

New/Prospective Student Information/Orientation Documents

RELEASE OF STUDENT INFORMATION POLICY

Information from student records cannot be released (with very limited lawful exceptions) except to the student who may authorize release. Personally identifiable information will not be disclosed to any unauthorized person without the student's permission.

Consent for Release of Student Information Form

Circle of Love Academy
409 Stanley Chapel Church Road
Dudley, NC 28333

I, _____ Birth Date: _____
First Middle Last

Hereby authorize Circle of Love Academy to release the following information about me:

- ☐ All academic records (admission, attendance, registration/enrollment, grades, GPA, academic standing, graduation, etc.).
- ☐ All accounting information.

To the following individual (s) upon their request:

1. _____
Address _____ Email _____

2. _____
Address _____ Email _____

Duration of Release (please check one)

- ☐ Use until I complete a new release
- ☐ One time use: This release can only be used once Purpose of Release
- ☐ Family Communication Employment
- ☐ Admission to an Educational Institution

Other (please specify): _____

I understand that this information is considered a student education record. Further, I understand that by signing this release, I am waiving my right to keep this information confidential under the Family Educational Rights and Privacy Act (FERPA). I certify that my consent for disclosure of this information is entirely voluntary. I understand this consent for disclosure of information can be revoked by me in writing at any time, but will not affect the information release under my previous consent. If I wish to make any changes to my consent for release, I understand I will need to complete and file a new form. The authorization on this form will supersede all prior authorizations for release of my information.

Student's Signature: _____ Date: _____

NEW STUDENT ORIENTATION CHECKLIST

Student Name _____

Program _____ Date _____

I have received information concerning the following topics during my orientation:

- _____ Program Objectives
- _____ Desired Student Characteristics
- _____ Job Opportunities in the Chosen Field
- _____ Program and/or Course Outlines
- _____ Course Lengths and Schedules
- _____ Licensure Requirements
- _____ General School Policies
 - _____ Clocking Procedures
 - _____ Lockers
 - _____ Kit Policy
 - _____ Dress Code
 - _____ Standards of Conduct/Rules
 - _____ Campus Security and Crime Awareness
 - _____ Drug Free Workplace Policy
 - _____ Student Grievance Policy and Procedure
 - _____ Leave of Absence
 - _____ Disciplinary Policy
 - _____ Counseling Resources and Procedures
 - _____ Reference Materials/Media Center
- _____ Financial Aid Program Review
- _____ Consumer Information
- _____ Satisfactory Academic Progress
- _____ Safety, First Aid
 - _____ Evacuation Procedures
 - _____ Location and Use of Fire Extinguishers
- _____ Other Policies as applicable to the School

Signature

Date

ADMISSIONS AND ENROLLMENT REQUIREMENTS

Circle of Love Academy does not discriminate in its employment, admission, instruction, or graduation policies based on sex, age, race, color, religion, or ethnic origin in admitting students nor does it recruit students already attending or admitted to another school offering similar programs of study. It is required for all potential students have a high school diploma or its equivalent to be admitted into a cosmetic art program. Circle of Love Academy requires that each student admitted to a cosmetic art program is required to:

- Complete an application for enrollment.
- Provide a government issued ID and social security card or tax ID card or student visa information upon enrollment.
- Provide a written record (transcript) of previous education such as a high school diploma, a GED certificate, an official transcript showing secondary school completion, or a state certification of home-school completion. *This is a requirement for ALL veteran participants, military, or eligible students. A high school diploma or its equivalent is required unless the student provide evidence of home-school completion.

Should an enrolling student provide a foreign high school diploma, Circle of Love Academy will work with the student to obtain an English translation of the document along with confirmation that the education received is equivalent to a U.S. high school diploma. This documentation must come from an outside agency.

In the absence of the above documentation, the applicant must take and pass an approved ability-to-benefit test administered according to the test publisher's guidelines by an approved Independent Test Administrator. In lieu of passing an ability-to-benefit test, the applicant may enroll in and successfully complete at least 225 clock hours, if the program is longer than 600 clock hours.

Cosmetology Teacher Trainee applicants must meet all of the above requirements and:

- hold a current license as a practitioner in the field they wish to teach
- complete an application for enrollment
- complete an instructor in training application to forwarded to the State Board of Cosmetology

Students enrolling under a training agreement with another entity, the applicant must meet the admissions requirements set forth in the training agreement with the other entity.

Transfer Students

Upon the approval of the NC Board of Cosmetic Art Examiners, all students with previous trainings from an approved cosmetic art school may transfer clock hours and performances. However, performances do not lower the student's contracted clock hours at Circle of Love Academy. The student will be given an examination in accordance to the clock hours earned at a previous school prior to Circle of Love Academy accepting any previous clock hours or performances. If it be found that due to time elapsed and/or poor performance at the previous school of instruction, the right is reserved to accept only those clock hours and performances which will assure the administration that the student will be successful in the completion of the program of choice in such a way as to be able to pass the Board Examination for licensure. A veteran/participant/military/eligible student and the Department of Veterans Affairs will be notified in writing upon granted approval. All other students will be given a copy of approved transfer credits upon request.

Re-entry Students

Once a student is terminated for unsatisfactory progress, the following actions will be accomplished for re-entry:

- Student must be terminated for a period of 90 days before consideration for re-entry.
- Student will submit a written request for re-entry.
- The owner will evaluate student's written request and status; and determine whether the student has sufficient ability and potential to warrant a 2nd entry.
- If yes, the owner will provide the student 1) a letter of re-entry and the student will start at the place at the time of departure thus re-entering under the same Satisfactory Academic Progress

status, 2) a contract for re-entry specifying hours of pursuit, and 3) 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 after all steps to gaining probation have been met prior to probation. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as in place at the time of departure.

- 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.
- If the student has not obtained standards of progress after re- entering the program, she/he will be terminated and will not receive future consideration for re-entry.

CIRCLE OF LOVE ACADEMY



409 STANLEY CHAPEL CHURCH ROAD DUDLEY, NC 28333

TELEPHONE (919) 299-4316

CATALOG

CATALOG Issue 2020 - 2022

Published 5/2020

Revised 1/4/21

TABLE OF CONTENTS

Letter of Welcome.....	page 3
Introduction.....	page 4
Mission Statement.....	page 5
Non-Discrimination Statement.....	page 5
Admissions and Enrollment Requirements	page 5
Academic Advising Policy	page 6
Approved Cosmetic Art Programs	page 7-16
❖ Cosmetology	page 7-11
❖ Cosmetology Teacher Trainee	page 11-12
❖ Esthetics	page 12-14
❖ Manicuring	page 14-16
❖ Natural Hair Care	page 16-18
Notice to Students	page 18
Re-entry Procedures.....	page 18
Transfer Credits	page 18
Re-entry Policy	page 19
Refund Policy	page 19
Conduct Policy.....	page 20
Satisfactory Academic Progress Policy	page 20
Attendance Policy	page 23
School Calendar	page 23
Absences Policy	page 24
Make-up Work Policy	page 24
Tardiness Policy	page 24
Employment Assistance Policy	page 24
Occupations Available	pages 10,12,14,16, 18
Graduation Requirements.....	page 24
Conferring of Certificate	page 25
Termination Policy.....	page 25
Students Access to Files Policy	page 25
Release of Student Information Policy	page 26
Grievance Policy.....	page 26
Fee Waiver Policy	page 26
Extra Instructional Fees	page 26
Referral Services.....	page 27

CIRCLE OF LOVE ACADEMY

**409 Stanley Chapel Church Road Dudley, NC 28333
(919) 299-4316**

A LETTER OF WELCOME TO THE STUDENT

Dear Fellow Student:

It is my sincere pleasure and delight to welcome you as a new student at Circle of Love Academy. Upon entering Circle of Love Academy, the instructors and staff will provide you with the best experience in training and service while ensuring your success.

Relationships are built upon trust. Circle of Love Academy desires to develop a trusting relationship between you, the student, and the instructors. As the instructors work hard to ensure you receive the necessary training to become a successful/ professional hairstylist or instructor, it will require a commitment from you to do your best. Your best is not determined by another student's best, but your best is your BEST. This commitment will require you, the student, to utilize skills such as: honesty, enthusiasm, dedication etc.

By your agreeing to work with the instructors and staff, you can be assured that you will not regret having walked through the doors of Circle of Love Academy. The instructors and staff are committed to helping you attain your licensure in a timely manner through theory and practical experiences.

