cosmetologists in a designated area on campus. While the College Administrators may assist graduates with employment, they do not guarantee it.

The Department of Labor's Occupational Information Network (O*Net) provides information regarding employment trends and wages at <https://www.onetonline.org/link/summary/39-5012.00>.

COSMETOLOGY INSTRUCTOR COURSE OUTLINE

OBJECTIVE & GOALS

Students prepare for licensing in Michigan as a Cosmetology Instructor through courses in methodology of teaching as well as assisting and practicing in the classroom, lab, and student salon. The goal of this course is to educate the students in both theory and practical experience in all areas of cosmetology instruction and to adequately prepare the Instructor for gainful employment in a cosmetology college as an entry-level licensed Cosmetology Instructor, and to help them develop employer/employee relationships and effective communication skills.

COURSE DESCRIPTION - CIP 12.0413

A Cosmetology Instructor is a licensed Cosmetologist who has returned to college for Instructor training. A Cosmetology Instructor will learn all aspects of the teaching profession. This includes course outlining and developing, methods of teaching principles and student learning principles, lesson planning, basic teaching methods, effective development/use of teaching aids, classroom management, and various other subjects.

COURSE LENGTH

The Cosmetology Instructor Course is 500 clock-hours in length.

Full time students are expected to attend for a total of 30 hours/week for 17 weeks (4 months), 18 weeks including 7% grace time (4 months).

FULL TIME SCHEDULE EXAMPLE:

4 days during the week: 8:30 am - 3:30 pm w/ 1-hour total break(s) **AND**
* Every Saturday: 8:00 am - 3:00 pm w/ 1-hour total break(s) = 30 hours/week

$\frac{3}{4}$ time students are expected to attend a weekly average of 21 hours. $\frac{3}{4}$ time students attend, in total, for 24 weeks (6 months), 25 weeks including 7% grace time (6 months).

$\frac{3}{4}$ TIME SCHEDULE EXAMPLE:

3 days during the week: 8:30 am - 3:30 pm w/ 1-hour total break(s) **AND**
*Every Other Saturday: 8:00 am - 3:00 pm w/ 1-hour total break(s) = Avg. 21 hours/week

$\frac{1}{2}$ time students are expected to attend a weekly average of 15 hours/ week for a total of 33 weeks (8 months), 36 weeks including 7% grace time (8 months).

$\frac{1}{2}$ TIME SCHEDULE EXAMPLE:

2 days during the week: 8:30 am - 3:30 pm w/ 1-hour total break(s) **AND**
*Every Other Saturday: 8:00 am - 3:00 pm w/ 1-hour total break(s) = Avg. 15 hours/week
*Saturdays are mandatory for ALL students and will be color coded either Purple or Orange as indicated on the student's Enrollment Agreement. Exceptions will be made at the discretion of the Director.

INSTRUCTOR EQUIPMENT & BOOK(S)

All students are responsible for obtaining the required book(s), *Milady's Master Educator* (ISBN-13: 978-1-133-69369-7 and 978-1-1337-7659-8). A student, at their option, may purchase the required book(s) from the college or from an outside vendor. The college will provide, free of charge, a copy of the State of Michigan Cosmetology Law book.

Each student will be furnished a list of the required uniform. A student, at their option, may purchase their uniform from the college or from outside vendors. A list of vendors, along with their contact information will be provided to students at enrollment.

All students must have the required book(s) and uniform on the first day of class unless other arrangements are made in advance.

EXPENSES - ACTUAL COST TO THE STUDENT (Not Eligible for Federal Student Aid)

Classes beginning July 1, 2024 through June 30, 2025.

Registration Fee	\$95.00
Tuition	\$3,350.00
**Equipment Fee + Tax	\$90.10
**Book Fee + Tax	\$265.00
TOTAL	\$3,800.10

****Students may choose to purchase Non-Institutional Equipment Fee and Books from Cadillac Institute of Cosmetology or elsewhere.**

ESTIMATED COST OF ATTENDANCE – THIS IS NOT THE ACTUAL COST TO THE STUDENT

Estimated Cost of Attendance factors in how much it will cost a student to attend the course outside of just the cost of tuition, equipment, book(s), and registration fees. It takes into consideration things such as, average cost of room and board, dependent care and transportation. For those independent students that have children/dependents, they will also be given a child care/dependent care cost allowance that will be added into the totals below.

ESTIMATED COST OF ATTENDANCE 2024– 2025 Without child/dependent care allowance <u>THIS IS NOT THE ACTUAL COST TO THE STUDENT</u>	
	<i>Total - 600 Hours</i>
Independent//Dependent Students Not w/Parent	\$16,043.50
Dependent Students w/Parent	\$12,187.50

INSTRUCTIONAL METHODS

Students are taught teaching methodology and practical teaching experience throughout their entire education. Much of what is taught is focused on Course Outlining and Development as well as practicing teaching. Unlike the Cosmetology Course, the Cosmetology Instructor Course does not have levels. Throughout their training students are given lectures, have written assignments, projects, and tests. They participate in hands-on demonstrations, delivering lectures, developing and assigning lessons, tests, and minimum practical applications, as well as grading. Students are taught the basics of organizational structure and best business practices. They are taught how to properly perform various office functions and minor managerial responsibilities.

Students will also be expected to review and orient themselves with the required Cosmetology Curriculum.

CONTENT OF UNITS OF INSTRUCTION - COSMETOLOGY INSTRUCTOR

CURRICULUM REQUIREMENTS	STATE OF MICHIGAN BOARD OF COSMETOLOGY				CADILLAC INSTITUTE OF COSMETOLOGY			
	Theory Hours	Practical Hours	Total Hours	MPAs	Theory Hours	Practical Hours	Total Hours	MPAs
<u>Orientation & Review of Cosmetology</u>	25	50	75	20	25	50	75	50
<u>Introduction to Teaching</u>	30	0	30	0	30	0	30	0
<u>Teaching skills that include all of the following topics:</u> (i) Course outlining and development (ii) Lesson Planning (iii) Teaching Techniques (iv) Teaching Aids (v) Developing, administering and grading examinations	80	85	165	20	80	85	165	50
<u>Administration skills that include all of the following topics:</u> (i) Laws and Rules (ii) Record Keeping (iii) School Administration	15	10	25	10	15	10	25	80
<u>Teaching theory and practical hours that include all of the following topics:</u> (i) Assisting in the clinic and theory classrooms (ii) Practice teaching in the clinic and theory classrooms	0	205	205	40	0	205	205	165
TOTALS	150	350	500	90	150	350	500	345

SEQUENCE OF CURRICULUM

SEQUENCE OF CURRICULUM

Students will be taken through an Orientation of their first scheduled day of class.

Theory

There may be other tests, quizzes, and/or projects that are not included on this chart. The topics listed are in no particular order. Tests will be graded according to the Satisfactory Academic Progress Policy.

0-500 Hours	
The Professional Education	Success Strategies for Students
Study and Testing Skills	The Student Salon
Learner Characteristics and Learning Principles	Learning is a Laughing Matter
Methods of Teaching and Learning	Student Retention
Program Development and Lesson Planning	Teams at Work
Educational Aids and Technology	Employment Preparation and Business Fundamentals
Communicating Confidently	Evaluating Professional Performance
Effective Presentations	Mi Rules & Regulations
Classroom Management and Supervision	Portfolio
Challenges to Learning	Final Preparation & Exams
Assessing Progress and Advising Students	

Minimum Practical Applications – Breakdown by Type

Amounts listed in this chart designated the minimum requirements of the course. Students should expect to perform well above these numbers. Formal practical evaluations will be graded according to the Satisfactory Academic Progress Policy.

MINIMUM PRACTICAL APPLICATION (MPA)	MINIMUM AMOUNT REQUIRED
Orientation & Review of Cosmetology Curriculum	50
Course Outlining and Development, Lesson Planning, Teaching Techniques, Teaching Aids, Developing, Administering and grading examinations	50
Laws and Rules, Record Keeping, School Administration	80
Assisting in the clinic and theory classrooms, Practice teaching in the clinic and theory classrooms	165

GRADING PROCEDURES (SATISFACTORY ACADEMIC PROGRESS EXCERPT)

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical applications or experiences.

Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skill evaluations will be conducted during the course of study. Practical skills are evaluated according to the book and the Michigan State Board Exam procedures and set forth in practical skills evaluation criteria adopted by the college.

Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments.

Numerical grades are considered according to the following scale:

91% - 100%	Excellent
81% - 90%	Very Good
75% - 80%	Satisfactory
Below 75%	Unsatisfactory

GRADUATION REQUIREMENTS

The College will grant a Diploma and Official Transcript for the applicable course when the student has successfully completed all graduation requirements including: required course hours, all phases of study, required tests, practical assignments and portfolio; passed a final comprehensive written and practical examination; completed all exit paperwork; attended an exit interview and the student's account is paid in full.

LICENSING EXAM & REQUIREMENTS

Because the graduate already holds a State of Michigan issued Cosmetologist License, it is not necessary for them to register with the State of Michigan Department of Licensing and Regulatory Affairs (LARA), however, the student is still responsible for a licensing fee of **\$63.00**. The State of Michigan, before issuing a license, requires the following to be met by the individual: 1) be of good moral character*, 2) has a high school diploma or equivalent, 3) is a licensed Cosmetologist under The Occupational Code, PA 299 of 1980, Article 12, 4) has at least 3 years of practical experience in natural hair cultivation, hair care services, skin care services, and manicuring services, at least 1 year of which shall be in a cosmetology establishment**, 5) has completed not less than 500 hours of instructor training, and 6) has passed an examination approved by the department and the board. A college official will assist the student in filling out their PSI Michigan Instructor Exam Application.

It is the graduate's responsibility to mail or fax this form along with a test fee of **\$93.00**. It is also the student's responsibility to schedule their test dates.

Test takers are required to provide 2 forms of identification.

- One I.D. must be a valid, government issued identification (driver's license, state ID, passport), which bears the test takers name exactly as it appears in the test registration, signature and photograph or a complete physical description.
- The second ID must have the test takers signature and preprinted legal name exactly as it appears on the test takers registration form.

The name on the ID must match the name on the Examination Registration Form.

*Please see Conduct – Generally Know Prerequisites for Employment for “Good Moral Character” defined.

**An individual who does not meet this requirement may be eligible for a Limited Instructor License.

EMPLOYMENT OPPORTUNITIES AS A COSMETOLOGY INSTRUCTOR

A Cosmetology Instructor has many of the same employment opportunities available to them as a Cosmetologist however they now possess a more advanced and specialized education which can make them more desirable to salon owners and their guests. Cosmetology Instructors most often choose to teach at a school or college of cosmetology. They can also open their own school of cosmetology. Some Cosmetology Instructors who remain working in a salon choose to create an apprenticeship program.

Cadillac Institute of Cosmetology posts current employment opportunities for Cosmetology Instructors in a designated area on campus. While College Administrators may assist graduates with employment, they do not guarantee it.

The Department of Labor's Occupational Information Network (O*Net) provides information regarding employment trends and wages at <http://www.onetonline.org/link/summary/25-1194.00>.

2022 NACCAS ANNUAL REPORT OUTCOME RATES

	Cumulative of all Programs	Cosmetology Programs	Cosmetology Instructor Program
Graduation Rate	66.67%	61.54%	100.00%
Placement (Employment) Rate	100.00%	100.00%	100.00%
Licensure Rate	100.00%	100.00%	100.00%

ENROLLMENT

Enrollment with Cadillac Institute of Cosmetology is easy. Here are a few simple steps to follow.

- 1) Schedule a tour of our college. Our Instructors and students would love to show you around!
- 2) If you like what you see and you're serious about completing an education in the Cosmetology industry, now would be the time to apply for Federal Student Financial Aid. It can be easily submitted online at www.studentaid.gov
 - a) This application is **ALWAYS FREE!!** If you're asked to pay, you're on the wrong site!

- b) The Federal School Code is 031097.
 - c) Applying for Federal Student Financial Aid is optional. Cadillac Institute of Cosmetology does not participate in the Federal Student Loan programs so the only Federal funding a student could qualify for is the Federal Pell Grant which is gift aid and does not need to be paid back under most circumstances.
- 3) Make a Registration Appointment.
- 4) **START CLASSES!**

ADMISSION REQUIREMENTS

ADMISSION REQUIREMENTS FOR REGULARLY ENROLLED STUDENTS

1. Social Security Card.
2. A high school diploma or any of the following secondary school completion statuses listed below. The college reserves the right to not accept high school diplomas that are questionable regarding their validity (i.e., diploma mill). Cadillac Institute of Cosmetology does not accept ATB students at this time.
 - The recognized equivalent of a high school diploma, such as a general educational development (GED) certificate or other state sanctioned test or diploma-equivalency certificate or an associate's degree.
 - Certification of homeschooling at the secondary level as defined by the State of Michigan (MCL 380.1561 The child is being educated at the child's home by his or her parent or legal guardian in an organized educational program in the subject areas of reading, spelling, math, science, history, civics, literature, writing, and English grammar. The parent of the homeschool student issues the diploma.)
 - Recognized validity and equivalence for a high school diploma include:
 - a foreign high school diploma that is equivalent to a U.S. high school diploma. A foreign student must have evidence that their diploma has been verified by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma.
 - a GED certificate;
 - a certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test (HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category);
 - an associate's degree; or
 - an Official high school transcript showing date of graduation.
3. Proof of identity. Acceptable form of documentation includes:

- state issued Driver's License;
- state issued Identification Card;
- military issued Identification Card; or passport

4. Proof of name change, if applicable.

Those who desire admission to the Cosmetology Instructor Course must meet all of the above requirements, however, the State of Michigan will not license a person without having a completed secondary school education, a high school diploma or its equivalent as recognized by the state as required for admission. The State of Michigan will also not license a person without them first having their current, valid, Michigan Cosmetology License. While this is not a requirement to have upon admission to the Instructor Course, it should be obtained prior to graduating.

NON-DISCRIMINATION POLICY

Cadillac Institute of Cosmetology does not discriminate on the basis of sex and prohibits sex discrimination in any education program or activity that it operates, as required by Title IX, including in admission and employment.

Inquiries about Title IX may be referred to Cadillac Institute of Cosmetology's Title IX Coordinator, the U.S. Department of Education's Office for Civil Rights, or both.

Cadillac Institute of Cosmetology's Title IX Coordinator is:

Dena L. Gregory
205 North Mitchell Street
Cadillac, MI 49601
231-775-3642
gschools@charter.net

Cadillac Institute of Cosmetology's nondiscrimination policy and grievance procedures can be located at www.instituteofcos.net under the Consumer Information tab.

To report information about conduct that may constitute sex discrimination or make a complaint of sex discrimination under Title IX, please refer to www.instituteofcos.net under the Consumer Information tab.

ADMISSION REQUIREMENTS FOR STUDENTS ENROLLED UNDER A TRAINING AGREEMENT (NOT REGULARLY ENROLLED)

Generally, students who are enrolled under a training agreement are still enrolled as a secondary student with a local school district. Students who are enrolled under a training agreement must meet the admissions requirements set forth in the training agreement with the school district as well as with the college with the exception of having completed their secondary education.

ADMISSION REQUIREMENTS FOR HIGH SCHOOL STUDENTS NOT ENROLLED UNDER A TRAINING AGREEMENT

For those students not enrolled under a training agreement, the applicant must meet the following admission requirements:

- Meet the state requirements for licensing:

- complete 9th grade - Acceptable documentation is a high school transcript.
- be 16 years of age - Acceptable documentation is a Driver's License, state issued Identification Card, or Birth Certificate.
- Provide permission in writing from the secondary school in which they are enrolled.
- Successfully complete the Pre-Enrollment Evaluation. The Pre-Enrollment Evaluation will be conducted during a meeting with the applicant, their parent/guardian and a representative of the college.

