

# Belle



## Academy of Cosmetology

# Catalog

### **“The Belle Advantage”**

Cosmetology 1500 hour program

Barbering 1000 hour program

**Belle Academy of Cosmetology L.L.C.**  
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Federal Student Aid Programs by visiting **FAFSA**. [www.fafsa.ed.gov](http://www.fafsa.ed.gov) Belle Academy of Cosmetology Pin # 04224

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Federal Student Aid Programs by visiting [FAFSA. www.fafsa.ed.gov](http://FAFSA. www.fafsa.ed.gov) Belle Academy of Cosmetology Pin # 042242

## Are you looking for a career in a year?

Welcome to Belle Academy of Cosmetology! Belle Academy of Cosmetology is dedicated to providing its students a quality education using the latest technology available. Belle Academy of Cosmetology curriculum utilizes the Milady Standard Text and supplement materials.

Belle Academy of Cosmetology is committed to creating a professional atmosphere where there is synergy, excitement and teamwork.

Belle Academy of Cosmetology invites you to our facility to meet with our staff and experience the career training of your choice, whether in cosmetology, barbering, nail technology or skincare.

Now is the time for change to enter an exciting, creative industry!

## Mission Statement

The mission of Belle Academy of Cosmetology is to enable perspective students the opportunity for prosperous careers through quality education in practical, business and customer service skills necessary for licensure and employment as professionals in their specialized fields.

## Belle Academy of Cosmetology Ownership

Michael Cervellino legally owns and controls Belle Academy of Cosmetology LLC which is recognized by the State of Connecticut.

## Belle Academy of Cosmetology Faculty

Department	Staff Member	Title
<b>Administration:</b>		
	Michael Cervellino	Owner/ School Director
	Michael Cervellino	Director of Admissions
	Annette Lipwich	Director of Finances / Bookkeeper
<b>Education:</b>	Simone Renzuella	Director of Education /
	Simone Renzuella	Cosmetology Instructor
	Michael Cervellino	Cosmetology / Barbering Instructor
	Geraldo Mejia	Substitute Barbering Instructor
	Annette Lipwich	Substitute Cosmetology Instructor
	Marilyn Ruel	Substitute Cosmetology Instructor

## Facility + Equipment

Belle Academy of Cosmetology is located at 27A South Commons Road in Waterbury, Connecticut. The facility is conveniently located off Rte 84 and Rte 8 with full access to Northeast Transportation (Waterbury's City Bus System). Belle Academy of Cosmetology is fully equipped to meet all the demands of today's salon. The facility includes private classrooms, client reception and work areas, management offices, student lounge and equipment. It is handicapped accessible, ADA (American Disabilities Act) compliant, and offers ample free parking. There is no housing available to students.

## School Hours

Belle Academy of Cosmetology is open Tuesday thru Thursday: 9:00AM – 9:00PM, Friday 9:00AM – 5:00PM and Saturday: 9:00AM – 3:00 PM

## Approvals, Accreditation and Affiliation

Belle Academy of Cosmetology is approved by the State of CT Dept. of Health Services, 410 Capitol Ave. Hartford, CT. 06134 Phone: 860-509-7569, and licensed by the City of Waterbury Dept. of Health, 1 Jefferson Square, Waterbury, CT 06706 Phone: 203-574-6781

Belle Academy of Cosmetology is accredited by National Accrediting Commission of Career Arts & Sciences, 4401 Ford Avenue, Ste. 1300, Alexandria, VA 22302 Phone: 703-600-7600

Belle Academy of Cosmetology, its staff and/or faculty are members of:

- Chamber of Commerce
- American Association of Cosmetology Schools
- Cosmetology Educators Association
- NCA/ PBA

## Non Discrimination Policy

Belle Academy of Cosmetology does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin nor does it recruit students already attending or admitted to another school offering programs of study. The school does not allow or tolerate discrimination of any kind, bullying, or harassment. If any student or staff member experiences or witnesses anyone being bullied, or harassed, they are required to report the matter to the schools director either in person, by phone or in writing so appropriate action can be taken.

## Admission Requirements

Belle Academy of Cosmetology admits as regular students those that have met the following requirements for enrollment:

- **Complete an Applicant Profile form:** Complete and submit the application form to the school prior to registration. Forms may be obtained by requesting them from Belle Academy of Cosmetology.
- **Submit a Application Fee ( \$175.00).** Non Refundable. No action will be taken on admission until the fee is received. Fee must be submitted in the form of cash, check or money order, payable to Belle Academy of Cosmetology. The fee is not included in the cost of tuition and is non- refundable.
- **Personal Interview:** Applicant must complete a personal interview with the admissions team prior to registration. The applicant shall receive and review the school catalog, and be given a tour of the facility.
- **Provide Verification Documentation:** Copy of High school diploma, a GED certificate, an official transcript of secondary school completion, or a state certification of home-school completion, and drivers license or birth certificate. Belle Academy of Cosmetology **does not accept** ATB students.  
A Student enrolling in Nail Technology, Esthetics or Makeup Artistry programs need only show proof of completion of eight grade and be at least 16 years of age.
- **Transfer Students** will be accepted provided:
  - The above admissions requirements are completed
  - An official transcript of hours earned from the previous school is received and does not exceed 5 years prior to the date of application for admission to Belle Academy of Cosmetology.
  - Transfer hours for the Nail technology, Esthetics or Makeup Artistry programs are not accepted.
  - A transfer student must attend a minimum of 250 hours at Belle Academy of

Cosmetology.

- Student was not terminated from the previous school due to drug/ alcohol and/or unprofessional conduct

- **Reentry Students** will be accepted provided:
  - Outstanding tuition, fees and overtime expenses are paid in advance or the student has made satisfactory arrangements' with the Financial Aid officer.
  - Previous tuition payments will be credited to the students balance
  - Reentering students will be contracted according to the current tuition costs and will be required to pay any additional fees if applicable.
  - Pay the \$175.00 Non-refundable application fee

## State Licensing Disclaimer

The state may refuse to grant a license if a student has been convicted of a crime; committed an act involving dishonesty, fraud, or deceit; or committed any act that, if committed by a licentiate of the business or profession in question, would be grounds for the Department of Health to deny licensure. The Department of Health denies licensure on the grounds that the applicant made a false statement of fact required to be revealed in the application for such license.

Belle Academy of Cosmetology is not responsible for students denied licensure. Students who are not US citizens or who do not have documented authority to work in the United States will not be eligible to apply to take the state licensure examination. Belle Academy of Cosmetology is not responsible for students denied licensure.

## Important Facts about Belle Academy of Cosmetology Programs

Belle Academy of Cosmetology offers programs in Cosmetology, Barbering, Esthetics, Nail Technology and Makeup Artistry. All programs **are taught in English.**

### Licensing requirements

Cosmetology and Barbering are clock hour programs which prepares the student for Licensing. The State of Ct requires a student to have completed the eighth grade, the required hours of instruction from a CT state approved curriculum and passed the CT State Board Written Exam with a minimum score of 70% in order to obtain a Cosmetology / Barbers license .

Reference to state regulations: [www.ct.gov/dph](http://www.ct.gov/dph)

Cosmetology requires 1500 clock hours. Barbering requires 1000 clock hours.

Currently the State of CT does not require licensing for Esthetics, Nail Technology or Makeup Artistry.

All Belle Academy of Cosmetology Programs are offered in a Day schedule (full or part-time ) and Evening schedule.

### Industry Requirements

According to CT Job & Career Connection the **average statewide annual income** for these occupations is \$28839.00. This amount does not include tips and gratuities. Employment in this occupation is expected to grow faster than average, and the number of annual openings will offer excellent opportunities.

Prospective cosmetologists/ barbers must be aware of the **physical demands in this career** as they can be strenuous:

**Hygiene:** It is important for cosmetologists/barbers to have adequate hygiene for several reasons. The first is simply a matter of self-recommendation. It is a cosmetologist / barber's job to help others look as attractive as possible; therefore it is important for the cosmetologist/barber to have a neat, clean appearance. Most people would not want to go into a salon/barber shop and have someone do their hair or make-up who clearly doesn't

take care of their own hair and make-up. Cosmetologist/Barbers' physical appearances are walking references to their skill ability.