Circle of Love Academy's success is determined by your success! Welcome again and know every person affiliated with Circle of Love Academy appreciate the opportunity to be a part of your success.

Sincerely,

Sheila R. Darden

Sheila R. Darden, Owner

INTRODUCTION

Circle of Love Academy is a proprietary for-profit institution, which provides post-secondary education in English; therefore, it offers non-college degree (non-degree certificates). Circle of Love Academy offers instructional education approved by the North Carolina Board of Cosmetic Art Examiners (Cosmetology, Natural Hair Care, Manicuring, Esthetics, and Cosmetology Teacher Trainee Program). Circle of Love Academy is accredited by NACCAS.

The school is located in Wayne County. The physical address is 409 Stanley Chapel Church Road Dudley, North Carolina 28333. The school is housed in approximately 2800 square feet building which provides modern equipment, ample fluorescent lighting, and is approved for 40 students, day and night. In accordance with the requirements of the North Carolina Board of Cosmetic Art Examiners, the school shall maintain a student-teacher ratio of 25:1 theory and 20:1 practical.

The school is equipped with a modern dispensary which is stocked with a variety of products for students to utilize during practical performances. The clinic area is up to date and provides ample space between stations so that students may perform work on the public with ease.

Ownership

Circle of Love Academy was founded by Sheila R. Darden, owner. Leonard A. Darden, Sr., Jathea S. Darden, Joshua L. Darden, Arielle L. Darden and Leonard A. Darden, Jr. are affiliated through their participation to ensure the continued success of Circle of Love Academy.

Administration Staff

Sheila R. Darden..... Owner
Leonard A. Darden, Sr..... Director of Maintenance
Jathea S. DardenGeneral Manager/Director of Admission

Faculty

Arielle L. Darden Lead Cosmetology/Manicuring/Esthetics
Educator
Jathea S. DardenNatural Hair Care Educator

Advisory Committee

Sheila R. Darden Owner
Arielle L. Darden Educator
Sheila Herring..... Consumer
Rose Park..... Salon Owner

Licensing Agency:

North Carolina Board of Cosmetic Art Examiners
121 Edinburgh South Drive Suite 209
Cary, NC 27511
(919) 736-6123

Accreditation Agency:

NACCAS
3015 Colvin Street
Alexandria, Virginia 22314
(703) 600-7600

MISSION STATEMENT

It is the mission of Circle of Love Academy to provide quality post-secondary education that prepares graduating students to pass the state licensing exam and gain employment in the Cosmetology field.

NON-DISCRIMINATION STATEMENT

Circle of Love Academy does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin in admitting students nor does it recruit students already attending or admitted to another school offering similar programs of study.

ADMISSIONS AND ENROLLMENT REQUIREMENTS

Circle of Love Academy does not discriminate in its employment, admission, instruction, or graduation policies based on sex, age, race, color, religion, or ethnic origin in admitting students nor does it recruit students already attending or admitted to another school offering similar programs of study. It is required for all potential students have a high school diploma or its equivalent to be admitted into a cosmetic art program. Circle of Love Academy requires that each student admitted to a cosmetic art program is required to:

- Complete an application for enrollment.
- Provide a government issued ID and social security card or tax ID card or student visa information upon enrollment.
 - Provide a written record (transcript) of previous education such as a high school diploma, a GED certificate, an official transcript showing secondary school completion, or a state certification of home-school completion. *This is a requirement for ALL veteran participants, military, or eligible students. A high school diploma or its equivalent is required unless the student provide evidence of home-school completion.

Should an enrolling student provide a foreign high school diploma, Circle of Love Academy will work with the student to obtain an English translation of the document along with confirmation that the education received is equivalent to a U.S. high school diploma. This documentation must come from an outside agency.

In the absence of the above documentation, the applicant must take and pass an approved ability-to-benefit test administered according to the test publisher's guidelines by an approved Independent Test Administrator. In lieu of passing an ability-to-benefit test, the applicant may enroll in and successfully complete at least 225 clock hours, if the program is longer than 600 clock hours.

Cosmetology Teacher Trainee applicants must meet all of the above requirements and:

- hold a current license as a practitioner in the field they wish to teach
- complete an application for enrollment
- complete an instructor in training application to forwarded to the State Board of Cosmetology

Students enrolling under a training agreement with another entity, the applicant must meet the admissions requirements set forth in the training agreement with the other entity.

Transfer Students

Upon the approval of the NC Board of Cosmetic Art Examiners, all students with previous trainings from an approved cosmetic art school may transfer clock hours and performances. However, performances do not lower the student's contracted clock hours at Circle of Love Academy. The student will be given an examination in accordance to the clock hours earned at a previous school prior to Circle of Love Academy accepting any previous clock hours or performances. If it be found that due to time elapsed and/or poor performance at the previous school of instruction, the right is reserved to accept only those clock hours and performances which will assure the administration that the student will be successful in the completion of the program of choice in such a way as to be able to pass the Board Examination for licensure. A veteran/participant/military/eligible student and the Department of Veterans Affairs will be notified in writing upon granted approval. All other students will be given a copy of approved transfer credits upon request.

Re-entry Students

Once a student is terminated for unsatisfactory progress, the following actions will be accomplished for re-entry:

- Student must be terminated for a period of 90 days before consideration for re-entry.
- Student will submit a written request for re-entry.
- The owner will evaluate student's written request and status; and determine whether the student has sufficient ability and potential to warrant a 2nd entry.
- If yes, the owner will provide the student 1) a letter of re-entry and the student will start at the place at the time of departure thus re-entering under the same Satisfactory Academic Progress status, 2) a contract for re-entry specifying hours of pursuit, and 3) 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 after all steps to gaining probation have been met prior to probation. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as in place at the time of departure.
- 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
- If the student has not obtained standards of progress after re- entering the program, she/he will be terminated and will not receive future consideration for re-entry.

Academic Advising Policy

Circle of Love Academy seeks to provide each student enrolled in their chosen program with adequate information to be successful. The students will be assisted with their program choice. They will have the opportunity to establish academic goals based upon the NC Board of Cosmetic Arts Examiners' guidelines for their program. At any time during a student's enrollment, Circle of Love Academy will provide the support needed for their academic success.

APPROVED COSMETIC ART PROGRAMS

Cosmetology 1500 Clock Hours

1. General 300 clock hours

Sterilization, sanitation and bacteriology, anatomy and physiology, shop ethics, personality and salesmanship, state law.

2. Chemical..... 600 clock hours

Permanent waves, hair relaxer, hair coloring, bleaching, and toning, sculptured nails, hair structure and chemistry.

3. Physical..... 600 clock hours

Shampooing and rinses, hair and scalp care, hair shaping, hairdressing and styling, facials, arching, lash and brow tinting, manicures

and pedicures.

Cosmetology Teacher Trainee 800 Clock Hours

1. General 400 clock hours

Observation theory, motivation, business management, student relations, teaching techniques, preparing lesson plans,

facilitating student shop internship, preparing class lectures and presentations, preparing examinations, grading, and G.S. 88B and the

rules of the Board

2. Physical..... 400 clock hours

Practical Application: Conducting theory classes from prepared lessons, preparing, and giving examinations, and giving practical demonstrations

Esthetics 600 Clock Hours

General 150 clock hours

Sterilization, sanitation and bacteriology, professional ethics, personality, salesmanship, anatomy and physiology, and state law.

2. Chemical..... 150 clock hours

Skin conditions and disorders, nutrition, aging factors, product ingredients and usage, waxing, lash and brow tinting, OSHA, and EPA requirements.

3. Physical..... 300 clock hours

Massage movements and manipulations, masks and packs, facial treatments with and without the use of machines, skin analysis and consultation, application of all products and machines, color psychology, make-up and corrective make-up, arching.

Manicuring 300 Clock Hours

1. General 75 clock hours

Sanitation and bacteriology, anatomy and physiology, state law, salon management, and ethics.

2. Chemical..... 75 clock hours

Product knowledge, ingredients, and usage of materials, manicuring and pedicuring, EPA, and OSHA requirements.

3. Physical..... 150 clock hours

Massage, manicuring, pedicuring, nail care, nail artistry, nail wraps, sculptured nails, nail tips, gel nails, and nail safety.

Natural Hair Care 300 Clock Hours

1. General 120 clock hours

Sanitation, sterilization, bacteriology, shampooing, draping, disorders of hair and scalp, state law and salon management.