TRANSFER STUDENTS - CREDIT FOR PREVIOUS TRAINING

Students transferring or re-registering with the Cadillac Institute of Cosmetology into the Cosmetology course of study must enroll for a minimum of 600 hours with the exception of those students who are transitioning from being enrolled as a not regularly enrolled student to a regularly enrolled student.

Those students are required to provide to the Admissions Department their records from any previous college(s) that verify the accumulated number of clock-hours earned as well as their academic transcript with subjects and grades. Students who choose to test for previous clock-hours earned will be required to pay a testing fee of **\$50.00**. This testing fee is due prior to the student testing for hours. Students will have one week (5 business days) to finalize their testing. Students who fail to complete any of the required tests within the time frame will be given a grade of 0. Tests that the student does not receive a grade of 75% or better will result in a deduction of 25 clock-hours from the total accumulated clock-hours requested by the student to transfer/re-register. Clock-hours will not be deducted for tests that the student earns a grade of 75% or better and the grade received in each subject will reflect on their academic transcript as a completed requirement of their program.

The practical portion of the transfer/re-register test will be taken from the PSI Candidate Bulletin. Students will be credited with a percentage of MPAs and practical hours completed based on the number of clock-hours transferred versus the total number of hours in their chosen program.

Pending the test results, the student will be placed in the appropriate class. Tuition will be prorated based on the current rate of tuition. Students are required to have the appropriate equipment, and book(s) for their program and pay the \$95.00 Registration Fee.

INCOMPLETES, REPETITION, WITHDRAWALS, & NONCREDIT REMEDIAL COURSES &

TERMS FOR RE-ENTRY

For students who voluntarily or involuntarily withdraw from college, and are seeking re-entry, along with requesting hours from a previous enrollment, the student shall follow the Transfer Students - Credit for Previous Training above. Once the student has successfully completed the exams, all work and hours acquired will be credited to the student, for a period not to exceed seven years from the last date of attendance.

If the student has been terminated from the college due to failure to comply with the satisfactory progress and/or academic standing requirements, the college reserves the right to review the file(s) in

question prior to the student's' re-enrollment in college. The student must show just reason as to why (s)he should be allowed to re-enroll in the program.

The re-enrolling student **MUST SUBMIT IN WRITING** the reason(s) for their failure to maintain satisfactory progress in attendance and/or academics, as well as their future intentions towards their education. This must be submitted to the Director fourteen (14) days prior to any possible re-entrance into college.

The college's Director will then review the file(s). An interview between the Director and the student is required. At this time the Director reserves the right to refuse re-enrollment to the college. The college will consider any reasonable attempt on the student's part to continue their education.

Should the student re-enter college, the student will return in the same satisfactory progress status as the time of their withdrawal. Students who re-register without taking credit for previous training will be considered for SAP purposes as a new student. For those students who re-enter college, tuition cost will be prorated according to how many hours the student re-enrolls for.

IMPORTANT DATES & SCHEDULES

CLASS START DATES

The following chart lists the start dates for new enrolling students. More class start dates may be added if necessary due to need or canceled. Classes generally start on the second Tuesday of every month, with the exception of March. Transfer students and students who are re-registering may start on any date as determined by the Admissions Department and the student.

2024		2025		2026	
January 9	July 9	January 7	July 8	January 13	July 7
February 13	August 13	February 11	August 12	February 10	August 11
March 5	September 10	March 5 4	September 9	March 10	September 9
April 9	October 8	April 8	October 14	April 14	October 13
May 14	November 12	May 13	November 11	May 12	November 10
June 11	December 10	June 10	December 9	June 9	December 8

SCHEDULED HOLIDAY CLOSURES

The colleges expect to be closed for certain holidays. The following chart lists the dates of those expected closures. Scheduled closures do not count against the student's contracted enrollment time.

Holiday	2024	2025	2026
New Year's	Monday, Jan. 1	Wednesday, Jan. 1	Thursday, Jan. 1
Memorial Day	Saturday, May 25 Monday, May 27 Tuesday, May 28	Saturday, May 24 Monday, May 26 Tuesday, May 27	Saturday, May 23 Monday, May 25 Tuesday, May 26
Independence Day	Wednesday, July 3 Thursday, July 4 Friday, July 5 Saturday, July 6	Thursday, July 3 Friday, July 4 Saturday, July 5	Friday, July 3 Saturday, July 4 Monday, July 6
Labor Day	Saturday, Aug. 31 Monday, Sept. 2 Tuesday, Sept. 3	Saturday, Aug. 30 Monday, Sept 1 Tuesday, Sept 2	Saturday, September 5 Monday, September 7 Tuesday, September 8
Thanksgiving	Wednesday, Nov 27 Thursday, Nov. 28 Friday, Nov. 29 Saturday, Nov. 30	Wednesday, Nov 26 Thursday, Nov. 27 Friday, Nov. 28 Saturday, Nov. 29	Wednesday, Nov. 25 Thursday, Nov. 26 Friday, Nov. 27 Saturday, Nov. 28
Christmas	Monday, Dec. 23 Tuesday, Dec. 24 Wednesday, Dec. 25 Thursday, Dec. 26 Tuesday, Dec, 31	Monday, Dec. 22 Tuesday, Dec. 23 Wednesday, Dec. 24 Thursday, Dec. 25 Friday, Dec. 26 Saturday, Dec. 27 Wednesday, Dec. 31	Thursday, Dec.- 24 thru Saturday, Jan. 2, 2027

NOTE: The college may be closed additional days per year for instructor continuing education. Students will be notified of additional closings at least two weeks in advance.

UNEXPECTED CLOSURES

Unexpected closures will extend a student's contract completion date by the same number of days. Students may watch TV 9&10 News or Fox 32 News to obtain closing information. It will also be posted on Facebook and a mass SMS and/or email will be sent to students who provided such contact information.

ATTENDANCE

Students are expected to attend on a regular basis as set forth in their signed contract. As attendance records are part of a student's permanent file, every effort should be made to attend.

GRACE TIME

Each student is granted an additional 7% of time on their contract, based on the total length of their course. This time is granted to students for brief illnesses, car trouble, or other situations requiring occasional absences.

EXCUSED ABSENCES

An excused absence occurs when a student has obtained approval, in writing by an Instructor, one week in advance, that they are going to be absent during a time that they are scheduled to be in attendance. An absence from class that occurred due to an unforeseen circumstance may be considered excused if the student makes a request to do so in writing within ten (10) days of the unexpected absence occurring. It is up to the college to determine if the absence should be considered excused or remain as unexcused. The college reserves the right to ask the student to provide any form of supporting documentation to help with their decision. The decision will be made no later than fourteen (14) days after the student has submitted the request. Students who choose to file such a request understand that doing so does not eliminate them from receiving Disciplinary Action for Unexcused Absences, it may only delay it.

UNEXCUSED ABSENCES

Unexcused absences should NEVER occur during a student's enrollment. An unexcused absence occurs when a student does any of the following: (1) fails to request or request was not approved, for absent from class one week in advance; and or (2) fails to prevail on a request for an Excused Absence. The College reserves the right to ask for a Doctor's certification or other documentation at any time.

TARDINESS

Tardiness is when a student arrives to class later than they are scheduled to arrive. Tardiness that has been requested in writing and approved by an Instructor, one week in advance is considered an excused absence from class.

*Tardiness that occurs without prior notification is considered an unexcused absence and because so, all tardy students must first meet with an Instructor to see if they are allowed to stay for the day.

*See Disciplinary Action for Unexcused Absences.

All students (unless other arrangements have been made) are expected to scan in and be ready for class on or before 8:30 am Tuesday through Friday and 8:00 am on Saturday. Students are not credited time before 8:30 am Tuesday through Friday and 8:00 am Saturday.

DISCIPLINARY ACTION FOR UNEXCUSED ABSENCES

The following disciplinary action will take place for unexcused absences:

- First Offense: Written warning and/or dismissed from class for the day.
- Second Offense: 3 Day Suspension
- Third Offense: 10 Day Suspension
- Fourth Offense: Termination

CHANGES OF ENROLLMENT STATUS

Each student has available to them the opportunity to change their enrollment status twice during their enrollment. A change of enrollment must be approved by the Director. The Director may approve subsequent changes as they deem necessary on a case-by-case basis.