In terms of cleanliness, refined personal hygiene is crucial for Cosmetologists/Barbers. Cosmetologists/Barbers regularly touch their clients, more so than many other professions, so they need to keep clean as a matter of course or may spread dirt, germs, disease and possibly bugs, such as lice amongst clients.

**Body Positioning:** Cosmetologists/Barbers are required to stand about 75 percent of the time. Cosmetologists/Barbers must lean forward, stoop, bend and twist. Standing and leaning over clients is a common position when washing a client's **hair** or administering a facial. The back experiences significant stress during the course of a cosmetologist's day. If an individual cannot stand or remain standing for long periods of time, they are unlikely to be successful as cosmetologists/Barbers because they will not be able to perform tasks accurately.

**Steady Hands:** A cosmetologist/Barber's hands are frequently exposed to water and cleansing. Cosmetologists/Barbers work with their hands to cut hair, perform manicures and pedicures, make-up and other applications. To perform all these tasks successfully, the cosmetologist/Barber must have the ability to control their hands and fingers at all times, including holding the hand very steady while cutting hair, applying makeup or other beauty treatments. A cosmetologist/Barber who cannot hold their hands steady is certain to receive a number of complaints from incorrectly or badly performed procedures.

**Allergies:** Cosmetologists/Barbers are required to handle a large number of chemicals and use a variety of cleansing agents. If an individual is highly allergic to any of these products or very sensitive to these sorts of items, they are unlikely to succeed in cosmetology/barbering due to their adverse physical reactions to the tools of the trade.

**Using Tools:** Cosmetology/Barbering tools can cause cuts and other injuries, so it's important that a cosmetologist have reasonably good vision so she can handle the tools safely. Dexterity to grasp scissors, razors and small make-up tools is important.

## Occupations available

For licensed professionals jobs include Salon/ Spa/Barbershop ownership or management, Full or Part-time work as a Hairstylist, Color specialist, Barber in a Salon/Spa/Barbershop/Chain salon, Instructor ( at least two years Professional experience required), Inspectors  
Other areas include: Hair, Nail or Makeup artistry for Film ,Theater, Photography studio or Department store, Product manufacturer , Marketing or Educational Support Representative, Manicurist, Skin care specialist

## Annual Performance Statistics

Belle Academy of Cosmetology's **performance statistics for the calendar year 2013, 2014, 2015, 2016 reported:**

Completion	Licensure	Placement
100%	100%	100%

No crimes or incidents were reported by, or to Belle Academy of Cosmetology.

# Course Outline

## Course: COSMETOLOGY

**Program / Course Description:** The Primary purpose of the Cosmetology course is to train students in both theory and practical experience to prepare them to successfully pass the State Board Examination, and for immediate employment in the Cosmetology field. The course is particularly directed towards developing in the student, desirable habits and attitudes with respect to health, sanitation, safety, and encouragement towards self-reliance, readiness to assist others, and an ethical approach to the Cosmetology profession.

### Course Goals/ Objectives:

1. Students will receive an education in both theory and practical experience and gain knowledge in all phases of Cosmetology.
2. To prepare students to work in a professional salon/spa.
3. To develop employer/employee relationships and effective communication skills

### Instructional Methods:

The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career oriented activities. The course is presented through well-developed lesson plans, which reflect current educational methods. Subjects are presented by means of lecture, demonstration, and student participation. Audio-visual aids, guest speakers, field trips and other related learning methods are used in the course.

### References:

Students follow *Milady's Standard of Cosmetology*. A comprehensive library of references, periodicals, books, texts, and audio/video tapes are available to support the course of study and supplement the students' training. Students should avail themselves of the opportunity to use these extensive materials.

### State of CT. Curriculum / Units of Instruction:

1. The total curriculum shall not be less than **1500 hours of instruction**.
2. The first two-hundred (200) hours must be devoted to instruction in the theoretical aspects of all content areas. Practical instruction can be included in this first two hundred (200) hours but supervised practice on a clinic floor cannot.
3. The remaining thirteen hundred (1300) hours are to be devoted to supervised practice integrated with ongoing theoretical and practical instruction.

### MINIMUM REQUIRED INSTRUCTION HOURS

<u>Content Area</u>	<u>Theory Hours</u>	<u>Clinic Hours</u>
Sanitation & Hygiene.....	15	20
Anatomy & Physiology.....	15	0
Chemical Procedures .....	30	200
Business & Professional Relations.....	10	10
Hair Care & Treatment.....	20	200
Skin Care, Facial, Make-up, Shaving.....	15	80
Manicuring.....	15	40
Hair Shaping & Styling.....	75	750
State Laws for Barbers & Hairdressers and EEOC Guidelines.....	<u>5</u>	<u>0</u>
<b>TOTAL HOURS:</b>	200	1300



<b>I. Sanitation and Hygiene.....</b>	<b>35 hrs</b>
A. Hygiene and good grooming	
1. Personal Hygiene	
2. Good Grooming	
B. Sanitation Procedures	
1. Definition	
2. Importance	
3. Methods of Sanitation	
4. Chemistry as Applied	
<b>II. Anatomy and Physiology.....</b>	<b>15 hrs</b>
A. Dermatology	
1. Structure of the Skin	
2. Functions of the Skin	
3. Conditions of the Skin	
4. Disorders of the Skin	
B. Trichology	
1. Structure of Hair	
2. Composition of Hair	
3. Blood and Nerve Supply	
4. Growth and Regeneration	
5. Color, Texture, Elasticity, Porosity	
6. Conditions and Disorders	
C. Nails	
1. Structure and Composition	
2. Growth and Regeneration	
3. Nail Irregularities	
<b>III. Chemical Procedures.....</b>	<b>230 hrs</b>
A. Hair Coloring and Lightening	
1. Purpose and effects	
2. Materials and Supplies	
3. Classification (types)	
4. Safety Measures	
5. Procedures	
6. Corrective Measures	
7. Fillers	
8. Removal of Artificial Color	
9. Special Effects	
10. Chemistry as Applied	
B. Chemical Waving	
1. Purpose and Effect	
2. Material and Supplies	
3. Scalp and Hair Analysis	
a. Hair Porosity	
b. Hair Texture	
c. Hair Elasticity	
d. Hair Density	
e. Hair Length	
4. Classifications (types) of Products	

5. Safety Measures
6. Procedures
7. Special Hair Problems
8. Chemistry as Applied

C. Chemical Hair Relaxing

1. Purpose and Effect
2. Material and Supplies
3. Scalp and Hair Analysis
  - a. Hair Porosity
  - b. Hair Texture
  - c. Hair Elasticity
  - d. Hair Length
  - e. Hair Density
4. Classifications (types) of Products
5. Safety Measures
6. Procedures
7. Special Problems
8. Chemistry as Applied

**IV. Business & Professional Relations..... 20 hrs**

A. Professional Attitude & Salesmanship

1. Personality
2. Salesmanship
3. Client Relationships
4. Telephone Techniques

B. Salon Management

1. Business Practices
2. Employer-Employee Relations
3. Salon Development
4. Professional Ethics
5. Public Relations

C. Safety Measures

1. Pertaining to shop clients
2. Pertaining to shop operators
3. Equipment
4. Materials
5. Precautions to Various Services Including Hair Straightening
6. Precautions for Electrical Devices

**V. Hair Care And Treatment..... 220 hrs**

A. Shampoos and Rinses

1. Purpose and Effect
2. Materials and Supplies
3. Types of Shampoos
4. Rinses
5. Procedures
6. Chemistry as Applied

B. Scalp and Hair Care

1. Purpose and Effects
2. Materials and Supplies
3. Junctions of Nerves, Muscles, and Blood
4. Procedures
5. Safety Measures
6. Chemistry as Applied