2. Physical..... 180 clock hours

Twisting, wrapping, weaving, extending, locking, braiding and natural hair styling, by hand or mechanical appliances.

COSMETOLOGY 1500 CLOCK HOURS

COSMETOLOGY CURRICULUM

1. TITLE: COSMETOLOGY

2. CONTACT HOURS: 1500 HOURS (REQUIRED FOR LICENSURE)

3. COURSE DESCRIPTION:

Course work includes instruction in all phases of professional imaging, hair design, chemical processes, skin care, nail care, multi-cultural practices, business/computer principles, product knowledge, and other selected topics.

Graduates should qualify to sit for the State Board of Cosmetic Arts examination. Upon successfully passing the State Board exam, graduates will be issued a license. Employment is available in beauty salons and related businesses.

4. THE PURPOSE OF COURSE:

The cosmetology curriculum is designed to provide competency-based knowledge, scientific/artistic principles, and hands-on fundamentals associated with the cosmetology industry. The curriculum provides a simulated salon environment which enables students to develop manipulative skills.

5. TEXTBOOK AND WORBOOK:

Milady's Standard Nail Technology Textbook Package (textbook, workbook, and exam review)

6. RESOURCES:

- Videos
- Reference material (other related books)

7. REQUIRED CLOTHING & ETC.:

Uniform consisting of black shirt/pants or dress, black socks, and black shoes; optional: black lab jacket; and, name tag or name and identifying program printed on shirt.

8. SAFETY RULES:

- Sit properly to avoid back strain
- Practice personal & public hygiene
- Measure chemicals accurately
- Handle sharp implements with dry hands
- Comply with OSHA & State Board of Cosmetic Art Examiners sanitation practices

9. THEORY AND PRACTICAL APPLICATION

The first subjects to be taught in theory and practical application will be the infection control and blood exposure procedures as defined in 21 NCAC subchapter 14H. Once the infection control and blood exposure has been taught, we will ensure instruction of theory and practical subjects including:

Professional image; Bacteriology; Anatomy; Electricity as it relates to cosmetic art; Board laws, rules and website; Chemistry as it relates to cosmetic art; Professional ethics; Draping; Shampooing; Roller sets; Pin curls; Ridge curls with C shaping; Finger waves; Braids; Artificial hair; Up-styles; Blow drying; Brush control; Pressing or thermal; Hair cutting; Partings; Perm types and wraps; Relaxer types and sectioning; Color types and application sectioning; Scalp treatments; Manicures; Pedicures; Artificial nails: Styles and techniques of cosmetology services including: Arranging; Dressing; Curling; Waving; Cutting techniques and implements including razors, clippers, thinning shears, and shears; Cleansing; Cutting; Singeing; Bleaching, or coloring hair; Esthetics; Manicuring; Business management; and Salon business.

10. PERFORMANCES REQUIREMENTS

All students will be trained on the following performance requirements:

- (1) Infection Controls;
- (2) Blood exposure procedures;
- (3) Blow drying;
- (4) Hot iron;
- (5) Styles that apply tension (twists, braiding, locs, or knots);
- (6) Solid form cut;
- (7) Elevated cut;
- (8) Cut with tapered or thinning shears;
- (9) Razor cut;
- (10) Clipper cut;
- (11) Shears over comb cut;
- (12) Clippers over comb cut;
- (13) Virgin darker;
- (14) Virgin lightener;
- (15) Retouch;
- (16) Foil;
- (17) Freehand painting;
- (18) Relaxer virgin;
- (19) Relaxer retouch;
- (20) Curl reforming virgin;
- (21) Curl reforming retouch;
- (22) Permanent waving rod placement rectangle;
- (23) Permanent waving rod placement contour;
- (24) Permanent waving rod placement bricklay-overlap;
- (25) Permanent waving rod placement – spiral;
- (26) Basic manicure;
- (27) Artificial nails
- (28) Basic facial;
- (29) Waxing including face and body;
- (30) Hair removal with tweezers;

- (31) Hair removal with razor; and
- (32) Makeup application

Evaluation plans include a minimum of infection control, tool safety, draping, and safe application. Students must pass the infection control and blood exposure procedures evaluation plan with a score of 100 percent, received theory and practical instructions and passed each of the evaluations in this Paragraph prior to performing services on a live model:

- (1) Blow drying and hot iron;
- (2) Hair cut with shears, a razor and clipper.
- (3) Color application including virgin and retouch
- (4) Relaxer application including virgin and retouch;
- (5) Permanent waving;
- (6) Basic manicure with pedicure difference;
- (7) Basic facial including steam;
- (8) Waxing;

Teachers will ensure students follow infection control, tool safety, appropriate draping and safe application of products for all service performances.

GRADING SYSTEM

90 – 100	A
80 – 89	B
70 – 79	C
BELOW 70	F

***Students shall adhere to the grading policy with satisfactory progress being 70 to pass their program.**

***MAXIMUM TIME ALLOWED**

SAP evaluation periods are based on actual contracted hours at the institution

PROGRAM COST

Cosmetology Tuition (1500 hours) = \$7,500 + \$100 registration fee (cash, check, credit card payments) Payment Plan w/minimum \$100 deposit or less, weekly/monthly payments, and paid in full prior to course completion. Cash pay students' tuition paid in full prior to establishing a payment plan may receive a 10% discount. In addition, a \$10 transcript fee and a \$100 re-entry fee will be charged when applicable. In the case where extra - instruction is needed, there will be a charge of \$10 per hour.

KIT: Implements for a complete manicure; 12 combs; Two capes; Six brushes; Thirty-six Assorted clips; Assorted smooth rollers; Hard rubber or nonflammable comb for heat Protection used in thermal styling; One electric marcel iron; One razor and one clipper; One thinning shears; One shaping shears; One eyebrow tweezer; One tint brush; One Mannequin with hair; and One blow dryer.

NOTE: The above lists the minimum required items by NC Board of Cosmetic Art Examiners and additional items are normally required to be purchased by the student.

TEXTBOOK AND WORKBOOKS;

Milady Standard Cosmetology, 13th Edition	\$123.95
AND/OR Cosmetology MindTap - Printed Access Code (2 Year Access)	193.46
Theory Workbook	52.95
Practical Workbook	52.95
Exam Review	38.95

***NOTE* Prices may vary depending on distributors' prices.**

OCCUPATIONS AVAILABLE

- Possible occupations include salon management, a position in a salon or spa, a salon educator, a distributor sales consultant, manufacturer educator, and film/editorial technician.

CLASS SCHEDULE

- Monday thru Thursday 10:00 a.m. – 3 p.m. (Day) or upon request Tuesday & Thursday 5:00 p.m. – 9 p.m. (Evening)
***NOTE* Schedule may vary based upon student enrollment.**

COSMETOLOGY TEACHER TRAINEE 800 CLOCK HOURS **COSMETOLOGY TEACHER TRAINEE CURRICULUM**

1. TITLE: COSMETOLOGY TEACHER TRAINEE

2. CONTACT HOURS: 800 (REQUIRED FOR LICENSURE)

3. COURSE DESCRIPTION:

The course introduces cosmetology instructional concepts. Topics include orientation, theories of education, unit planning, daily lesson planning, laboratory management, student assessment, record keeping, and other related topics. Upon completion, students should be able to identify theories of education, develop lesson plans, demonstrate supervision techniques, and assess student classroom performance.

4. THE PURPOSE OF COURSE:

To provide students with the practical skills needed to satisfy the NC State Board of Cosmetic Art Examiners' requirements for certification. The course will furnish the students with teaching experience.

5. TEXTBOOK AND WORBOOK:

- Milady's Master Educator: Student Course Book
- Exam Review for Milady's Master Educator: Student Course Book

6. RESOURCES:

- Reference material (related teaching books)
- Videos

7. REQUIRED CLOTHING & ETC.:

Uniform consisting of a red shirt and black pants or dress, white or black socks, and black shoes; optional: black lab jacket; and, name tag or name and identifying program printed on shirt.

8. SAFETY RULES:

- Sit properly to avoid back strain
- Practice personal & public hygiene
- Measure chemicals accurately
- Handle sharp implements with dry hands
- Comply with OSHA & State Board of Cosmetic Art Examiners sanitation practices

9. THEORY AND PRACTICAL APPLICATION:

Trainees shall receive a minimum of 150 hours of theory prior to any providing instruction in a cosmetic art classroom.