APPROVED LEAVES OF ABSENCE (LOA)

An authorized leave of absence (LOA) is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance. A LOA is not required if a student is not in attendance only for an institutionally scheduled break. However, a scheduled break may occur during a LOA. A LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring an institution to perform a refund calculation. A LOA is available to those students who need a temporary leave from college, due to various reasons including, but not limited to, serious illness or other extraordinary circumstances.

A LOA may be approved if it is no longer than 45 calendar days and no less than 14 calendar days and the student has followed policy in requesting the LOA. The LOA may not extend over 45 days in a 12-month period. Generally, cumulative LOA's may not extend the 45-day policy, however more LOA days may be granted for the limited, well-documented cases that are decided upon by the Director in a case-by-case basis, provided the total number of days of all LOA's does not exceed 180 days in any 12-month period.

GENERAL COLLEGE POLICIES & PROCEDURES

CHANGE OF LIVING SITUATION

The Cadillac Institute of Cosmetology does not have any forms of housing available to students. If a student is in need of housing, a college official can put the student in touch with an agency that can help the student change residency. Students must put in writing any changes of address or telephone number and cell phone service carrier as applicable.

CLASS SIZE

The College maintains a ratio of no more than 20 students for each licensed instructor.

CONTINUING EDUCATION CLASSES

The Cadillac Institute of Cosmetology has information of continuing education classes. This information is available to the student or graduate upon request.

ADVISING

Cadillac Institute of Cosmetology encourages students to contact the college administration regarding any problems that may arise which might affect their training. Personal advising is given by the Instructors to help each student realize their fullest potential.

RULES & REGULATIONS

NOTE: These RULES & REGULATIONS can be changed anytime at the discretion of the Director and/or owners.

1. Students may not leave the college without permission and/or giving notice to an Instructor.
2. Students are responsible for accurately scanning in and out. Students will not be credited for time spent not working or studying. Students who fail to scan in or out correctly will be given no credit towards attendance.
3. Food/opened drinks are not allowed in the student salon or labs. It is permitted in the theory class during a lunch period.
4. Students are not to discuss politics, religion, or any other controversial topics. No profanity.
5. Students will be allowed to make up time after the contract completion date and/or enrollment hours for absences upon payment of an additional charge of **\$12.00 per hour**.
6. Students will read and follow all other posted rules.
7. Each student is responsible for his/her own assigned clean up duties.
8. Students must attend classes regularly and pursue the instruction and practical work diligently. If a student refuses an assignment, they will be dismissed from class for the remainder of the day.
9. Students must speak to an Instructor when tardy or absent. Messages on the answering machine, sent through email, Facebook or any other social media site are NOT accepted.
10. Students must obey all rules of personal and public hygiene. Students are required to be in Dress Code and wearing their name tag at times while scanned in.
11. Students are expected to practice proper cell phone etiquette while in the college. All cell phones must be turned to vibrate before entering the building. Students who are using their cell phones disrespectfully will be asked to lock their cell phones in their car or locker for the remainder of the day. Continuous disrespect will result in students no longer being able to have their cell phones in the college for any reason.
12. All students are to park in the designated parking areas. Failure to do so could result in a parking ticket from the City of Cadillac.
13. Students are required to fill out a Request to Attend on an Unscheduled Day form and must have it approved by an Instructor before attending on an unscheduled day. Students who are approved to attend on an unscheduled day become subject to the Disciplinary Action for Unexcused Absences.
14. Personal visitors are not allowed, (unless an emergency) during college hours.
15. Stealing will not be tolerated. Termination will occur on the first offense.
16. The use, possession, distribution, or being under the influence of drugs and/or alcohol by students faculty, or staff while on college property or when involved in any college sponsored function is prohibited.
17. Weapons are not permitted. Termination will occur on the first offense.
18. Offensive remarks, regarding students and/or staff will not be tolerated. Bullying of any type not be tolerated. Termination will occur on the first offense.
19. Designated Cigarette/E-Cigarette/Tobacco/Casual Breaks: All breaks must be approved by an instructor. Breaks are limited to: one in the AM and PM, neither to exceed more than 10 minutes. Students are required to sign out for all breaks. Students are ONLY allowed to smoke/vape/ e-cig/use tobacco in their vehicle. If a student does not drive a vehicle,

the designated area is located at the South rear entrance of the college. Students are PROHIBITED from loitering in front of or behind any other downtown Cadillac business.

DRESS CODE

Students are expected to dress as a business professional. The Cosmetology industry focuses on health, beauty, and image. Students should represent this as they are entering a salon like atmosphere of training. Good grooming and hygiene are essential; hair, dress and makeup should be business professional. A client's first impression and confidence in the student is dependent on the student's enhanced personal beauty.

All dress attire must be in compliance with the following list. If students are not in dress code or are not prepared by their scheduled start time, they will be sent home (unless otherwise approved by their Instructor) and be subject to the Rules & Regulations Disciplinary Policy.

1. The college logo t-shirt, apron, and name tag that identifies Junior or Senior student status (if applicable) and course must be worn at all times. Cosmetology Instructors must wear their college logo t-shirt, apron and name tag.
2. Cleanliness and hygiene (including use of deodorant and breath mints) is essential for all students. Excessive body odors or smoke are not acceptable in the school/professional environment. If a student smokes during a designated break, they must wash their hands and refresh to dissipate the smoke and odors that may be offensive to others. While the college will make every effort to avoid embarrassment to a student who is not in compliance in this area, the college will ask the student to go home.
3. Hair shall be clean and styled at all times. Students' hair must always be dry and styled when entering the college. Students who wear makeup must have this applied before scheduled class time. Class time is not for styling hair or applying makeup, unless it is a designated assignment performed on another student, client, or mannequin. Hair accessories may be worn but must be consistent with the hairstyle. Manicured hands are important to gain respect as a professional. No hats are allowed.
4. All student apparel must include clean, stylish, black or blue denim, full length or tea length pants or capris. The following types are not permitted: leggings, bib overalls, sweatpants, yoga pants, athletic pants, pants with visible logos, stained, frayed cuffs, excessive holes/rips/tears.
5. Undergarments must not be visible outside of clothing.
6. Shirts must be college logo t-shirts for Cosmetology students (no gray) and Cosmetology Student Instructors college logo t-shirts will be gray. Students are permitted to wear a long sleeve shirt under their college logo t-shirts, in the following colors: black, white or gray. College logo t-shirts must be clean, unstained, and free of holes or rips.
7. The following types of tops are not permitted: shirts with visible names or logos on them, hoodies, other sweatshirts and cardigans.
8. Visible socks must not distract from the students' professional attire.
9. Shoes must have a low-heel and a closed-toe. The following types of shoes are not allowed: furry boots or slippers (i.e.: UGG style boots) and Croc style.

The college reserves the right to change the basic dress code to maintain professionalism and reflect the industry standards.

NOTE: College Logo T-Shirts that are sizes XXL and larger, either purchased in the equipment or separate, will have an additional charge.

SPECIAL DRESS DAYS

There may be certain events when the college will designate a special theme or dress day. This means the student may not have to wear the required uniform, however their attire still needs to be professional. Aprons (if applicable), identifying name tags and low-heeled, closed-toed shoes must still be worn.

APPEARANCE POLICY

Tattoos and piercings are permitted. The college does reserve the right to ask students to cover any tattoos that may be considered offensive to other students, guests, staff, or faculty as well as the removal or concealment of body piercings. No visible self-mutilation is allowed. No unprofessional, distasteful, or offensive jewelry.

RULES & REGULATIONS DISCIPLINARY ACTION

When a student fails to follow a rule and/or regulation, the following disciplinary action will occur:

First Offense:	Written warning and/or dismissed from class for the day. Second
Offense:	3 Day Suspension
Third Offense:	10 Day Suspension
Fourth Offense:	Termination

Under the discretion of the Director and the severity of the offense, suspension/termination may occur at any time.