**VI. Skin Care, Facials, Make-up, Shaving..... 95 hrs**

- A. Facials and Makeup
  - 1. Purpose and Effect of Massage Movements
  - 2. Implements and Supplies
  - 3. Functions of the Nerves and Muscles
  - 4. Procedures in Giving a Plain Facial
  - 5. Facial Cosmetics
  - 6. Special Problems
  - 7. Eyebrow Arching
  - 8. Lash and Brow Tinting
  - 9. Shaving
  - 10. Beard and Moustache Grooming

**VII. Manicuring ..... 55 hrs**

- A. Purpose an effects
- B. Preparation
- C. Equipment, Supplies and Implements
- D. Procedures for Manicuring

**VIII. Hair Shaping and Styling..... 825 Hrs**

- A. Hair shaping
  - 1. Purpose and Effect
  - 2. Materials, Supplies and Implements
  - 3. Fundamentals
  - 4. Use of Implements
  - 5. Designing and Procedures
    - a. Traditional Barber Styles (fine Taper)
    - b. Contemporary Styles
  - 6. Safety Measures
- B. Hairstyling
  - 1. Purpose and Effect
  - 2. Materials and Supplies
  - 3. Finger waving and Shaping
  - 4. Curl Formation
    - a. Pin curls
    - b. Rollers
  - 5. Comb out techniques
- C. Thermal Techniques
  - 1. Hair and Scalp Analysis
  - 2. Materials, Supplies and Implements
  - 3. Hair Pressing
  - 4. Thermal Curling
  - 5. Thermal Waving
  - 6. Safety Measures
- D. Care and Styling of Wigs
  - 1. Types of Wigs
  - 2. Cleaning and Conditioning
  - 3. Fitting and Adjusting
  - 4. Styling
  - 5. Safety Measures

**VIII. State Laws 5 Hrs**

- A. State Laws, Rules and Regulations concerning Hairdressing, Barbering and EEOC Guidelines for Employment

## Cosmetology Academic Program

A student must complete all requirements of a Fundamental level including grade out before advancing into next level.

<b><u>Fundamental I</u></b>	
WEEK	SUBJECT
1	Orientation, History + Opportunities, Professional Image, Life Skill
2	Communication, Properties of the Hair + Scalp, Draping/Shampooing/Conditioning
3	Haircutting
4	Hair Removal
5	Wet Styling/ Thermal Styling
6	Chemical Texture- Perm waving
7	Chemical Texture- Relaxing
8	Hair Color
9	Hair Color
10	Nail Structure, Manicuring, Pedicuring, Facials
<b>Fundamental I Practical and Exam</b>	
<b><u>Fundamental II (minimum 200 hrs/Clinic is included during this phase)</u></b>	
WEEK	SUBJECT
11	Braiding / Extensions
12	Electricity
13	Wigs + Hair Enhancements
14	Principles of Hair Design
15	Seeking Employment, Resume/Portfolio development
16	Anatomy + Physiology
17	Anatomy + Physiology
18	Skin Structure
19	Skin Disease + Disorder
20	Makeup
21	Makeup
22	Nail Disease + Disorders
23	Nail Tips, Wraps, No lite Gel

24	UV Gels
25	Acrylic Nail Enhancements
26	Chemistry Basics, OSHA-HazCom
27	Chemistry of Hair Products
28	Chemistry of Nail Products
29	Chemistry of Skincare Products
30	Chemistry of Chemical Texture Products- Perms/ Relaxers
31	Chemistry of Chemical Texture Products- Perms/ Relaxers
32	Chemistry of Hair Color Products
33	Haircutting- Men's cuts / Shaves / Barbering techniques
34	Haircutting- Men's cuts / Shaves / Barbering techniques
35	Advance cutting techniques – Disconnected / Combination cuts
36	Hairstyling- wet style techniques in review
37	Hairstyling- Thermal style + braiding techniques in review
38	Hairstyling- Long Hair techniques
39	Period ( Historic) Hairstyling
40	Period ( Historic) Hairstyling
	<b>Fundamental II Practical and Exam</b>
<b>Fundamental III (Clinic is included during this phase)</b>	
<b>WEEK</b>	<b>SUBJECT</b>
41	Seeking Employment – update Resume + Portfolio
42	On the Job , Budgeting for success
43	Salon Business – Business Plan / State Laws
44	Salon Business – Business Plan / State Laws
45	Salon Business – Business Plan / State Laws
46	To graduation: Clinic / State Board Exam Review Testing
47	To graduation: Clinic / State Board Exam Review Testing
48	To graduation: Clinic / State Board Exam Review Testing
49	To graduation: Clinic / State Board Exam Review Testing
50	To graduation: Clinic / State Board Exam Review Testing
	<b>Fundamental III Practical and Exam</b>

Minimum Number of Clinic Services To Be Performed In Order To Graduate

Service Type	Required
<b>Wet Styling (Sculpting, Rollersets, Fingerwaves, Wraps)</b>	25
<b>Thermal Styling (Blow Drying /Curling Iron / Flat Iron/ Pressing)</b>	30
<b>Haircuts</b>	50
<b>Hair Color (Semi / Demi / Permanent)</b>	25
<b>Hair Lightening (Double Process)</b>	5
<b>Dimensional ( Foiling /Cap/ Etc)</b>	25
<b>Braiding</b>	5
<b>Long Hair Styling</b>	5
<b>Hair Removal</b>	10
<b>Shaves</b>	1
<b>Facials</b>	3
<b>Perms</b>	10
<b>Relaxers</b>	2
<b>Manicures</b>	5
<b>Pedicures</b>	5
<b>Nails: <i>Artificial</i></b>	1
<b>Miscellaneous</b>	10



## Student Kit- Cosmetology

Students are responsible to purchase a Belle Academy of Cosmetology Kit at an additional cost from the tuition.  
 Note: Kit items are subject to change.

1	Large Tote
1	Heat Comb
1	Pkg Duck Bill Clips
1	Spray bottle zebra
1	Curling Iron – 1 ¼”
1	Box Styling combs
1	Flat Iron
1	Blow Dryer
1	Teasing Brush
1 box	Tail Combs
1	Comb Set Rollup
1	Aristocrat Styling Comb
1	Pkg Pin Curl Clips
1 Pkg	Butterfly clamps
1	Pedi Pink Kit
1	Practice Finger
1	Marcel ¾ 85w Iron
4	Manikins ( asst)
1	Vent Brush
1	Clipper / Trimmer set Wahl
3	Round brushes
1	Styling brush
1	Nylon Bristle brushes
1	Clipper Comb
1	<b>Haircutting Set:</b>
	Scissors
	Texturizers
1	Shaving Razor
1	<b>Milady Standard Text Bundle:</b>
	Hard Cover Text
	Student Work Book

## Course Outline

### Course: BARBERING

**Program / Course Description:** The Primary purpose of the Cosmetology course is to train students in both theory and practical experience to prepare them to successfully pass the State Board Examination, and for immediate employment in the Cosmetology field. The course is particularly directed towards developing in the student, desirable habits and attitudes with respect to health, sanitation, safety, and encouragement towards self-reliance, readiness to assist others, and an ethical approach to the Cosmetology profession.

#### Course Goals/ Objectives:

1. Students will receive an education in both theory and practical experience and gain knowledge in all phases of Barbering.
2. To prepare students to work in a professional barbershop /salon
3. To develop employer/employee relationships and effective communication skills

#### Instructional Methods:

The clock hour education is provided through a sequential set of learning steps which address specific tasks necessary for graduation and job entry level skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career oriented activities. The course is presented through well-developed lesson plans, which reflect current educational methods. Subjects are presented by means of lecture, demonstration, and student participation. Audio-visual aids, guest speakers, field trips and other related learning methods are used in the course.

#### References:

Students follow *Milady's Standard of Professional Barbering*. A comprehensive library of references, periodicals, books, texts, and audio/video tapes are available to support the course of study and supplement the students' training. Students should avail themselves of the opportunity to use these extensive materials.