Theory: Observation theory, motivation, business management, student relations, teaching techniques, preparing lesson plans, facilitating student shop internship, preparing class lectures and presentations, preparing examinations, grading, and G.S. 88B and the rules of the Board

Practical Application: Conducting theory classes from prepared lessons, preparing and giving examinations, and giving practical demonstrations

GRADING SYSTEM

90 – 100	A
80 – 89	B
70 – 79	C
BELOW 70	F

***Students shall adhere to the grading policy with satisfactory progress being 70 to pass their program.**

***MAXIMUM TIME ALLOWED**

SAP evaluation periods are based on actual contracted hours at the institution.

PROGRAM COST

Cosmetology Teacher Trainee Tuition (800 hours) = \$4,800 + \$100 registration fee (cash, check, credit card payments) Payment Plan w/minimum \$100 deposit or less, weekly/monthly payments, and paid in full prior to course completion. Cash pay students' tuition paid in full prior to establishing a payment plan may receive a 10% discount. In addition, a \$10 transcript fee and a \$100 re-entry fee will be charged when applicable. In the case where extra-instruction is needed, there will be a charge of \$10 per hour.

- **No Kit Required.**

TEXTBOOK AND WORKBOOK:

Master Educator, 3 rd Edition Student Course Book	\$135.75
Exam Review	52.95

***NOTE* Prices may vary depending on distributors' prices.**

OCCUPATIONS AVAILABLE

- Possible occupations include salon management, a salon educator, manufacturer educator, beauty school instructor.

CLASS SCHEDULE

- Monday thru Thursday 10:00 a.m. – 3 p.m. (Day) or upon request Tuesday & Thursday 5:00 p.m. – 9 p.m. (Evening)

***NOTE* Schedule may vary based upon student enrollment.**

ESTHETICS 600 CLOCK HOURS

ESTHETICS CURRICULUM

1. TITLE: ESTHETICS

2. CONTACT HOURS: 600 (REQUIRED FOR LICENSURE)

3. COURSE DESCRIPTION:

A comprehensive course providing instruction and clinical practice in the concepts and techniques of Esthetics. Course includes topic consisting of safety, sanitation, skin analysis, make-up application, hair removal, skin care, facial massage, and spa management. The students will be able to perform skin care services safely, and competently in a salon setting upon completion of the course.

4. COURSE JUSTIFICATION:

The esthetics curriculum is designed to provide competency-based knowledge, scientific/artistic principles, and hands-on fundamentals associated with the skin care industry. The curriculum provides a simulated salon environment which enables students to develop manipulative skills.

5. TEXTBOOK

Milady's Standard Esthetics: Fundamentals Textbook Package (textbook, workbook, and exam review)

6. RESOURCES:

- Videos
- Reference material (other skin care related books)

7. REQUIRED CLOTHING & ETC.:

Uniform consisting of black shirt/pants or dress, black socks, and black shoes; optional: black lab jacket; and, name tag or name and identifying program printed on shirt.

8. SAFETY RULES:

- Sit and stand properly to avoid back strain
- Practice personal & public hygiene
- Handle chemical products and electrical equipment properly
- Comply with OSHA & State Board of Cosmetic Art Examiners sanitation practices

9. THEORY AND PRACTICAL APPLICATION

The first subjects to be taught in theory and practical application will be the infection control and blood exposure procedures as defined in 21 NCAC subchapter 14H. Once the infection control and blood exposure has been taught we will ensure instruction of theory and practical subjects including: Anatomy or physiology; Chemistry as it relates to esthetics; Draping; Facial or body treatment (cleansing, manipulations, masks, and chemical peels); Hair removal; Basic dermatology; Skin care machines, electricity, and apparatus; Aromatherapy; Nutrition; Make-up or color theory; Styles and techniques of esthetics services including: Facials; Makeup application; Performing skin care; Hair removal; Eyelash extensions; Applying brow and lash color; Business management; Professional ethics; and Board laws, rules and website.

10. PERFORMANCES REQUIREMENTS

All students will be trained on the following performance requirements:

- (1) Infection Controls;
- (2) Blood exposure procedures;
- (3) Basic facial;
- (4) Waxing underarm,
- (5) Waxing lip,
- (6) Waxing eyebrow,
- (7) Waxing leg
- (8) Waxing bikini;
- (9) Hair removal with depilatory cream
- (10) Hair removal by tweezers;
- (11) Makeup application;
- (12) Facials with machines;
- (13) Exfoliation;
- (14) Facials with LED light;
- (15) Facials with high frequency (direct and indirect); and
- (16) Lash application.

Evaluation plans include a minimum of infection control, tool safety, draping, and safe application. Students must pass the infection control and blood exposure procedures evaluation plan with a score of 100 percent, received theory and practical instructions and passed each of the evaluations in this Paragraph prior to performing services on a live model:

- (1) Basic facial; at public comment add “including Steam”
- (2) Waxing;
- (3) Lash lift and brow lamination;
- (4) Artificial lashes;
- (5) Lash and brow tint.

Teachers will ensure students follow infection control, tool safety, appropriate draping and safe application of products for all service performances.

GRADING SYSTEM

90 – 100	A
80 – 89	B
70 – 79	C
BELOW 70	F

***Students shall adhere to the grading policy with satisfactory progress being 70 to pass their program.**

***MAXIMUM TIME ALLOWED**

SAP evaluation periods are based on actual contracted hours at the institution.

PROGRAM COST

Esthetics Tuition (600 hours) = \$3,000 + \$100 registration fee (cash, check, credit card payments) Payment Plan w/minimum \$100 deposit or less, weekly/monthly payments, and paid in full prior to course completion. Cash pay students' tuition paid in full prior to establishing a payment plan may receive a 10% discount. In addition, a \$10 transcript fee and a \$100 re-entry fee will be charged when applicable. In the case where extra-instruction is needed, there will be a charge of \$10 per hour.

- KIT: Draping; Spatulas; Tweezers; Make up supplies; and One mannequin.

NOTE: The above lists the minimum required items by NC Board of Cosmetic Art Examiners and additional items are normally required to be purchased by the student.

TEXTBOOK AND WORKBOOK:

Milady Standard Esthetics: Fundamentals, 12th Edition	\$151.95
AND/OR Milady Standard Esthetics: Fundamentals, 12th Edition MindTap Printed	
Access Card (2 Year Access)	202.46
Student Workbook	83.95
Exam Review	52.95

***NOTE* Prices may vary depending on distributors' prices**

OCCUPATIONS AVAILABLE

- Possible occupations include salon management, a position in a salon or spa, a technician in the medical field, a salon educator, a distributor sales consultant, manufacturer educator, and film/editorial technician.

CLASS SCHEDULE

- Monday thru Thursday 10:00 a.m. – 3 p.m. (Day) or upon request Tuesday & Thursday 5:00 p.m. – 9 p.m. (Evening)

***NOTE* Schedule may vary based upon student enrollment.**

MANICURING 300 CLOCK HOURS

MANICURING CURRICULUM

1. TITLE: MANICURING

2. CONTACT HOURS: 300 (REQUIRED FOR LICENSURE)

3. COURSE DESCRIPTION:

A comprehensive course providing instruction and clinical practice in manicuring, nail building (application and maintenance of artificial nails) and pedicuring. Course includes nail anatomy, disorders of nails, irregularities of nails, theory, and salesmanship as it relates to manicuring, hands-on manicuring, massage – arm, hand, and foot and other related topics. The students will be able to perform manicuring, pedicuring and artificial nail services safely, and competently in a salon setting upon completion of the course.

4. COURSE JUSTIFICATION:

The manicuring curriculum is designed to provide competency-based knowledge, scientific/artistic principles, and hands-on fundamentals associated with the nail industry. The curriculum provides a simulated salon environment which enables students to develop manipulative skills.

5. TEXTBOOK AND WORKBOOK

Milady's Standard Nail Technology Textbook Package (textbook, workbook, and exam review)

6. RESOURCES:

- Videos
- Reference material (other nail related books)

7. REQUIRED CLOTHING & ETC.:

Uniform consisting of black shirt/pants or dress, black socks, and black shoes; optional: black lab jacket; and, name tag or name and identifying program printed on shirt.