ACCEPTABLE USE OF TECHNOLOGY POLICY

Cadillac Institute of Cosmetology believes that technology can positively affect the work and educational experience for students and staff. It is a goal of this college to make technology available and accessible to all students and staff.

In order to fulfill this commitment, it is essential for the computer hardware, software, files, networks, or any other technology to be maintained in a secure environment and be used in a responsible manner. All students and staff have the privilege to access and use the various technologies within the college when appropriate. This privilege extends to the use of computers, printers, software, video equipment, the Internet, and any other available equipment in support of educational goals or work requirements. This privilege is not extended for personal use during business hours.

This document outlines the guidelines and responsibilities of users of the college's technology in furtherance of the college's goals. It applies to all technology: networks, computers, video equipment, etc.

RESPONSIBILITIES

By exercising the privilege to access technology, all staff and students imply acceptance of their responsibility to maintain systems and to respect the property. Specifically:

1. All use of technology must be in support of education and be consistent with the educational purposes of the college.
2. It is the responsibility of all users of the technologies to assure that they do not introduce any software to the systems that has not been approved by the system administrator.
3. Even though the college will attempt to maintain the operational system of all technology, this does not guarantee that the functions of these systems will meet any specific requirements or that it will be error free or uninterrupted. Nor shall it be liable for any direct or indirect, incidental, or consequential damages (including lost data, information, or time) sustained or incurred in connection with the use, operation, or inability to use the system.
4. All users have the responsibility to refrain from damaging or altering equipment or files. Including physical damage, changing files/software configurations, and any other vandalism.
5. It is the responsibility of all users to not access any files or programs for which they have not been given specific permission or authorization. User accounts are established for the private use of the person for whom they are created. All users have the responsibility to refrain from using other people's accounts. Sharing of passwords is prohibited.
6. It is the specific intent of the college to be in compliance with the various copyright laws. It is the responsibility of all users to not copy program files from any system for their own use, to provide to others, or to sell. Further, it is the responsibility of all users to ensure that they do not introduce computer viruses or other files that may damage the systems.
7. Staff are prohibited to have contact with enrolled students via any personal means of technology including but not limited to personal cell phones, personal email accounts, and personal social media accounts.
Staff may contact enrolled students via these means ONLY from the business accounts and ONLY for the purpose of college business.

NETWORK/INTERNET GUIDELINES

1. Extensive use of technology for personal and private business is prohibited.
2. Any use of technology for commercial, product advertisement, profit purposes, or political lobbying is prohibited.
3. Use of the technology to access or process pornographic materials, inappropriate text files, or files dangerous to the integrity of the network system is prohibited. In addition, users have the responsibility to not access files that would be considered offensive, obscene, or prejudicial against individuals or groups.
4. Use of technology to send hate, harassing, or discriminatory remarks or using any other antisocial behaviors through e-mail is prohibited.
5. Users have the responsibility to not misrepresent themselves as someone else, to use or alter files or accounts that belong to others or alter passwords that belong to others.
6. Users have the responsibility to refrain from playing interactive or other types of games

except as authorized by college personnel.

TERMS OF AGREEMENT

The college reserves the right to monitor usage of all technology. Students and staff use of the systems will be monitored to ensure that all users are adhering to their responsibilities. The college further reserves the right to take appropriate disciplinary action against individuals who fail to comply with this Acceptable Use Policy.

1. The college reserves all rights to any material stored in files and will remove any material that the college believes may be unlawful, obscene, pornographic, abusive, or otherwise objectionable.
2. The college has access to the Internet and other computer systems around the world. Parents' of minors using this system should be aware of the existence of objectionable materials. Therefore, it is the parent's responsibility to monitor students while on the Internet at home. The college does not condone the use of such materials.
3. The system administrator reserves the right to set quotas for disk usage on the network. Users will have the responsibility to delete mail messages and personal files on a regular basis to avoid excessive use of disk space. A user who exceeds their quota will be advised to delete files to return to compliance. If the user does not comply, the system administrator will make the necessary deletions.
4. The violations on the preceding pages are not all-inclusive, but only representative and illustrative. A user who commits an act that is deemed misconduct will be subject to disciplinary action.

FILE SHARING AND COPYRIGHT INFRINGEMENT

Federal copyright law applies to all forms of information, including electronic communications. Students and staff should be aware that copyright infringement includes the unauthorized copying, displaying, and/o distributing of copyrighted material. All such works, including those available electronically, should be considered protected by copyright law unless specifically stated otherwise.

Cadillac Institute of Cosmetology complies with all provisions of the Digital Millennium Copyright Act (DMCA). Any use of the College's network, e-mail system, or website to transfer copyrighted material including, but not limited to, software, text, images, audio, and video is strictly prohibited. Therefore, the use of peer-to-peer file sharing programs such as BitTorrent, utorrent, Vuze, or any other torrent client, Frostwire/Limewire, etc., is, in most cases, a violation of policy and federal law.

ACCEPTABLE USE OF TECHNOLOGY DISCIPLINARY ACTION

Students who are found to be in violation of the Acceptable Use Policy will be deemed out of compliance with the college's Rules & Regulations. Disciplinary action will be based on the college's Rules Disciplinary Action which is as follows:

First Offense: Written warning and/or dismissed from class for the day.

Second Offense: 3 Day Suspension

Third Offense: 10 Day Suspension

Fourth Offense: Termination

Under the discretion of the Director and the severity of the offense, termination may occur any time.

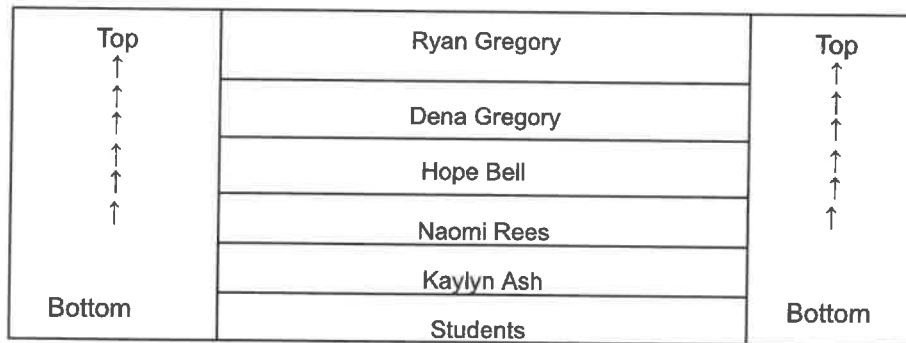
If a staff member violates the policy, he or she will be subject to progressive disciplinary action. An employee who repeatedly violates the policy is subject to termination. In the case of an applicant for a staff position, if he or she violates the policy, the offer of employment can be withdrawn. The applicant may not reapply.

NOTE: Additional discipline as appropriate or legal may occur based on the nature of offense.

CONDUCT – GENERALLY KNOWN PREREQUISITES FOR EMPLOYMENT

As a requirement of the State of Michigan, an individual who is seeking licensure or holds a license, must be of “GOOD MORAL CHARACTER”. As defined: The propensity on the part of the person to serve the public in the licensed area in a fair, honest, and open manner. Cadillac Institute of Cosmetology bases their student conduct and Rules & Regulations on requirements that may be set forth by future employers. All students are expected to conduct themselves in a dignified and professional manner. Students may be suspended or dismissed for conduct that disrupts other students or the delivery of the college’s courses. Repeated failure to abide by the Rules & Regulations of the Institution are grounds for termination. Students dismissed due to misconduct will not be considered for re-enrollment.

PROPER CHAIN OF AUTHORITY



STUDENT GRIEVANCE PROCEDURE

In accordance with the mission statement, the college will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures are located in this student handbook thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of the final resolution of all complaints will be retained in college files in order to determine the frequency, nature, and patterns of complaints for the institution.

The following procedure outlines the specific steps of the complaint process.

1. If a student has a problem with another student, (the students) should try to resolve the problem between themselves. If the problem cannot be resolved, a student may ask

an instructor for assistance as a mediator to try to help.