#### State Of CT. Curriculum / Units Of Instruction:

The total curriculum shall not be less than one thousand (1,000) hours of instruction.

The first one hundred fifty (150) hours must be devoted to instruction in the theoretical aspects of all content areas. Practical instruction can be included in this first one hundred fifty (150) hours but supervised practice on a clinic floor cannot.

The remaining eight hundred fifty (850) hours are to be devoted to supervised practice integrated with ongoing theoretical and practical instruction.

#### Instructor Qualifications/Teacher to Student Ratios:

Instructors shall be at least 18 years of age, hold a high school diploma or equivalent, hold a current license as a barber in good standing in Connecticut, and have at least 2 years of licensed work experience (e.g., barber shop, salon, instructor, etc.).

At no time shall there be a ratio of less than 1 instructor to 15 students for clinical training.



## MINIMUM REQUIRED INSTRUCTION HOURS

<u>Content Area</u>	<u>Theory/Classroom Hours</u>	<u>Clinic Hours</u>
Sanitation & Hygiene.....	15	20
Anatomy & Physiology.....	15	0
Chemical Procedures .....	30	100
Hair Care & Treatment.....	10	50
Skin Care, Facial, Manicuring.....	15	30
Hair Shaping (20) Styling (10) Shaving (20).....	50	640
Business & Professional Relations.....	10	10
State Laws for Barbers & Hairdressers and EEOC Guidelines.....	5	0
<b>TOTAL HOURS:</b>	150	850

### Barbering Curriculum

#### I. Sanitation and Hygiene

- A. Hygiene and good grooming
  - 1. Personal hygiene
  - 2. Good grooming
  
- B. Sanitation Procedures
  - 1. Definition
  - 2. Importance
  - 3. Methods of sanitation
  - 4. Related chemistry
  
- C. Universal Precautions/Infection Control
  - 1. Blood Borne Pathogens
  - 2. Infectious Diseases (e.g., HIV, Hepatitis C)

#### II. Anatomy and Physiology

- A. Properties and disorders of the skin
  - 1. Structure, composition and function
  - 2. Blood supply, nerves and muscle function
  - 3. Growth and regeneration
  - 4. Conditions, diseases and disorders
  - 5. Irregularities
  
- B. Properties and disorders of the hair and scalp
  - 1. Structure, composition and function
  - 2. Blood supply, nerves and muscle function
  - 3. Growth and regeneration
  - 4. Color, texture, elasticity, density and porosity
  - 5. Conditions, diseases and disorders
  - 6. Analysis
  - 7. Irregularities

#### III. Chemical Procedures

- A. Hair Coloring and Lightening
  - 1. Purpose and results
  - 2. Materials, Implements and supplies
  - 3. Classifications
  - 4. Scalp and hair analysis
  - 5. Safety measures
  - 6. Procedures
  - 7. Corrective measures
  - 8. Fillers
  - 9. Removal of artificial color
  - 10. Special effects
  - 11. Related chemistry

- B. Chemical Waving
  - 1. Purpose and results
  - 2. Materials, implements and supplies
  - 3. Scalp and hair analysis
  - 4. Classifications (types) of products
  - 5. Safety measures
  - 6. Procedures
  - 7. Corrective measures
  - 8. Special effects
  - 9. Special hair problems
  - 10. Related chemistry

- C. Chemical Hair Relaxing
  - 1. Purpose and results
  - 2. Materials, implements and supplies
  - 3. Scalp and hair analysis
  - 4. Classifications (types) of products
  - 5. Safety measures
  - 6. Procedures
  - 7. Special hair problems
  - 8. Related chemistry

#### **IV. Hair Care and Treatment**

- A. Shampoos and Rinses
  - 1. Purpose and results
  - 2. Materials and supplies
  - 3. Types of shampoos/rinses
  - 4. Procedures
  - 5. Related chemistry
- B. Scalp and Hair Care
  - 1. Purpose and results
  - 2. Materials and supplies
  - 3. Massage
  - 4. Procedures
  - 5. Safety measures
  - 6. Related chemistry

#### **V. Skin Care/Facials and Manicuring**

#### A. Skin Care/Facials

1. Purposes and effect of massage movements
2. Implements and supplies
3. Function of nerves and muscles
4. Procedure in giving a plain facial
5. Special problems

#### B. Manicuring

1. Purpose and results
2. Preparation
3. Equipment, implements and supplies
4. Procedures

### **VI. Hair Cutting, Styling and Shaving**

#### A. Hair Cutting

1. Purpose and results
2. Materials, implements and supplies
3. Use of implements
4. Haircutting theory
5. Techniques, designing and procedures
  - a. Traditional barber styles (fine taper)
  - b. Contemporary styles
6. Safety measures

#### B. Hair Styling/Care and Care/Styling of Wigs

1. Purpose and results
2. Materials, implements and supplies
3. Use of implements
4. Finishing techniques
5. Thermal Techniques
  - a. Hair and scalp analysis
  - b. Materials, implements and supplies
  - c. Hair pressing
  - d. Thermal curling
  - e. Thermal waving
6. Care and Styling of Wigs
  - a. Types of Wigs
  - b. Cleaning and conditioning
  - c. Fitting and adjusting
  - d. Styling
7. Safety measures

#### C. Shaving

1. General precautions and safety precautions of shaving
2. Standard shaving positions and strokes
3. Fundamentals of shaving the head, neck and face
4. Beard and mustache grooming

### **VII. Business and Professional Relations**

#### A. Professional attitude/ethics and salesmanship

1. Personality

2. Salesmanship
3. Patron relations
4. Telephone techniques

**B. Salon management**

1. Business practices
2. Employer-employee relations
3. Salon development
4. Professional ethics
5. Public relations

**C. Safety Measures/Client protection**

1. Pertaining to shop patrons
2. Pertaining to shop operators
3. Equipment
4. Materials
5. Precautions relative to various services including hair straightening
6. Precautions for electrical devices

**VIII.State laws and rules and regulations concerning barbering and Equal Employment Opportunity Commission guidelines for employment**

**BARBERING Academic Program**

A student must complete all requirements of a Fundamental level including grade out before advancing into next level.

<b>Fundamental I – Barbering</b>	
<b>WEEK</b>	<b>SUBJECT</b>
1	<b>Orientation to Barbering:</b> Life Skill (Chp1) History + Opportunities (Chp 2), Professional Image (Chp3), Implements, Tools and Equipment ( chp 6)
2	Bacteriology ( Chp 4 ) , Infection Control + Safety ( Chp 5)
3	Properties + Disorders Of Hair + Scalp ( Chp 11), Consultation + Analysis, Treatment of Hair +Scalp ( Chp12)
4	Women's Haircutting + Styling ( Chp 17)
5	Men's Haircutting + Styling (Chp 15)
6	Shaving + Facial Hair Design (Chp 14)
7	Fundamental I Finals: Written + Practical , Clinic Procedure Introduction,Clinic
	<b>Note:</b> Students who have not completed at least 150-180 hours hours will only take the written portion of the exams. The practical exam will be taken between 150 to 180 hours. No student will be allowed on clinic until the completion of at least 150 hrs. Students may advance to Fundamental II, however, the student will work on practical procedures only during clinic until 150 hours have been met.