8. SAFETY RULES:

- Sit properly to avoid back strain
- Practice personal & public hygiene
- Handle chemical products and electrical equipment properly
- Comply with OSHA & State Board of Cosmetic Art Examiners sanitation practices

9. THEORY AND PRACTICAL APPLICATION

The first subjects to be taught in theory and practical application will be the infection control and blood exposure procedures as defined in 21 NCAC subchapter 14H. Once the infection control and blood exposure has been taught, we will ensure instruction of theory and practical subjects including:

Board laws, rules and website; Manicuring theory; Trimming; Filing; Shaping; Decorating; Arm and hand manipulation; Sculptured and artificial nails (application, repair, fill, and removal); Pedicuring; and styles and techniques for the care, treatment, and decoration of the following: Fingernails; Toenails; Cuticles; Nail extensions and artificial nails; Electric file; Business management; and, Professional ethics.

GRADING SYSTEM

90 – 100	A
80 – 89	B
70 – 79	C
BELOW 70	F

***Students shall adhere to the grading policy with satisfactory progress being 70 to pass their program.**

10. PERFORMANCES REQUIREMENTS

All students will be trained on the following performance requirements:

- (1) Infection Control;
- (2) Blood exposure procedure;
- (3) Basic manicure;
- (4) Basic pedicure;
- (5) Nail tips;
- (6) Acrylic overlay (application, repair, fill, and removal);
- (7) Sculptured nails (application, repair, fill, and removal); and
- (8) Gel overlay (application, repair, fill, and removal).

Evaluation plans include a minimum of infection control, tool safety, draping, and safe application. Students must pass the infection control and blood exposure procedures evaluation plan with a score of 100 percent, received theory and practical instructions and passed each of the evaluations in this Paragraph prior to performing services on a live model:

- (1) Basic manicure with pedicure difference;
- (2) Sculptured nails including application, fill, and removal.

Teachers will ensure students follow infection control, tool safety, appropriate draping and safe application of products for all service performances.

***MAXIMUM TIME ALLOWED**

SAP evaluation periods are based on actual contracted hours at the institution.

PROGRAM COST

Manicuring Tuition (300 hours) = \$1,500 + \$100 registration fee (cash, check, credit card payments) Payment Plan w/minimum \$100 deposit or less, weekly/monthly payments, and paid in full prior to course completion. Cash pay students' tuition paid in full prior to establishing a payment plan may receive a 10% discount. In addition, a \$10 transcript fee and a \$100 re-entry fee will be charged when applicable. In the case where extra-instruction is needed, there will be a charge of \$10 per hour.

KIT: A manicurist bowl; Nail brushes; A tray for manicuring supplies; One mannequin hand; A manicuring kit containing proper implements for manicuring and pedicuring; Implements for artificial nails, nail wraps and tipping.

NOTE: The above lists the minimum required items by NC Board of Cosmetic Art Examiners and additional items are normally required to be purchased by the student.

TEXTBOOK AND WORKBOOK:

Milady's Standard Nail Technology Textbook 7 th edition	\$125.95
AND/OR Nail Technology MindTap - Printed Access Code (2 Year Access)	164.96
Workbook	66.95
Exam Review	45.95

***NOTE* Prices may vary depending on distributors' prices**

OCCUPATIONS AVAILABLE

- Possible occupations include salon management, a position in a salon or spa, a salon educator, a distributor sales consultant, manufacturer educator, and film/editorial technician.

CLASS SCHEDULE

- Monday thru Thursday 10:00 a.m. – 3 p.m. (Day) or upon request Tuesday & Thursday 5:00 p.m. – 9 p.m. (Evening)

***NOTE* Schedule may vary based upon student enrollment.**

NATURAL HAIR CARE 300 CLOCK HOURS

NATURAL HAIR CARE CURRICULUM

1. TITLE: NATURAL HAIR CARE

2. CONTACT HOURS: 300 (REQUIRED FOR LICENSURE)

3. COURSE DESCRIPTION:

A comprehensive course providing instruction and clinical practice in twisting, wrapping, extending, locking, blow dry and hot iron. Course includes sanitation, bacteriology, disinfection, shampooing, draping, anatomy, disorders of the hair and scalp, and other related topics. The students will be able to perform natural hair care styling and decoration safely, and competently in a salon setting upon completion of the course.

4. COURSE JUSTIFICATION:

The natural hair care curriculum is designed to provide competency-based knowledge, scientific/artistic principles, and hands-on fundamentals associated with the natural hair industry. The curriculum provides a simulated salon environment which enables students to develop manipulative skills.

5. TEXTBOOK AND WORKBOOK:

Milady's Standard Natural Hair Care and Braiding Textbook and Workbook

6. RESOURCES:

- Videos
- Reference material (other natural hair care related books)

7. REQUIRED CLOTHING & ETC.:

Uniform consisting of black shirt/pants or dress, black socks, and black shoes; optional: black lab jacket; and, name tag or name and identifying program printed on shirt.

8. SAFETY RULES:

- Stand properly to avoid backstrain
- Practice personal & public hygiene
- Handle hot irons properly
- Comply with OSHA & State Board of Cosmetic Art Examiners sanitation practices

9. THEORY AND PRACTICAL APPLICATION

The first subjects to be taught in theory and practical application will be the infection control and blood exposure procedures as defined in 21 NCAC subchapter 14H. Once infection control and blood exposure have been taught, we will ensure instruction of theory and practical subjects including:

Bacteriology; Board laws, regulations, Board website, and licensure scope of practice; Shampooing; Draping; Anatomy; Disorders of the hair and scalp; Client consultation; Twisting; Wrapping; Extending; Locking; Blow dry and thermal iron; Business management; and Professional ethics.

GRADING SYSTEM

90 – 100	A
80 – 89	B
70 – 79	C
BELOW 70	F

***Students shall adhere to the grading policy with satisfactory progress being 70 to pass their program.**

10. PERFORMANCES REQUIREMENTS

All students will be trained on the following performance requirements:

- (1) Infection Control;
- (2) Blood exposure procedure;
- (3) Twists;
- (4) Knots;
- (5) Locs;
- (6) 2 strand overlap;
- (7) 3 strand overbraid;
- (8) 3 strand underbraid;
- (9) On the scalp 3 strand braid;
- (10) Track and sew weft; and
- (11) Adding hair extensions.

Evaluation plans include a minimum of infection control, tool safety, draping, and safe application. Students must pass the infection control and blood exposure procedures evaluation plan with a score of 100 percent, received theory and practical instructions and passed each of the evaluations in this Paragraph prior to performing services on a live model:

- (1) Track and sew weft;
- (2) Three strand overbraid and underbraid.

Teachers will ensure students follow infection control, tool safety, appropriate draping and safe application of

products for all service performances.

***MAXIMUM TIME ALLOWED**

SAP evaluation periods are based on actual hours contracted at the institution.

PROGRAM COST

Natural Hair Care Tuition (300 hours) = \$1,500 + \$100 registration fee (cash, check, credit card payments) Payment Plan w/minimum \$100 deposit or less, weekly/monthly payments, and paid in full prior to course completion. In addition, a \$10 transcript fee and a \$100 re-entry fee will be charged when applicable. Cash pay students' tuition paid in full prior to establishing a payment plan may receive a 10% discount. In the case where extra- instruction is needed, there will be a charge of \$10 per hour.

- KIT: Six combs; Six brushes; Ten clips; Mannequin with hair; One blowdryer; and Two capes.

NOTE: The above lists the minimum required items by NC Board of Cosmetic Art Examiners and additional items are normally required to be purchased by the student.

TEXTBOOK AND WORKBOOK:

Milady's Standard Natural Hair Care & Braiding	\$42.95
Workbook for Milady Standard Natural Hair Care & Braiding	26.95

***NOTE* Prices may vary depending on distributors' price**

OCCUPATIONS AVAILABLE

- Possible occupations include salon management, a position in a salon or spa, a salon educator, a distributor sales consultant, manufacturer educator, and film/editorial technician.

CLASS SCHEDULE

- Monday thru Thursday 10:00 a.m. – 3 p.m. (Day) or upon request Tuesday & Thursday 5:00 p.m. – 9 p.m. (Evening)

***NOTE* Schedule may vary based upon student enrollment.**

NOTICE TO STUDENTS

Should the student complete the program earlier than the estimated timeframe stated in the contract, the student's financial aid package may be recalculated and that this may result in liabilities owed by the student and/ or the institution, if applicable.