2. The student should register the complaint in writing on the designated form provided by the institution within 60 days of the date that the act which is the subject of the grievance occurred. Students must sign the form as the institution does not recognize anonymous complaints.
3. The complaint form will be given to the college Director.
4. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
5. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable. Students, at their option, may file a complaint with the Michigan Department of Licensing and Regulatory Affairs by contacting the Complaint Department at CSCL-Complaints@michigan.gov or calling 1-517-241-7000.
6. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
7. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the college who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the college, and another member who may not be employed by the college or related to the college owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the college's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. College management shall consider the report and either accept, reject, or modify the recommendations of the committee.
8. Students must exhaust the institution's internal complaint process before submitting the complaint to the college's accrediting agency, if applicable.
9. If a complainant wishes to pursue the matter further, a complaint form is available through the accrediting agency: National Accrediting Commission of Career Arts and Sciences.

YOUR RIGHTS AS A STUDENT - THE STUDENT HAS THE RIGHT TO ASK THE COLLEGE:

- the name of the college's licensing organizations.
- about its programs, its instructional lab and other physical facilities and the faculty.
- what the cost of attending is and what the policy is on refunds to students who drop out.
- how the college determines whether a student is making satisfactory progress and what happens if (s)he is not making satisfactory progress.
- information about the college's courses BEFORE you enroll.
- what special facilities and services are available to handicapped persons.
- students and parents or guardians of dependent minor students, have the guaranteed right to have access and review their personal file with the director at any time.

THE FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

(20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

- Students and parents or guardians of dependent minors have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Students and parents or guardians of dependent minors have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the students and parents or guardians of dependent minors have the right to place a statement with the record setting forth his/her view about the contested information.
- Generally, schools must have written permission from the students and parents or guardians of dependent minors in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following:
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for or on behalf of the school;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State & local authorities, within a juvenile justice system, pursuant to specific State law.
- Cadillac Institute of Cosmetology does not disclose "directory information".

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the college, whether full time or part time, who are enrolled in the Cosmetology or Cosmetology Instructor courses, and whether participating in Title IV programs or not. It is printed in the catalog to ensure that all students receive a copy prior to enrollment and the first day of class.

This policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

CORRESPONDING ACADEMIC YEAR

The College's corresponding academic year for both the Cosmetology program and the Cosmetology Instructor program equates to 900 clock hours, over 30 academic weeks.

TOTAL LENGTH OF PROGRAM OF STUDY

Cosmetology Program: 1500 clock hours, which is 1.6666 academic years.

Cosmetology Instructor Program: 500 clock hours, which is .5555 of an academic year.

EVALUATION PERIODS

Evaluations are based on clock hours and number of weeks. They are not in traditional terms and do not have a separate Summer term. Students are evaluated for Satisfactory Academic Progress (including attendance) as follows:

COSMETOLOGY COURSE		COSMETOLOGY INSTRUCTOR COURSE	
Accumulated Scheduled Hours	Minimum Accumulated Weeks Attended	Accumulated Scheduled Hours	Minimum Accumulated Weeks Attended
450	15	250	8.5
900	30	----	----
1200	40	----	----

Evaluations will determine if the student has met the minimum GPA requirement of 75% and the minimum attendance requirement of 75% for satisfactory academic progress.

The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course.

Transfer and/or re-register student's evaluation periods will vary depending on the number of actual contracted hours. Transfer and/or re-register students will receive at least one SAP report by or at the midpoint of their actual contracted hours.

ATTENDANCE EVALUATIONS

Students are required to attend a minimum attendance of 75% of the hours possible based on the applicable scheduled hours (as outlined on the previous page) in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the college will determine if the student has maintained at least 75% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate the student will graduate within the maximum time frame allowed.

MAXIMUM TIME FRAME

The maximum time (which does not exceed 133% of the course length allowed for students to complete each course) at satisfactory progress is stated below:

Course	Maximum Time Allowed in Weeks			Scheduled Hours
	Full Time	$\frac{3}{4}$ Time	$\frac{1}{2}$ Time	
Cosmetology	67	97	139	1995
Cosmetology Instructor	22	32	44	665

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 75% of the scheduled hours. Maximum time frame will also include those periods of time when a student does not receive Federal Title IV aid. Students who have not completed the course within the maximum time frame may continue as a student on a cash pay basis.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical applications or experiences.

Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skill evaluations will be conducted during the course of study. Practical skills are evaluated according to the text and the Michigan State Board Exam procedures and set forth in practical skills evaluation criteria adopted by the college.

Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments.

Numerical grades are considered according to the following scale:

91% - 100% Excellent

81% - 90% Very Good

75% - 80% Satisfactory

Below 75% Unsatisfactory

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations.

Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of

probation. Students who maintain satisfactory progress are eligible to receive Title IV assistance.

WARNING

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period.

The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. The student will be advised in writing, if at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

PROBATION

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the first probationary period, if the student appeals the decision, and prevails upon appeal.

Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation.

The student will be advised in writing, if at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

ACADEMIC PLAN

An Academic Plan is for students who have been placed on Financial Aid Probation. This plan is developed by both the student and the institution. It will outline specific terms and conditions that the student is required to fulfill by a specific point in time. Some conditions may include changing enrollment status, merit time, etc. A student who fails to abide by the Academic Plan will be advised in writing that they will no longer be eligible for Title IV funding.

APPEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the college on the designated form with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal

documents will be reviewed and a decision will be made and reported to the student in writing within 30 calendar days. This decision will be final. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable. Students who fail to prevail upon appeal will be placed on a student payment schedule, if applicable.

Students who are terminated for violating the college code of conduct are not eligible to appeal.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting the 75% minimum attendance and academic requirements by the end of the probationary period.

INTERRUPTIONS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to college in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation.

REPETITIONS, NONCREDIT AND REMEDIAL CLASSES

Repetitions, noncredit and remedial classes have no effect upon the college's satisfactory progress standards.

CLASS INCOMPLETES/WITHDRAWALS

Students do not have the ability to withdrawal or have incomplete individual classes within their course of study.

COURSE INCOMPLETES/WITHDRAWALS

Students who withdraw prior to completion of the course and who then wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. Students who re-register without taking credit for previous training will be considered for SAP purposes as a new student.

TRANSFER HOURS

Hours from another institution that are accepted toward the student's educational program, with regard to Satisfactory Academic Progress, will be counted as both attempted and completed hours. Those hours will also be counted as both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory Academic Progress evaluation periods are based on actual contracted hours with this institution.

Students who choose to transfer from one course to another within the institution will be considered a new student for Satisfactory Academic Progress purposes. Students who graduate a course and pursue a second course will be considered a new student for SAP purposes as well.

PAYING FOR YOUR EDUCATION

Financial assistance is available to help students pay for their post high school education and training. A variety of financial aid programs are available to students. The admissions office will help you discover which program you may qualify for, making your education here very affordable. Cadillac Institute of Cosmetology participates in the following financial assistance programs:

FEDERAL PELL GRANTS INSTITUTIONAL GRANTS/SCHOLARSHIPS PRIVATE GRANTS/SCHOLARSHIPS

***Cadillac Institute of Cosmetology does not participate in the Federal Student Loan Programs or Federal Work-Study Programs. There are no Athletic Scholarships offered.*

FEDERAL PELL GRANTS

Students, parents, and/or preparers can complete a **Free Application For Federal Student Aid or FAFSA** at **studentaid.gov**. Cadillac Institute of Cosmetology's Federal School Code is 031097. The information on the FAFSA form will determine your eligibility for a Pell Grant and if so, how much you're eligible to receive. Once we receive your FAFSA, the aid administrator will contact you.

PROFESSIONAL JUDGMENT

The Financial Aid Administrator at Cadillac Institute of Cosmetology may use Professional Judgment on a case-by-case basis to adjust a student's cost of attendance or the data used to calculate his or her EFC for Federal Student Aid. This adjustment is only valid at the school making the change. Students may have both a special and an unusual circumstance. Please refer to the definitions below.