**Fundamental II (minimum 150 hrs/Clinic is included during this phase)**

WEEK	SUBJECT
8	Chemical Texture Services: Perming (Chp 18)
9	Chemical Texture Services: Relaxing ( Chp 18)
10	Haircolor ( Chp 19)
11	Hair Lightening (chp 19)
12	Nails + Manicuring (chp 20) ,
13	Properties + Disorders of the Skin (Chp 10)
14	Men Facial Massage + Treatment (chp 13)
15	Fundamental II Finals: Written + Practical
	<b>Note:</b> Any students who have not completed between 430 to 450 hours will only take the written portion of exams. The practical portion shall be done once they have received between 430 to 450 hrs

**Fundamental III (Clinic is included during this phase)**

16	Men's Hairpieces (Chp 16)
17	Anatomy + Physiology (Chp 7)
18	Anatomy + Physiology (Chp 7)
19	Chemistry (Chp 8)
20	Chemistry (Chp 8)
21	Electricity + Light Therapy (Chp 9)
22	<u>Terminology + Procedure Review:</u> Consultation + Analysis, Haircutting (Chp 15 + 17), Shaving + Beard Design ( Chp 14)
23	<u>Terminology + Procedure Review:</u> Chemical Texture ( Chp 18)
24	<u>Terminology + Procedure Review:</u> Men's Facials ( Chp 13) ,Nails +Manicuring ( Chp 20), Men's Hairpieces (Chp 16)
25	Fundamental III Finals: Written + Practical
	<b>Note:</b> Any students who have not completed between 730 to 750 hours will only take the written portion of exams. The practical portion shall be done once they have received between 730 to 750 hrs. No student shall advance to Fundamental IV until they have reached 750 hrs.

<b>Fundamental III (Clinic is included during this phase)</b>	
<b>WEEK</b>	<b>SUBJECT</b>
26	Barbershop Management ( Chp 21) : State Laws, Business Plan
27	Barbershop Management(Chp 21) : State Laws, Business Plan
28	Job Search (Chp 22): Resume + Portfolio
29	State Board Prep + Licensing Laws (Chp 23)
30	Salon Business – Business Plan / State Laws
31	To graduation: Clinic / State Board Exam Review Testing
32	To graduation: Clinic / State Board Exam Review Testing
33	To graduation: Clinic / State Board Exam Review Testing
34	To graduation: Clinic / State Board Exam Review Testing

**BARBER PROGRAM**  
Clinic Services To Be Performed In Order To Graduate

Service Type	<b>Minimum Required</b>
<b>Wet Styling ( Sculpting, Rollersets, Fingerwaves, Wraps)</b>	<b>20</b>
<b>Thermal Styling ( Blow Drying /Curling Iron / Flat Iron/ Pressing)</b>	<b>50</b>
<b>Haircuts</b>	<b>100</b>
<b>Hair Color ( Semi / Demi / Permanent)</b>	<b>25</b>
<b>Hair Lightening ( Double Process)</b>	<b>2</b>
<b>Dimensional ( Foiling /Cap/ Etc)</b>	<b>25</b>
<b>Braiding</b>	<b>5</b>
<b>Shaves (15) / Beard Design (10)</b>	<b>25</b>
<b>Facials</b>	<b>3</b>
<b>Perms</b>	<b>10</b>
<b>Relaxers</b>	<b>2</b>
<b>Manicures</b>	<b>5</b>
<b>Miscellaneous</b>	<b>10</b>



## Student Kit- Barbering

Students are responsible to purchase a Belle Academy of Cosmetology Kit at an additional cost from the tuition.  
Note: Kit items are subject to change.

1	Large Tote
1	Nylon Chemical / Cutting Cloth
1	Spray bottle
1	Curling Iron – 1 ¼"
1	Curling Iron – 1 ¾"
1	Flat Iron
1	Blow Dryer
1	Barber Taper Comb
1 bx	Tail Combs
1	Comb Set Rollup
1 bx	Dual Purpose clips
1	Colorist apron
1 pkg	Butterfly clamps
1	Roller set
1	Mani Implement Kit
4	Mannikins ( 2 Female / 2 Male))
1	Clipper / Trimmer set
2	Round brushes
3	Styling brushes ( asst)
4	Nylon Bristle brushes
1	Clipper Comb
1	<b>Haircutting Set:</b>
	Scissors
	Texturizers
	Feather Razor
1	Shaving Razor
1	<b>Milady Standard Text Bundle:</b>
	Hard cover Text
	Workbook

## Satisfactory Academic Progress Policy (SAP)

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at Belle Academy of Cosmetology. It is printed in the catalog to ensure that all students receive a copy prior to the first day of class. 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, 1200, 1350 (scheduled) hours**  
**Barbering: 450, 900 (scheduled) 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 ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the program.

### Attendance Progress Evaluations:

Students are required to attend a minimum of 75% 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 75% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

### Maximum Time Frame:

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

Program	Maximum Time Allowed	
	Weeks	Scheduled Hours
Cosmetology-1500 hours		
Full time ( 30 hrs / wk)	66.5	1995
Part time ( 20 hrs / wk)	99.75	1995
Evening ( 15 hrs / wk)	133	1995
Barbering- 1000 hours		
Full time ( 30 hrs / wk)	44.3	1330
Part time ( 20 hrs / wk)	66.5	1330
Evening ( 15 hrs / wk)	88.6	1330

The maximum time allowed for transfers students who need less than the full course requirements or part-time students will be determined based on 75% of scheduled hours.

### 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 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. 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's are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a Final written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

## **Grading Scale**

### **✓ Academics**

4	= 100	= Excellent
3	= 94 – 99	= Very Good
2	= 84 - 93	= Good
1	= 75 – 83	= Satisfactory
0	= 74 and below	= Unsatisfactory / Failing

### **✓ Practical/ Lab**

Pass (1 pt)	= 100	= Excellent / Salon Quality
Fail (0 pt)	= 74 and below	= Unsatisfactory/ Failing

## **Determination of Progress:**

Students meeting the minimum requirements for academics (75%) and attendance (75%) at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Progress may have their Title IV funding ( if applicable) interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

**Academic counseling sessions** with students are provided ongoing as needed.

## **Warning:**

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, the student becomes ineligible for Title IV funds. A student may be placed on Financial Aid Probation if he/she appeals the decision and it prevails, as applicable.

## **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 satisfactory 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 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 probationary period.

## **Interruptions, Course Incompletes, Withdrawals:**

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

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.

Student who withdraw from the program are required to gather all personal items. Any items left behind by the student will be stored for 60 days, at which time the items become the property of Belle Academy of Cosmetology.

Students wishing to withdraw and transfer to another institution must attend an exit interview and pay all monies owed the school or made satisfactory arrangements for debts as approved by the School. An Official Transcript of Hours will be issued to students who withdraw prior to program completion when the student has successfully completed all the above requirements.

## **Appeal Procedure:**

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within 10 calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student 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 reinstated, if applicable.

## **Incompletes, Repetitions and Noncredit, Remedial Courses:**

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

## **Transfer Policy 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.

## **Graduation Requirements**

A student is considered graduated when he/she has completed the required clock hours of instruction for their chosen field, with a cumulative overall grade point average of 75% or better and all financial arrangements are complete. Upon successful completion the student will be awarded a Diploma / Certificate of completion.

## Employment Assistance Policy

While Belle Academy of Cosmetology **cannot guarantee employment** for its graduates, assistance in finding suitable employment is provided by posting job openings on the career opportunities bulletin board. Students also receive training in Resume development, Professionalism and Job interview skills. Belle Academy of Cosmetology maintains a relationship with professionals and potential employers of Belles graduates. Job referrals are made known to interested graduates as available. A Criminal background may prohibit a student / Graduate from obtaining employment.

## Drug-Free Campus and Workplace Policy

The Belle Academy of Cosmetology is committed to providing a school environment free of the abuse of and the illegal use of alcohol and other drugs.

In order to promote a safe, efficient educational and work environment, the Drug-Free Campus and Workplace Policy Statement has been adopted to supplement existing policies, practices and procedures.

Implementation of this policy statement is subject to restrictions contained in all local, state, and federal laws. This policy statement is in compliance with the Drug-Free Workplace Act of 1988 and Drug-Free Schools and Communities Act Amendments of 1989.

### Standards of Conduct:

The unlawful manufacture, distribution, dispensation, possession, or use of illicit drugs or alcohol by students or employees is prohibited at any time on school property or at any school activity. No employee who is impaired by an illegal drug or by alcohol will report to work or will work or be present in the workplace. No student who is impaired by illegal drugs or alcohol will attend classes or any school activity.