RE-ENTRY PROCEDURES

Once a student is terminated for unsatisfactory progress, the following actions will be accomplished for re-entry:

- Student must be terminated for a period of 90 days before consideration for re-entry.
- Student will submit a written request for re-entry.
- The owner will evaluate student's written request and status; and determine whether the student has sufficient ability and potential to warrant a 2nd entry.
- If yes, the owner will provide the student 1) a letter of re-entry and the student will start at the place at the time of departure thus re-entering under the same Satisfactory Academic Progress status, 2) a contract for re-entry specifying hours of pursuit, and 3) 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 after all steps to gaining probation have been met prior to probation. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as in place at the time of departure.
- 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
- If the student has not obtained standards of progress after re- entering the program, she/he will be terminated and will not receive future consideration for re-entry.

TRANSFER CREDITS

Upon the approval of the NC Board of Cosmetic Art Examiners, all students with previous trainings from an approved cosmetic art school may transfer clock hours and performances. However, performances do not lower the student's contracted clock hours at Circle of Love

Academy. The student will be given an examination in accordance to the clock hours earned at a previous school prior to Circle of Love Academy accepting any previous clock hours or performances. If it be found that due to time elapsed and/or poor performance at the previous school of instruction, the right is reserved to accept only those clock hours and performances which will assure the administration that the student will be successful in the completion of the program of choice in such a way as to be able to pass the Board Examination for licensure.

A veteran/participant/military/eligible student and the Department of Veterans Affairs will be notified in writing upon granted approval. All other students will be given a copy of approved transfer credits upon request.

RE-ENTRY POLICY

All students re-entering the cosmetic art programs must meet the follow steps:

- Student must be terminated for a period of 90 days before consideration for re-entry.
- Student will submit a written request for re-entry.
- The owner will evaluate student's written request and status; and determine whether the student has sufficient ability and potential to warrant a 2nd entry.
- If yes, the owner will provide the student 1) a letter of re-entry and the student will start at the place at the time of departure thus re-entering under the same Satisfactory Academic Progress status, 2) a contract for re-entry specifying hours of pursuit, and 3) 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 after all steps to gaining probation have been met prior to probation. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as in place at the time of departure.
- 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.
- If the student has not obtained standards of progress after re- entering the program, she/he will be terminated and will not receive future consideration for re-entry.

REFUND POLICY – NOTICE OF CANCELLATION

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- 1 An applicant is not accepted by Circle of Love Academy. The applicant shall be entitled to a refund of all monies paid.
 - 2 A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by Circle of Love Academy shall be refunded, regardless of whether or not the student has actually started classes.
 - 3 A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases, he/she shall be entitled to a refund of all monies paid to Circle of Love Academy less the registration fee in the amount of \$100.
 - 4 A student notifies the institution of his/her withdrawal in writing.
 - 5 The date of withdrawal shall be the date the student notifies the institution that the student will not be returning.
 - 6 A student is expelled by Circle of Love Academy. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 days.)
 - 7 In type 8, 9, 10 or 11, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours. The NACCAS Minimum Tuition Adjustment Requirements are followed.

Minimum Tuition Adjustment Schedule

For students who enroll in and begin classes, the following schedule of tuition adjustment will be considered to meet minimum standards refunds:

PERCENTAGE LENGTH COMPLETED TO TOTAL LENGTH OF COURSE AND/OR PROGRAM	AMOUNT OF TOTAL TUITION OWED TO THE SCHOOL
---	---

SEMESTER, TERM OR BILLING PERIOD, PER CONTRACT

0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Unofficial withdrawals are determined by the school through monitoring clock hour attendance at least every thirty (30) days. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. 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 permanently closed or no longer offering instruction after a student has enrolled, Circle of Love Academy will 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 course is canceled subsequent to a student's enrollment, Circle of Love Academy will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after students have enrolled and instruction has begun, Circle of Love Academy shall 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 OR participate in a Teach- Out Agreement OR provide a full refund of all monies paid.
- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement and it complies with the mandated policy outlined by NACCAS.

***The School is not currently eligible to participate in federal Title IV Financial Aid Programs**

CONDUCT POLICY

Students who show signs of under the influence of drug or alcohol while attending the school will be dismissed from class for the day. After a third offense they will be dismissed from school. Profane language or other forms of disorderly conduct will subject a student to possible dismissal. All students are expected to act in a professional manner at all times while attending the school. Students who have been terminated as a result of the above may be readmitted at the discretion of the school administration and upon assurance that such assurance that such conduct will not re-occur.

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at Circle of Love Academy. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. It is applied consistently to all students enrolled in a specific program and scheduled for a particular category of attendance(part-time/full-time). The 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.

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology	450, 900, 1350 (actual) hours
Esthetics	300 clocked (actual) hours

Natural Hair Care	150 clocked (actual) hours
Manicuring	150 clocked (actual) hours
Cosmetology Teacher Trainee	400 clocked (actual) hours

*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule 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 school will determine if the student has maintained at least 67% 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 150% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

COURSE	MAXIMUM TIME ALLOWED	
	WEEKS	SCHEDULED HOURS
Cosmetology (Full time, 35 hrs/43 wks) - 1500 Hours	64.5 Weeks	2250
Cosmetology (Part time, 16 hrs/94 wks) – 1500 Hours	141 Weeks	2250
Cosmetology Teacher Trainee (Full time, 35 hrs/ 23 wks) 800 Hours	34.5 Weeks	1200
Cosmetology Teacher Trainee (Part time, 16 hrs/50 wks) 800 Hours	75 Weeks	1200
Esthetics (Full time, 35 hrs/17.5 wks) – 600 Hours	26 Weeks	900
Esthetics (Part time, 16 hrs/37.5wks) – 600 Hours	56.5 Weeks	900
Manicuring (Full time, 30 hrs/10 wks) – 300 Hours	15 Weeks	450
Manicuring (Part time, 16 hrs/19 wks) – 300 Hours	28.5 Weeks	450
Natural Hair Care (Full time, 30 hrs/10 wks) – 300 Hours	15 Weeks	450
Natural Hair Care (Part time, 16 hrs/19 wks) – 300 Hours	28.5 Weeks	450

The institution operates all programs according to a schedule of 900 hours per academic year of instruction.

***MAXIMUM TIME ALLOWED**

SAP evaluation periods are based on actual contracted hours at the institution.

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 67% of the scheduled contracted hours.

Students who have not completed the course within the maximum timeframe may continue as a student at the institution 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 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 (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by Circle of Love Academy. Students must maintain a written grade average of 70% and take 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:

90	100	A
80	89	B
70	79	C
BELOW 70		F

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 upon request of the evaluations; however, students not meeting the requirements will be required to sign 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.

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 of the actions required to attain satisfactory academic progress by the next evaluation. 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 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. 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.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

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

WITHDRAWALS

Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

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 Circle of Love Academy on the designated form describing why they failed to meet satisfactory academic progress standards, along 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 within 30 calendar days. 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 instated, if applicable.

RE-ENTRY

All students re-entering the cosmetic art programs must meet the follow steps:

- Student must be terminated for a period of 90 days before consideration for re-entry.
- Student will submit a written request for re-entry.
- The owner will evaluate student's written request and status; and determine whether the student has sufficient ability and potential to warrant a 2nd entry.
- If yes, the owner will provide the student 1) a letter of re-entry and the student will start at the place at the time of departure thus re-entering under the same Satisfactory Academic Progress status, 2) a contract for re-entry specifying hours of pursuit, and 3) 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 after all steps to gaining probation have been met prior to probation. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as in place at the time of departure.
- 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.
- If the student has not obtained standards of progress after re- entering the program, she/he will be terminated and will not receive future consideration for re-entry.

NONCREDIT, REMEDIAL COURSES, REPETITIONS

Noncredit, remedial courses, and repetitions do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

TRANSFER HOURS

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.

ATTENDANCE POLICY

Students will be required to attend each scheduled class as assigned per program to receive the minimum hours required by the NC State Board. Should a student become unable to attend the scheduled classes, he or she should contact the instructor to make arrangements to make up missed hours and performances. If a student missed over 20% of the assigned classes, he or she will be required to remain in the program until all performances and hours are met.

VA students will be evaluated at the end of each month. If a student failed to meet standards (70% for attendance or 75% for academic) during that month, she/he will be given an Unsatisfactory Progress Report for that month and placed on probation for the following month. At the end of the month of probation, if the student continued to fail to meet standards (70% for attendance or 75% for academic), she/he will be terminated.

Summary: 1 month in unsatisfactory status; 1 month on probation; then termination.