Special Circumstances: refer to the financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements in the COA or EFC calculation. Examples of special circumstances that may be considered (HEA Sec. 479A):

- Change in employment status, income, or assets
- Change in housing status (e.g., homelessness)
- Tuition expenses at an elementary or secondary school
- Medical, dental, or nursing home expenses not covered by insurance
- Child or dependent care expenses
- drive disability of the student or other member of the student's household
- Other changes or adjustments that impact the student's costs or ability to pay for college

Unusual Circumstances: refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation with appropriate documentation. Unusual circumstances include:

- Human trafficking, as described in the Trafficking Victims Protection Act of 2000 (22 U.S.C. 7101 et seq.);
- Legally granted refugee or asylum status;
- Parental abandonment or estrangement; or
- Student or parental incarceration.

INSTITUTIONAL GRANTS/SCHOLARSHIPS

FAMILY GRANTS

If one of your immediate family members has graduated from the college, the student is eligible to receive a grant in the amount of \$250.00 to be applied to the tuition cost.

COSMETOLOGY INSTRUCTOR COURSE

*Cadillac Institute of Cosmetology Graduate Award**

Graduates of Cosmetology Course, that apply for and meet all of the Cosmetology Instructor program criteria, are eligible to receive an award for a 10% reduction in the cost of the Cosmetology Instructor Course current tuition rate.

*Please see the Director for a list of all eligibility requirements for this scholarship.

RETURNING SECONDARY GRADUATE STUDENT GRANTS

Students who attended the Cadillac Institute of Cosmetology while they were also still enrolled as secondary students (either under a formal training agreement or not) may be eligible for a grant towards their education.

*Please see the Director for more information about receiving this scholarship.

NOTE: Students are limited to one institutional scholarship/grant in a program of study. The institutional scholarship/grant that provides the most financial aid to the student will be awarded.

METHODS OF PAYMENT

Students may utilize the following methods of payments of monies owed to the institution; cash, credit card, money order, check, Title IV, loan, etc.

A registration fee of \$95.00 must be paid upon registration after the Enrollment Agreement has been signed. This fee is NOT covered by Federal Student Aid.

All students must have the equipment and book(s), according to their course of study, on the first day of class, unless other arrangements are made in advance.

Please see your course's Equipment & Book(s) information in this catalog for more specific information.

First month tuition is due on or before the first day of class. Tuition balance may be paid in consecutive monthly payments. If a scheduled payment is not made within ten (10) days of its due date, the unpaid balance shall immediately become payable, and attendance may be held in abeyance at the option of the college until such balance is fully paid. If payments become 30 days delinquent, the college has the option to seek payment using a collections agency and mark

students' credit report. There is a \$25.00 late fee on all payments that are not made within the (10) days of its due date. There is also a \$25.00 NSF on all returned checks.

EXTRA INSTRUCTIONAL CHARGE

There is an extra instructional charge of **\$12.00 per hour** when the student exceeds the limitations on the student agreement.

RETURN OF TITLE IV FUNDS (R2T4)

When a student applies for financial aid, the student agrees that financial aid funds will be used for educational purposes only. Therefore, if a student withdraws before completing their course of study, a portion of the funds received may have to be returned. Cadillac Institute of Cosmetology will calculate the amount of financial aid to be returned to the Title IV, HEA programs according to the policies following. This policy applies to students who officially withdraw, unofficially withdraw, fail to return from a leave of absence, or are dismissed from enrollment by the College. It is separate and distinct from the College's Withdrawal & Settlement Policy.

The calculated amount of the Return of Title IV (R2T4) funds that are required for the students affected by this policy are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV (federal) aid earned is based on the amount of time a student spent in academic attendance and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV funds, the order of return of unearned funds do not include funds from sources other than the Title IV, HEA programs.

Title IV Funds are awarded to the student under the assumption that he/she will attend college for the entire period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The college has 45 calendar days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The college is required to notify the student if they owe a repayment via written notice.

Eligibility for post withdrawal disbursements will be confirmed within 30 calendar days of the date that the student withdrew. The college must advise the student or parent that they have 14 calendar days from the date that the college sent the post withdrawal disbursement notification to accept a post withdrawal disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the college will return any earned funds.

OFFICIAL WITHDRAWAL

A student is considered to be officially withdrawn on the date the student provided official notification of intent to withdraw, in writing or orally. A student may withdraw at any time.

Upon receipt of the official withdrawal information, Cadillac Institute of Cosmetology will complete the

following:

1. The college will verify the student's attendance through the college's attendance records;
2. The Return to Title IV (R2T4) calculation is performed to determine the amount of Federal funds the student has earned and the amount of unearned Federal funds for which the college and the student is responsible to return (if any). Calculations are completed using the U.S. Department of Education's Return of Title IV, HEA Funds Worksheets, student's attendance and withdrawal date, and are based upon the student's payment period.
 1. Cadillac Institute of Cosmetology will return the amount of any unearned portion of the Title IV funds for which the college is responsible within 45 calendar days of the date the official notice of withdrawal was provided.
 2. Cadillac Institute of Cosmetology will provide the student with a letter explaining any returns that have been made to Title IV Federal programs on the student's behalf. Remaining unearned Title IV loan funds (e.g. Direct and Perkins Loans) must be repaid by the student in accordance with the terms of the loans if applicable.
3. If a student's scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned.
4. A copy of the completed worksheet and notification letter will be kept in the student's file.

Officially withdrawing from classes may affect the student's future eligibility for financial aid due to satisfactory academic progress requirements and R2T4 balances owed.

UNOFFICIAL WITHDRAWAL

Unofficial withdrawals encompass all other withdrawals where official notification is not provided. When a recipient of Title IV grant or loan assistance unofficially withdraws from the college, after having begun class attendance during a payment period, the college must determine the amount of Title IV grant or loan assistance that the student earned up to the date of withdrawal. For these unofficial withdrawals, the withdrawal date is 14 calendar days from the student's last date of attendance. For students who fail to return from an approved Leave of Absence, the withdrawal date is the last date the student attended.

For those instances, the following procedures will take place:

1. The college will determine and record the student's last date of attendance as the withdrawal date.
2. The Return to Title IV (R2T4) calculation is performed to determine the amount of Federal funds the student has earned and the amount of unearned Federal funds for which the college and the student is responsible to return, (if any). Calculations are completed using the U.S. Department of Education's Return of Title IV, HEA Funds Worksheets, the student's attendance and withdrawal date, and are based upon the payment period.
3. Cadillac Institute of Cosmetology will return the amount of any unearned portion of the Title IV funds for which the college and the student is responsible within 45 calendar days of the date the college determines as the unofficial withdrawal date. Remaining unearned Title IV loan funds (e.g. Direct and Perkins Loans) must be repaid by the student in accordance

with the terms of the loans if applicable.

4. Cadillac Institute of Cosmetology will provide the student with a letter explaining any returns that have been made to the Title IV, HEA Federal programs on the student's behalf. If a student's scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned.

5. A copy of the completed worksheet and notification letter will be kept in the student's file. Unofficially withdrawing from classes may affect the student's future eligibility for financial aid due to satisfactory academic progress requirements and R2T4 balances owed.

WITHDRAWAL BEFORE 60% OF THE PAYMENT PERIOD

The college must perform a R2T4 calculation to determine the amount of earned aid up through the 60% point in each payment period. The college will use the U.S. Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal.

WITHDRAWAL AFTER 60% OF THE PAYMENT PERIOD

For a student who withdraws after the 60% point of the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. Thus, there are no unearned funds. The college must still perform a R2T4 to determine the amount of aid that the student has earned and whether or not the student is eligible for a post withdrawal disbursement.

EXAMPLE OF R2T4 CALCULATION

1. Cadillac Institute of Cosmetology determines the percentage of Title IV aid the student earned by taking the number of scheduled clock-hours to have been completed by the student in the payment period and dividing by the total number of scheduled clock-hours in the payment period (all days in an approved Leave of Absence as well as scheduled and unscheduled college closures are omitted from the calculation).

Example:
$$\frac{249 \text{ completed clock-hours}}{450 \text{ scheduled clock-hours}} = 55.33\%$$

2. The College Official determines the dollar amount of Title IV aid the student earned by multiplying the percentage of Title IV aid earned by the total of the Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period.