### Disciplinary Sanction:

The school will impose sanctions (consistent with local, state, and Federal Law) upon all employees and students who violate these standards of conduct. Such sanction may include but are not limited to:

- referral for prosecution
- probation, suspension or expulsion

## School Advisor

Students are provided with academic advising and additional assistance as necessary.

A school advisor is any member of the school staff, and is available for advising on any matter that may inhibit a student's ability to complete their program. Or if they just want to talk!

A school advisor is available during the student's school hours and is there to answer any questions, comments or concerns a student may be having. If an issue arises that needs additional assistance, an advisor will refer the student to an appropriate official within (or outside the school) in order to create a plan of action, or solution that will help them complete their training and career goals.

## Family Education Rights and Privacy Act

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records.

FERPA gives parents/guardians of dependent minors certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

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

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell eligible students and parents/guardians about directory information and allow eligible students or parents/guardians a reasonable amount of time to request that the school not disclose directory information about them.

Belle Academy of Cosmetology complies with the Family Education Rights and Privacy Act. Students have the right to file complaints with Family Educational Rights and Privacy Act Office concerning alleged failures by the institution to comply with the Act. The name and address of the office that administers FERPA is:

Family Policy of Compliance Office  
US Dept of Education  
400 Maryland Ave, SW  
Washington, DC 20202-5901

Questions regarding this policy should be referred to the School Director.

## Policy for Non Disclosure of Non Public Personal Information

Nonpublic information is collected about you when you apply to attend Belle Academy of Cosmetology and/or when you apply for federal or private educational grants or loans. This information includes: Your name, address, social security number, financial assets, and bank name and account number.

This information is not disclosed by Belle Academy of Cosmetology to any person or institution except to the United States Department of Education, loan guarantee agencies, loan servicing agencies and non-affiliated third parties as permitted by law.

Access to student records is restricted to designated employees.

A fee of \$10.00 may be charged for requested copies provided of the records.



BELLE ACADEMY of COSMETOLOGY  
27A South Commons Rd Waterbury, CT 06704  
P 203-528-0200 fax 203-528-0202  
mcervellino@belleacademy.com

**Release of Information- Authorization Form**

I understand that I have the right to gain access to my records according to the schools access to files policy (FERPA) by making an appointment with the appropriate school official.

I also understand that I have the right to authorize certain individuals, organizations, or class of parties (such as potential employers) to gain access to certain information in my student file.

I also understand that I have the right to rescind the authorization in writing at any time.

I hereby authorize \_\_\_\_\_  
to have access to the following information:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_ / \_\_\_\_ / \_\_\_\_\_  
Student Signature Date

**Note:**

This form will be used each time Belle Academy of Cosmetology wants or has a need to release information from the student file to a third party.

This form need not be used when releasing information from the student's file to the Student or student's parent /guardian if the student is a dependent student under IRS laws.

## Campus Crime and Security Policy

According to a federal law known as the “Jeanne Cleary Disclosure of Campus Security Policy and Campus Crime Statistics Act”, our school is required to disclose “statistics concerning the occurrence of certain criminal offenses reported to local law enforcement agencies or any official of the institution who is defined as a ‘Campus Security Authority.’”

The law defines “Campus Security Authority” as: “An official of an institution who has significant responsibility for student and campus activities, including, but not limited to, student housing, student discipline, and campus judicial proceedings.” An example would be a dean of students who has significant responsibility for student and campus activities. Similarly, a faculty advisor to a student group also has significant responsibility for student and campus activities. A single teaching faculty member is unlikely to have significant responsibility for student and campus activities, except when serving as an advisor to a student group. Clerical staff, as well, is unlikely to have significant responsibility for student and campus activities.

The criminal offenses for which we are required to disclose statistics are murder/non-negligent manslaughter, negligent manslaughter, sex offenses (forcible and non-forcible), robbery, aggravated assault, burglary, motor vehicle theft, arson, liquor law violations, drug abuse violations and weapons: carrying, possessing, etc.

We are also required to report statistics for bias-related (hate) crimes for the following offenses: murder/non-negligent manslaughter, sex offenses (forcible and non-forcible), robbery, aggravated assault, burglary, motor vehicle theft, arson, larceny-theft, vandalism, intimidation, simple assault, and damage/destruction/vandalism of property.

We are required to disclose statistics for offenses that occur on campus, in or on non campus buildings or property owned or controlled by our school, and public property within or immediately adjacent to our campus.

**Our school has a responsibility to notify its community about any crimes which pose an ongoing threat to the community, and, as such, campus security authorities are obligated by law to report crimes to the police department.**

Belle Academy of Cosmetology shall request on an annual basis, a crime statistics report from local and state law enforcement agencies. This report shall be disclosed and maintained.

### Security of Student records:

1. Academic and financial records are kept in locked cabinets in locked offices available to authorized personnel only.
2. There are separate file cabinets for education and financial records.
3. Students can request a review and copy of their personal records from authorized school personnel only.

## Photo Release & Consent

I understand and authorize Belle Academy of Cosmetology, its agents, successors, assigns, subareas, subsidiaries and/or affiliates to use and publish all photos supplied to said organization(s) of me in any or all of its publicity, illustration, advertising, and web content without limitation.

Said Picture(s) / photograph(s) may be used with or without using my name. I agree that I will not be compensated for use of said items.

If I prefer not to have any photos published of me, I will supply, in writing, a statement as such, which shall be placed in my file.

## Release of Liability Policy

I agree to release from liability and hold harmless Belle Academy of Cosmetology, its employees or agents from any and all liability for personal injuries (including death), property losses or damage in connection with any activity or accommodations incurred from any off premise school event or activity. I further agree to abide by all the rules and regulations required by Belle Academy of Cosmetology

## Student Grievance Procedure

In accordance with the institution's mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation thereby assuring that all students 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 student should register the complaint in writing on the designated form provided by the institution within 30 days of the date that the act which is the subject of the grievance occurred.
2. The complaint form will be given to the school Director.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
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 students 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 the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the 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 student 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. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's State licensing agency and/or the school's accrediting agency.

- Office of the Executive Director, Higher Education 61 Woodland St, Hartford, CT 06105 (860) 947-1800

- NACCAS 4401 Ford Ave. Suite 1300 Alexandria, VA 22302 (703) 600-7600



**Student Grievance Form**

NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_

SOCIAL SECURITY # \_\_\_\_\_ TELEPHONE \_\_\_\_\_

1. Please provide a one or two sentence description of your complaint.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. Please describe the nature of your complaint in full detail indicating what happened, when the event occurred and who was involved. If additional space is needed, use the reverse side.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. Indicate when and with whom you have already spoken regarding this grievance and what attempts have been made toward resolution.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. Indicate what specific resolution you are seeking or recommending.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I hereby certify that the statements made pertaining to my complaint are truthful and accurate.

\_\_\_\_\_  
Signature of Complainant

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date



## Program Schedules

Day programs include ½ Hour lunch break. Evening program is a 20 minute break.

The maximum time frame in which a student must complete the Cosmetology/Barbering program is 133% of the program length based on 100% attendance.