SCHOOL CALENDAR

*** Enrollment is on a continuous basis. Every Monday of the week is considered the first day of enrollment unless it is a holiday, then it is Tuesday unless it is a weekend program then it begins on every Saturday. Completion of hours is the ending date of the enrollment period.

OBSERVED HOLIDAYS

*(Dates may vary, but holidays will remain)

January 1	New Years
January 21	Martin Luther King
February 15	President's Day
April 19 – 26	Good Friday, Easter, Easter Monday Week
May 27	Memorial Day
July 4	Independence Day (Vacation Week)
September 2	Labor Day
November 11	Veterans Day
November 27 – 29	Thanksgiving Break
December 20 – December 31	Christmas Break

ABSENCES POLICY

Students who know in advance that they will not be able to attend scheduled classes should notify staff of their upcoming absence. Students that fail to call to report their absence and miss three day consecutively will be notified by staff.

MAKE-UP WORK POLICY

Students that notify staff of absence will be able to make-up all missed work and hours with acceptable documentation, such as doctor excuse or death-immediate family. Students that fail to notify staff will not be allowed to make-up missed work or hours without the permission of the owner/manager.

TARDINESS POLICY

Students that are tardy more than seven minutes will result in fifteen minutes of missed time that is deducted by the Discovery Pro program automatically. Student may remain on the clock to make-up missed time at the discretion of their instructor. Students that are continuously tardy will be asked to meet with the director to discuss a new schedule, should one be available that will accommodate their personal schedule preventing them from being tardy.

EMPLOYMENT ASSISTANCE POLICY

While Circle of Love Academy cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities bulletin board for students to review. Students also receive training in professionalism and job search skills including how to write a resume, complete an employment application and prepare for an effective interview. The curriculum places a great deal of emphasis on how to obtain and retain employment after graduation. Graduates are encouraged to maintain contact with Circle of Love Academy and follow-up with the school on current employment or employment needs. In addition, Circle of Love Academy maintains a network of relationships with professionals and employers who provide mentoring to students while they are in school. Job referrals are made known to interested graduates as available.

GRADUATION REQUIREMENTS

Graduation requirements includes:

- 1) Students must complete all designated work assignments required for the course of study in which the student enrolled.
- 2) Students must complete the minimum required hours and performances for the course of study in which the student is enrolled.
- 3) Students must earn an accumulative grade average 70% on written tests or better to obtain a certificate of completion from Circle of Love Academy; however, if students earn less than 80% on the final comprehensive written and practical examination exams, students will not be recommended to take the North Carolina State Board of Cosmetology Arts Examinations.
- 4) The student must have met all financial obligations prior to graduating from their course of study unless other prior agreements have been made between the student and Circle of Love Academy prior to program completion.

Circle of Love Academy:

- Will grant a certificate of graduation and Official Transcript of Hours for the applicable course when the student has successfully completed all phases of study, required tests, practical assignments; passed a final comprehensive written and practical examination; completed the program of study according to State requirements; completed all exit paperwork; attended an exit interview and made satisfactory arrangements for payment of all debts owed to Circle of Love Academy.
- Will issue an Official Transcript of Hours to students who withdraw prior to program completion when the student has successfully completed the required exit paperwork, attended an exit interview, and made satisfactory arrangements for debts owed to Circle of Love Academy as approved by Circle of Love Academy.
- Will assist graduates in finding suitable employment by posting area employment opportunities and teaching Job Readiness classes, but placement is ***not guaranteed***.
- May terminate a student's enrollment for noncompliance with General Policies, this contract, or State Laws

and Regulations; improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of Circle of Love Academy; willful destruction of school property; and theft or any illegal act.

Student:

- Agrees to pay applicable school and state fees and provide all required registration paperwork in a timely manner.
- Agrees to comply with all Standards of Conduct, General Policies, State Laws and Regulations, and educational requirements including clinic assignments.
- Agrees not to refuse to perform client services or other program requirements.
- Agrees to provide all financial aid documents, if applicable, in the designated time frame.
- Agrees to comply with Circle of Love Academy's dress code at all times and project a professional image representative of the cosmetology and image industry.
- Agrees to comply with the assigned schedule for the applicable program of study which may change from time to time at the discretion of Circle of Love Academy.
- Agrees to attend theory class as scheduled for the duration of the course of study regardless of whether all required tests have been taken and passed.
- Understands that if he/she is a Title IV financial aid recipient* minimum attendance and grade requirements must be maintained for satisfactory academic progress; failure to comply will result in loss of eligibility for financial aid according to the policy found in the catalog.
- Understands that he/she is responsible for the state licensing exam fee and other examination or licensing related expenses.

CONFERRING OF CERTIFICATE

Student will receive a conferred certificate for the program upon completion of course requirements.

TERMINATION POLICY

A student who receives notice of termination and seeks re-admission to Circle of Love Academy must submit, via U.S. mail, a written petition to the owner of the school. The petition must include a review of the reasons for the termination and must contain an explanation of what has changed such that the student should warrant re-entry. Normally, a terminated student will not be re-admitted until a year has elapsed following the date of termination. A petition for re-admission may be filed earlier however, in the expectation that the owner will establish and communicate the conditions, if any, under which the student may resume studies. The decision of the owner shall be final.

The official date of termination of a student shall be the last date of the recorded attendance when withdrawal occurs in any of the following manners:

- 1) When school receives notice from the student of the student's intention to discontinue the training.
- 2) When the student is terminated for a violation of a school policy, which provides for termination.
- 3) When a student, without notice to the institution, fails to attend classes for 14 calendar days.

STUDENTS ACCESS TO FILES POLICY

A student may inspect and review his or her education records by making an appointment with a school official. In general, a student may have access to confidential letters and statements of recommendation that are part of the student's education records. A student will ordinarily not be provided with copies of any part of his or her record other than the transcript, unless the inability to obtain copies would effectively prevent the student from exercising his or her right to inspect and review the education record. In cases where copies will be provided, Circle of Love Academy may impose a charge for making such copies. A student may request that his/her records be amended to eliminate any information contained therein that he/she believes is inaccurate, misleading, or violates his/her privacy or other rights. Circle of Love Academy will not generally permit access to, or release of, educational records or

personally identifiable information contained therein to any party without the written consent of the student; however, parents or guardians of dependent minors are provided access to student records to review the student's record. Circle of Love Academy provides access to student and other school records to its accrediting agency.

RELEASE OF STUDENT INFORMATION POLICY

Information from student records cannot be released (with very limited lawful exceptions) except to the student who may authorize release outside of parents or guardians of minor students. Personally, identifiable information will not be disclosed to any unauthorized person without the student's permission; however, parents or guardians of dependent minors can obtain student's records.

GRIEVANCE POLICY

In accordance with Circle of Love Academy's mission statement, Circle of Love Academy will make every attempt to resolve any employee complaint that is not frivolous or without merit. Complaint procedures will be included in new employee orientation thereby assuring that all employees know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in school 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) The employee should register the complaint in writing within 60 days of the date that the act which is the subject of the grievance occurred.
- 2) The information will be given to the Owner of Circle of Love Academy.
- 3) The complaint will be reviewed, and a response will be delivered in writing to the employee within 30 days of receiving the complaint.
- 4) 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.
- 5) Depending on the extent and nature of the complaint, interviews with appropriate staff and other employees may be necessary to reach a final resolution of the complaint.
- 6) 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 Circle of Love Academy 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 employee filing the complaint or another employee in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the employee presenting his/her case followed by the school'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. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.
- 7) Employees must exhaust Circle of Love Academy's internal complaint process before submitting the complaint to the school's accrediting agency, if applicable.

SEE WAIVER POLICY

The registration fee is only waived when tuition for the program is paid in full before or on the first day of class.

EXTRA INSTRUCTIONAL FEES

Circle of Love Academy may charge a \$10 transcript Fee and a \$100 re-entry fee as an additional cost to students. Students that do not complete their program by the end of the contract agreement will be required to pay \$10 per hour to complete any outstanding hours and/or performances. Students who withdraw or terminate prior to course completion may be charged a cancellation or administrative fee of \$150.00. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases, he/she shall be entitled to a refund of all monies paid to Circle of Love Academy less the registration fee in the amount of \$100.

REFERRAL SERVICES

Circle of Love Academy does not offer professional counseling services; however, the school can assist students by directing them to the appropriate outside sources based upon their needs.