Example: $55.33\% \times (\$1800 \text{ disbursed} + \$0.00 \text{ that could have disbursed}) = \995.94

Aid Earned

3. If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV funds or aid that could have been disbursed.
4. If this percentage is less than 60%, then the percentage earned is equal to the calculated dollar amount earned.
5. Aid to be returned is equal to unearned percentage (100% minus the Percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV fund returns must

be completed no later than 45 calendar days after the date the College Official determines that the student withdrew.

6. Funds are returned to the appropriate federal program based on the percentage of aid earned and the order of return dictated by the U.S. Department of Education.

7. When Title IV funds are returned, the student may owe a balance to the college.

ORDER OF RETURN

Cadillac Institute of Cosmetology is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 worksheet performed on the student's behalf is available through the college office upon written request.

In accordance with Federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 funds is retracted in the following order:

- Unsubsidized Federal Direct Stafford Loan Program
- Subsidized Federal Direct Stafford Loan Program
- Federal Perkins Loan Program
- Federal Direct Graduate PLUS Loan Program
- Federal Direct Parent Loan Program (PLUS)
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant Program
- Federal TEACH Grants
- Iraq Afghanistan Service Grant

POST-WITHDRAWAL DISBURSEMENT CONDITIONS

If a student has accepted Title IV financial aid by the date of the withdrawal, but the financial aid has not been disbursed, the student may be eligible for a post-withdrawal disbursement. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement for the earned aid that was not received. Under these circumstances, a R2T4 calculation must be performed to determine whether the student is actually eligible for a post-withdrawal disbursement. This determination will be made within 30 calendar days after the student withdraws.

The following conditions apply when processing a post-withdrawal disbursement:

1. A student may not owe a prior year balance or fail to meet Satisfactory Academic Progress according to Cadillac Institute of Cosmetology policy.
2. A student must have accepted aid by the date of the withdrawal.
3. If, before the student's withdrawal date a loan offer has been accepted, the loan must also have been originated.
4. If the student is eligible for a post-withdrawal disbursement of a loan, Cadillac Institute of Cosmetology must send notification of post-withdrawal disbursement eligibility to students within 30 calendar days after the student withdraws. Students will be given a

minimum of 14 calendar days to respond to the post-withdrawal disbursement offer.

5. Cadillac Institute of Cosmetology will disburse any Title IV grant funds a student is due as part of a post-withdrawal disbursement within 45 calendar days of the date determined the student withdrew and disburse any loan funds a student accepts by the post withdrawal disbursement deadline within 180 calendar days of the withdrawal date.

6. The college cannot make a post-withdrawal disbursement to a deceased student or a student who has not signed the loan promissory note. For students who provide notification back to Cadillac Institute of Cosmetology that they want the loan funds prior to the post-withdrawal disbursement deadline, Cadillac Institute of Cosmetology will disburse the loan.

TIME FRAME FOR THE RETURN OF TITLE IV PROGRAM FUNDS

The following rules apply when completing a Return calculation for a student.

1. Cadillac Institute of Cosmetology will return any unearned Title IV funds it is responsible for returning within 45 calendar days of the date Cadillac Institute of Cosmetology determined the student withdrew and offered any post-withdrawal disbursement of loan funds within 30 calendar days of that date.
2. Unless a student subject to verification has provided all required verification documents in time for Cadillac Institute of Cosmetology to meet the Return deadlines, the college includes as Aid Disbursed or Aid That Could Have Been Disbursed in the Return calculation.
3. If it is determined that a student who failed to provide all required verification documents in time for Cadillac Institute of Cosmetology to meet the Return deadline and later provides those documents prior to the applicable verification deadline, Cadillac Institute of Cosmetology must perform a new Return calculation on all of the aid the student qualified for based on the completed verification documents and make the appropriate adjustments.
4. To give a Pell grant to a student, Cadillac Institute of Cosmetology must have a valid output document (one with an official EFC computed from correct data) while the student is still enrolled for the award year or in the time frame the student qualifies for a late disbursement under 34 CFR 668.164(g)(4)(i).

TIME FRAME FOR THE RETURN OF AN UNCLAIMED TITLE IV CREDIT BALANCE

In the event Cadillac Institute of Cosmetology cannot locate the student (or parent) to whom a Title IV credit balance must be paid, Cadillac Institute of Cosmetology will determine what programs constitute the refund. Cadillac Institute of Cosmetology must return the funds no later than 240 calendar days after the date the college issued the check or 45 calendar days after the EFT was rejected.

REFUND VS. RETURN TO TITLE IV FUNDS The requirements for the Title IV program funds when a student withdraws are separate from any refund policy that Cadillac Institute of Cosmetology may have to return to the student due to a cash credit balance. Therefore, the student may still owe funds to the college to cover unpaid institutional charges. Cadillac Institute of Cosmetology may also charge the student for any Title IV program funds that they were required to return on the student's behalf.

RETURN TO TITLE IV QUESTIONS

If you have questions regarding Title IV program funds, you may call the Federal Student Aid Information Center at 1-800-4-fedaaid (800-433-3243). TTY users may call 800-730-8913. Information is also available at Student Aid on the Web www.studentaid.ed.gov.

WITHDRAWAL & SETTLEMENT POLICY

For applicants who cancel enrollment or students who withdraw from enrollment, a fair and equitable settlement will apply. Refund calculations and/or refunds, regardless of the reason for termination, will be made in a timely manner.

1. Applicants not accepted by the college shall be refunded all monies paid to the college.
 2. If the student, or the parent of a dependent minor, cancels the enrollment in writing within three (3) business days of signing the enrollment agreement, all monies collected by the college will be refunded. This applies regardless if a student has begun training or not.
 3. If a student (or in the case of student under legal age, his/her parent or guardian) cancels the enrollment more than three (3) business days after signing the enrollment agreement but prior to starting classes, a refund of all monies paid to the college less the registration fee in the amount of \$95.00.
 4. The "official cancellation or withdrawal date" will be determined by the postmark on written notification, the date said notification is delivered to the college in person, or the date of expulsion by the college. In the case of a student on an approved Leave of Absence who notifies the college that he/she will not be returning, the date of withdrawal determination will be the earlier of the scheduled return date of the LOA or the date the student notifies the institution that the student will not be returning.
 5. The "unofficial withdrawal" of a student shall be determined through monitoring attendance at least every thirty (30) days by the institution or the expiration date of an approved Leave of Absence.
- For students who enroll and begin classes but withdraw or officially cancel prior to course completion (after three (3) business days of signing the contract), the following schedule of tuition earned by the college applies:

% of Scheduled Time Enrolled to Total Length of Course	Total Amount of Tuition the College Shall Receive/Retain
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% & Over	100%

- All refunds are calculated using the students' last day of attendance. Any monies due the applicant or student shall be refunded within 45 days of the official cancellation or withdrawal date as defined above. For students who unofficially withdraw, the required date of the refund will also be made within 45 days based on their last date of attendance.
- In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made.
- If a school cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall at its option:
 - Provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school; or
 - Provide completion of the course and/or program; or
 - Participate in a Teach-Out Agreement; or
 - Provide a full refund of all monies paid.
- If the school closes permanently and ceases to offer instruction after students have enrolled and instruction has begun, the school shall at its option provide a pro rata refund or participate in a Teach-Out Agreement.
- If the course is canceled subsequent to a student's enrollment, and before instruction has begun, the school shall at its option provide a full refund of all monies paid or provide completion of the program.
- Students who withdraw or terminate prior to course completion are charged a cancellation fee of \$150.00. This refund policy applies to tuition and the non-refundable registration fee of \$95.00 and/or the non-refundable testing fee of \$50.00 charged in or prior to the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned college property, state board testing fees etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in the enrollment agreement.
- After all applicable returns to Title IV aid have been made, this refund policy will apply to determine the amount earned by the college and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.
- Students who are found to owe a balance to the institution will be sent notification via certified mail stating the total amount due and advised on how to make positive action on their account with the institution. Students will be given 30 days of the receipt of the certified letter to make positive action. If no positive action is made within the 30 days, the student's account balance will be sent to collections.