**Saturday's are Mandatory!**

### Cosmetology - 1500 Hours

Program	Hrs	Weeks @ 100%	Maximum Weeks @ 133%	Mon	Tues	Wed	Thurs	Fri	Sat
Full Time	30	50	66.5		9:00am - 4:00pm	9:00am - 4:00pm	9:00am - 4:00pm	9:00am - 4:00pm	9:00am - 2:00pm
Part-Time	20	75	99.75		9:00am - 2:00pm	9:00am - 2:00pm	9:00am - 2:00pm	9:00am - 2:00pm	9:00am - 1:00pm

### Barbering- 1000 Hours

Program	Hrs	Weeks @ 100%	Maximum Weeks @ 133%	Mon	Tues	Wed	Thurs	Fri	Sat
Full Time	30	33.3	44.3		9:00am - 4:00pm	9:00am - 4:00pm	9:00am - 4:00pm	9:00am - 4:00pm	9:00am - 2:00pm
Part-Time	20	50	66.5		9:00am - 2:00pm	9:00am - 2:00pm	9:30am - 2:00pm	9:00am - 2:00pm	9:00am - 1:00pm

## Program Start Dates

Cosmetology / Barbering ( 1 <sup>st</sup> Barbering class to begin Sept 2016)	CLASS STARTS 2017-2018	
	Day	Evening
January	Jan 2, 2018	
February	Feb 6, 2018	
March	March 6, 2018	
April	April 3, 2017	
2017 -2018 Class starts continued :	Day	Evening
May	May 8, 2018	
June	June 5, 2018	
July	July 5, 2017	
August		
September	05 Sept-2017	Sept 5,2017 tentative
October	Oct 3,2017	TBD
November	Nov 7, 2017	
December		

## Holidays/ Closings

**Holidays:** Martin Luther King Day, Presidents Day, (Good Friday Snow Makeup Day), Memorial Day, July 4<sup>th</sup>, Labor Day, Columbus Day, Thanksgiving Day, Black Friday, Dec.24<sup>th</sup> through Jan 1<sup>st</sup> (New Years Day)

**School closings/delay announcements:** Watch Channel 3 TV [www.wfsb.com](http://www.wfsb.com)  
Early Warning Network or Channel 8 [www.wtnh.com](http://www.wtnh.com)

## Rules and Regulations

### Code of Conduct:

Students must conduct themselves in a professional manner at all times or risk temporary or permanent dismissal.

### Dress Code:

A professional image must be displayed at all times. Students must maintain the following professional dress code:

Students must wear black and white in any combination. **No large logos** / advertising of name brand clothing.

Clothing must be professional, clean, and free from stains and tears

Shoes must be black, professional, and comfortable.

Hair must be clean and styled prior to arriving at school.

The following is a list of **unacceptable** dress and not allowed.

Tennis shoes, sneakers, gym shoes, foot thongs, Slippers, Crocs or beach sandals

Jeans or clothing made of jean material,

Tank tops or sleeveless tops, and sweat shirts, leggings or tights.

(Must have a skirt or shorts over it)

Any T-shirts other than those with a Belle Academy of Cosmetology logo.

Hats, Visors, bandanas, caps or beanies, sunglasses. No head coverings.

Short skirts that fall above extended fingertips, Visible Tatto's should be covered.

Hooded sweatshirts, jackets or tops, Hoodies, Hats of any Type, Piercings removed,

Students who fail to comply with the above dress code will be asked to leave and return with the appropriate attire.

### **Attendance:**

All programs require continuous attendance.

Student agrees to attend class as scheduled and on time.

Saturdays are mandatory and may not be missed.

Student must be able to maintain satisfactory progress (75% attendance).

Under federal guidelines, if a student misses more than 14 consecutive calendar days, the student will be terminated from the program.

Students who are late or cannot attend school must contact the school and talk to the school administration immediately. Student must contact Michael by telephone.

An excused absence requires supporting documentation

Student is responsible to sign in/out and clocking in /out daily as well as at lunch time.

Clocked hours are based on 15 minute increments. Therefore, time will begin when the student arrives and is clocked in and rounded to the nearest 15 minutes.

It is a violation to clock other students in or out.

Any **schedule changes** must be authorized by the administration prior to Implementation.

An **official leave of absence** up to 180 days shall be granted for medical or other extenuating reasons only. A request for Leave of absence must be in writing with supporting documentation. A new scheduled graduation date shall be applied to the enrollment agreement.

### **Tardiness:**

Failure to be in Class/ Lab / Clinic at starting times, or leaving early without authorization, you will be considered tardy. Repeated tardiness is disrespectful to other students and Staff and will result in suspension or termination.

A tardy due to a doctor's appointment, medical, or any other serious extenuating circumstance is considered "Authorized" only with supporting documentation.

Any other reason will be considered an unauthorized tardy and result in the student being sent home.

### **Contact Information Changes:**

Students must notify administration of any change in address and / or phone number immediately.

### **Smoking:**

Belle Academy of Cosmetology is a smoke-free campus. Smoking is not allowed within 50 feet of the front door and the back door to the school. (It's the Law) Do not throw Butts on the ground. If a special assessment is received from landlord for cigarette butt clean up, it will be divided equally among the students that do smoke and added to their tuition as a special assessment.

### **Eating, Drinking, Gum chewing:**

Not allowed on Clinic at any time. (It's the law) Permitted in designated areas only. Do Not throw gum on the ground.

**Drug / Alcohol use:**

The illicit use, transfer, possession, and/or sale of illegal drugs or alcohol are prohibited in and around the campus grounds. Any student suspected of drug or alcohol abuse will be reported to the police & referred to an appropriate community agency(s) for necessary treatment, at their own expense. Belle Academy of Cosmetology has a Zero tolerance Policy.

**Equipment:**

Students must have their equipment with them at all times.

*Any lost, stolen or broken* personal or kit items is not the responsibility of the school, and the student must replace at own expense. Any items left over 60 days, including items in lockers become the property of Belle Academy of Cosmetology

**Telephone / Cell phone use:**

To be considerate to everyone in the classroom, the school is designated a quiet zone, therefore any Cell phone use is prohibited in the school (classroom / clinic). This includes sending and receiving Text Messages or video download. **No Cell Phones** on the clinic floor or lab rooms.

During student breaks / lunch student may use their cell phone outside or in the lunch area only. Failure to follow these rules, the student risks their cell phone being confiscated for the rest of the day and returned at the end of the school day.

Students are not allowed to use the school phones for personal reasons unless authorized by a staff member first. (emergency purposes only)

Students will be called to the telephone only in cases of emergency.

**Visitors:**

Visitors may not visit with a student unless it has been authorized by the administration, or an emergency. Prospective students wishing to attend Belle Academy of Cosmetology are encouraged to sit in on a class as our guest, but must only do so after authorization is received from the administration.

**Student Salon Services:**

**All services are performed by students under the supervision of licensed professionals.**

Haircuts, manicures and styling are complimentary for students and immediate family. (parents & siblings)

For Students only: All other services are 50% off listed price or \$10.00 (whichever is less)

Military Veterans, Firemen, and Police: All haircuts are free. All other services are 50% off listed price.

Senior citizens receive a 15% discount all services, on Tuesdays and Wednesdays.

No student shall be allowed to have their hair done **without instructor authorization**.

No student shall refuse a guest or service.

Students are required to complete all assigned services.

**Dismissal:**

Students may be terminated for non-compliance with their contract as per title IV, State Laws and Regulations, General policies, rules and regulations of the school, Improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of the school; willful destruction of school property, theft, drug / alcohol use or any illegal act, Failure to meet required Satisfactory Progress. If a student has been terminated, they must wait three months before reapplying for reinstatement.

**No Call No Show:**

If a student takes a day off or is going to be late for any reason, they must contact the school via telephone call ASAP; TEXT MEASSAGES will no longer be accepted as form of notification. No Call, No show will be written up as a student warning for first offense, Probation Second offense, possible dismissal or termination for third offense.

**Makeup Policy:**

It is the students responsibility to makeup all course work, tests, practical work, etc. that was missed as a result of absenteeism. The student should contact the instructor for the coursework missed, and make arrangements with the Educational Director to schedule time to make it up. Within 14 calendar days.

## Client Refusal:

If a student refuses a client for any reason, the student will punch out for the rest of the day and will be required to makeup those hours missed at the instructor's discretion. Refusing to take a client is not an option.

## Time Cards:

No student shall punch in or punch out another Students time card. This may result in termination of student.

## Sanitation Duties

Sanitation Duties assigned by the instructors are to be clean and sanitized, assigned areas must be inspected by instructors before any student is allowed to punch out. We must maintain a clean work area in the school. Belle Academy of Cosmetology does not employ a cleaning service.

## Breaks and Lunch

Student breaks and lunch will be given at the instructor's discretion. Students must punch out and back in for a 30 minute lunch break. Two 15 minute breaks are not required to punch out for.