PRE-ENROLLMENT RECEIPT

PRE-ENROLLMENT RECEIPT OF INFORMATION

CIRCLE OF LOVE ACADEMY

PRE-ENROLLMENT CHECKLIST

Student Name

Program

Date

I have received written information concerning the following topics prior to signing my enrollment agreement:

<input type="checkbox"/>	School Catalog
<input type="checkbox"/>	School's Graduation Rate
<input type="checkbox"/>	School's Licensure Rate
<input type="checkbox"/>	School's Job Placement Rate
<input type="checkbox"/>	Certification or Licensure Requirements
<input type="checkbox"/>	State-required Information
<input type="checkbox"/>	Pre-Requisites for Employment
<input type="checkbox"/>	Satisfactory Academic Progress Policy

Student Signature

Date

Circle of Love Academy Student Enrollment Agreement

Address: 409 Stanley Chapel Church Road

Dudley, NC 28333

Phone: 919-299-4316

Student Name _____ Age _____ Birth Date _____

Address _____ Phone _____

Drivers License # _____ Soc. Security # _____

U. S. Citizen ___ Yes ___ No Contract Begins: _____ Contract Ends: _____

_____ Cosmetology - 1500 Hours (Full Time/Part Time) _____ Cosmetology Teacher Trainee – 800 Hours (Full Time/Part Time)

_____ Esthetics – 600 Hours (Full Time/Part Time) _____ Manicuring – 300 Hours (Full Time/Part Time)

_____ Natural Hair Care - 300 Hours (Full Time/Part Time)

_____ Transfer/Re-Entry Student – Hours Accepted: _____

Hours Contracted with the Institution: _____

Number of Weeks to Complete Hours Contracted: _____

Schedule: Student is scheduled to attend a total of _____ weekly. Student's personal schedule is:

Contract Costs and Payment Terms

Student and sponsor (if applicable) agree to pay the school the tuition and fees for the program selected according to the approved payment plan stated below. Circle of Love Academy may, at its option and without notice, prevent student from attending class until any applicable unpaid balance or payments are satisfied. School will charge additional tuition for hours remaining after the contract ending date at the minimum rate of \$100 per week, or any part thereof, payable in advance until graduation. Circle of Love Academy may charge a \$10 transcript fee and a \$100 re-entry fee as an additional cost to students. The school will charge a registration fee for students enrolling or transferring to the school of \$100.00. The tuition rates current at the time of re-entry will apply to the balance of training hours needed for students who re-enroll more than 30 days after the formal withdrawal date unless mitigating circumstances apply. Methods of payment include full payment at time of signing the Enrollment Agreement, registration fee paid at time of signing agreement with balance paid prior to start date or through an approved payment plan as stated herein. Payments may be made by cash, check, money order, credit card or through non-federal agency or loan programs. Students are responsible for paying the total tuition and fees and for repaying applicable loans plus interest.

Registration Fee: \$ _____
Books: \$ _____

Balance Due: \$ _____

Kit: \$ _____
Tuition: \$ _____
Miscellaneous: \$ _____
Total Tuition & Fees: \$ _____
Less Deposit: \$ _____

Payment Plan for Balance Due

Monthly Payment: \$ _____
Payments Due On: _____

This 2-page Agreement constitutes a binding contract between the student and Circle of Love Academy when signed by all applicable parties and upon acceptance by Circle of Love Academy. By signing below, you certify that you have read both pages. You will receive an exact copy of the signed contract. Keep it to protect your rights. Circle of Love Academy reserves the right to change start dates based on class enrollment, staff availability and other considerations.

NOTICE TO STUDENT: Should the student complete the program earlier than the estimated timeframe stated in the contract, the student's financial aid package may be recalculated and that this may result in liabilities owed by the student and/or the institution, if applicable. This program will be taught in English; the contract is in English.

ACKNOWLEDGEMENT: My signature below certifies that I have read, understand, and agree to comply with its contents, and that the institution's cancellation and refund policies have been clearly explained to me. I have received a copy of this fully executed agreement.

Student Signature	Date	Guardian/Sponsor (if applicable)	Date
		Accepted by School Official	Date

GENERAL TERMS OF AGREEMENT

Circle of Love Academy:

- Shall provide programs of study that meets minimum curriculum requirements as prescribed by the state regulatory agency.
- May change kit contents, textbooks, dress code, curriculum format, teaching materials or educational methods at its discretion.
- Will grant a certificate of graduation and Official Transcript of Hours for the applicable course when the student has successfully completed all phases of study, required tests, practical assignments; passed a final comprehensive written and practical examination; completed the program of study according to State requirements; completed all exit paperwork; attended an exit interview and made satisfactory arrangements for payment of all debts owed to Circle of Love Academy.
- Will issue an Official Transcript of Hours to students who withdraw prior to program completion when the student has successfully completed the required exit paperwork, attended an exit interview, and made satisfactory arrangements for debts owed to Circle of Love Academy as approved by Circle of Love Academy.
- Will assist graduates in finding suitable employment by posting area employment opportunities and teaching Job Readiness classes, but placement is ***not guaranteed***.
- May terminate a student's enrollment for noncompliance with General Policies, this contract, or State Laws and Regulations; improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of Circle of Love Academy; willful destruction of school property; and theft or any illegal act.

Student:

- Agrees to pay applicable school and state fees and provide all required registration paperwork in a timely manner.
- Agrees to comply with all Standards of Conduct, General Policies, State Laws and Regulations, and educational requirements including clinic assignments.
- Agrees not to refuse to perform client services or other program requirements.
- Agrees to provide all financial aid documents, if applicable, in the designated time frame.
- Agrees to comply with Circle of Love Academy's dress code at all times and project a professional image representative of the cosmetology and image industry.
- Agrees to comply with the assigned schedule for the applicable program of study which may change from time to time at the discretion of Circle of Love Academy.
- Agrees to attend theory class as scheduled for the duration of the course of study regardless of whether all required tests have been taken and passed.
- Understands that if he/she is a Title IV financial aid recipient* minimum attendance and grade requirements must be maintained for satisfactory academic progress; failure to comply will result in loss of eligibility for financial aid according to the policy found in the catalog.
- Understands that he/she is responsible for the state licensing exam fee and other examination or licensing related expenses **17**.

Graduation requirements includes:

- 1) Students must complete all designated work assignments required for the course of study in which the student enrolled.
- 2) Students must complete the minimum required hours and performances for the course of study in which the student is enrolled.
- 3) Students must earn an accumulative grade average 70% on written tests or better to obtain a certificate of completion from Circle of Love Academy; however, if students earn less than 80% on the final comprehensive written and practical examination exams, students will not be recommended to take the North Carolina State Board of Cosmetology Arts Examinations.

- 4) The student must have met all financial obligations prior to graduating from their course of study unless other prior agreements have been made between the student and Circle of Love Academy prior to program completion.

REFUND POLICY – NOTICE OF CANCELLATION

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- 1 An applicant is not accepted by Circle of Love Academy. The applicant shall be entitled to a refund of all monies paid.
 - 2 A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by Circle of Love Academy shall be refunded, regardless of whether or not the student has actually started classes.
 - 3 A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to Circle of Love Academy less the registration fee in the amount of \$100.
 - 4 A student notifies the institution of his/her withdrawal in writing.
 - 5 The date of withdrawal shall be the date the student notifies the institution that the student will not be returning.
 - 6 A student is expelled by Circle of Love Academy. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 days.)
 - 7 In type 8, 9, 10 or 11, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours. The NACCAS Minimum Tuition Adjustment Requirements are followed.

Minimum Tuition Adjustment Schedule

For students who enroll in and begin classes, the following schedule of tuition adjustment will be considered to meet minimum standards refunds:

PERCENTAGE LENGTH COMPLETED TO TOTAL LENGTH OF COURSE AND/OR PROGRAM SEMESTER, TERM OR BILLING PERIOD, PER CONTRACT	AMOUNT OF TOTAL TUITION OWED TO THE SCHOOL
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

All refunds will be calculated based on the students last date of attendance. Unofficial withdrawals are determined by the school through monitoring clock hour attendance at least every thirty (30) days. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. 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 permanently closed or no longer offering instruction after a student has enrolled, Circle of Love Academy will 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 course is canceled subsequent to a student's enrollment, Circle of Love Academy will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after students have enrolled and instruction has begun, Circle of Love Academy shall 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 OR participate in a Teach- Out Agreement OR provide a full refund of all monies paid.

- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement and it complies with the mandated policy outlined by NACCAS.

*** The School is not currently eligible to participate in federal Title IV Financial Aid Programs**