## Student Parking

Students will park in designated areas, not in the assigned staff or Handicapped areas, or in front of the handicapped ramp. Please Park past the pine tree towards the circle.

## Disciplinary Procedures

Belle Academy of Cosmetology reserves the right to enforce its established Disciplinary Procedures as necessary. A student can be written up for any of the following policies regarding, but not limited to, Satisfactory Progress for Attendance, Academic Progress, Tardiness, Cell phone use during certain hours.

Additional Disciplinary Procedures will be enforced for the following reasons.

1. Belle Academy of Cosmetology may dismiss any student who breaks any of the Rules and Regulations stated in this Catalog list on pages 36 – 39.
2. Unprofessional Behavior is unacceptable and will not be tolerated.

Temporary Dismissal can result from

- a. Refusal to participate in the classroom / clinic responsibilities or client refusal.
- b. Vulgar language / threatening any person for any reason.
- c. Disruption of the classroom (Tardiness / Cell Phone use, etc.).
- d. Being Abusive towards other Students or Faculty, or Clients.
- e. Failure to follow established rules as stated in this catalog list on pages 36 – 39. and that was signed by you.

Permanent Dismissal can result from any of the following reasons.

1. Being on the Belle Academy of Cosmetology grounds while under the influence of a controlled substance (including Alcohol, Drugs or Prescription drugs).
2. Theft of any kind (from either the school or another person)
3. Physically fighting with another person.
4. Any form of Harassment / Bullying
5. Not meeting Satisfactory Progress.
6. Continued violation of the Rules and Regulations.

Disciplinary Action Procedure is as follows.

- 1<sup>st</sup> offense:** verbal / written warning (re Advisory Form)
- 2<sup>nd</sup> offense:** written warning with a 1 Day Suspension.
- 3<sup>rd</sup> offense:** written warning with a 3 Day Suspension.

Any days missed due to disciplinary reason are considered days that need to be made up by (you) the student and are subject to overtime charges if they apply.

### Policy Changes:

The school reserves the right to make changes to scheduling, course format, academic calendar, programs, policies, and staff. Any changes made will not affect the integrity of programs. Students will be notified, if possible, of any changes prior to the changes being made.

## Tuition and Fees

Program	Tuition	Application Fee	Books/Kit	Lab Fees	TOTAL COSTS
Cosmetology	\$20,775.00	\$175.00 Non Refundable	\$1,000.00	\$1,500.00	\$23,450.00
Barbering	\$14,102.00	\$175.00 Non Refundable	\$1,000.00	\$1,500.00	\$16,777.00

**Note:** Application fee due at signing of contract agreement. Book / Kit fees due prior to class start.

**Other expenses** to be incurred by the Cosmetology / Barber student are:

State Board Exam	\$65.00
State Licensing Fee	\$100.00

### Method of Payment:

Please contact the school's Financial Aid Office for payment options.

The student can make full payment at time of enrollment agreement, or

Pay the Non-refundable application fee paid at time of signing agreement with balance paid prior to start date, or

Pay the Non-refundable application fee and arrange convenient interest free tuition payments on a weekly/monthly payment plan if the student qualifies.

The school accepts cash, check, money order, credit card.

Financial Aid recipients understand that monies received on their behalf are applied first to tuition costs. Any remaining funds available for the student will be paid to the student only at which time the course costs have been paid in full.

**\*The School is currently eligible to participate in federal Title IV Financial Aid Programs**

### Application Fee (\$ 175.00 Non-refundable)

A Non-refundable application fee is payable upon execution of a signed enrollment agreement. Non Refundable.

### Termination Fee (\$150)

A termination fee of \$150.00 will be charged to any student who withdraws from school prior to completion of course.

### Returned Check Fee (\$35.00)

A fee of \$35.00 is charged for any check returned from a financial institution due to in-sufficient funds or for any other reason.

### Transcript Fee (\$10.00)

Academic transcripts and/or financial transcripts will be released upon written request by the student and/or institution. Official Academic transcripts and/or student earned hours will be released only upon confirmation that the student does not have an outstanding balance. A fee of \$10.00 may be charged for copies made.

**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 the school. 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 the school 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 the school less the registration fee in the amount of \$175.
  4. A student notifies the institution of his/her withdrawal in writing.
  5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
  6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 days.)
  7. In type 2, 3, 4 or 5, 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:

**PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE**

**TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN**

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. 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, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time. If the course is canceled subsequent to a student's enrollment, the school 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, the school 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.

- If a student withdraws prior to course completion, a calculation for return of funds will be completed and any applicable returns by the school shall be paid, as applicable.
- After all applicable returns have been made, this refund policy will apply to determine the amount earned by the school and owed by the student.
- If the student has received personal payments of aid, he/she may be required to refund the aid to the applicable program.
- If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of Title IV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student.

After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student.

If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program. This calculation may take several days.

**\*The School is currently eligible to participate in federal Title IV Financial Aid Programs**

## Cost over Contract

If a student fails to complete the program in the time allowed as contracted, an additional time period of 60 clock hours will be given to the student to complete the course without charge to the student. If the student fails to complete the course by the scheduled graduation date, plus the additional 60 clock hours and if applicable, an extension by the school due to official medical leave of absence, the hours made up after graduation date will be charged at the programs hourly rate: **Cosmetology / Barbering \$13.85 and \$14.10** per contracted hour.

The school reserves the right to close for Educator Training Seminars, legal holidays or any other circumstances beyond the school's control.

## Student Account Balances

Students account balance must be paid in full before they are allowed to take their state board exams. This includes any overtime charges.

## Belle Academy of Cosmetology Scholarship

Although Belle Academy of Cosmetology does not have or practice a fee waiver policy, periodically it does award partial tuition scholarships to all students enrolling in the 1500 hour Cosmetology program / 1000 hour Barbering program as an incentive to begin training in a particular month's starting class.

To qualify and receive credit for this award, the student must maintain a 95% average in academics and 95% in Attendance, in their enrolled course and contracted end date, and pass the state boards with an 80% grade or above in their program. The schools criteria for the amount and frequency of its scholarships are solely based on the schools enrollment capacity and are re-evaluated on a month to month basis at the discretion of the School owner.

Federal Student Aid Programs by visiting [FAFSA. www.fafsa.ed.gov](http://fafsa.gov) Belle Academy of Cosmetology Pin # 042242





BELLE ACADEMY of COSMETOLOGY  
 27A South Commons Rd Waterbury, CT 06704  
 P 203-528-0200 fax 203-528-0202  
 mcervellino@belleacademy.com

### **Acknowledgement and Receipt**

Signature on this receipt acknowledges that you have received and reviewed a copy of the following items upon receipt of this catalog, prior to signing an enrollment agreement:

✓	School Catalog
✓	Course Outline
✓	Student kit list
✓	Satisfactory Academic Progress Policy
✓	Most recent Annual statistics regarding completion, licensure, and placement
✓	Industry Requirements regarding state licensure
✓	Drug Free Campus Policy
✓	Family Education Rights and Privacy Act Policy
✓	Release of Liability Policy
✓	Photo Release and Consent
✓	Student Grievance Policy

**Please sign, date and return this receipt to the school office**

I understand that, by signing this statement I am indicating that I have received and reviewed a copy of this Catalog, understand, and will abide by all of its contents. A copy of this statement will become a permanent part of my student file.

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
 Date (Received + Reviewed)

\_\_\_\_\_  
 Students Signature

\*Financial Aid available to those who qualify

**Federal Pell Grant:** The Federal Pell Grant Program provides financial assistance to students that meets financial need set by the federal government. They are available to students who demonstrate financial need, based on a federal formula and who have not already received a Bachelor's degree. Grants do not have to be repaid.

#### Federal Direct Loan Program: •

**Subsidized Federal Direct Loan** Subsidized Federal Direct Loans has a variable interest rate. Eligibility is based on financial need. This is a loan that must be paid back. If you are eligible, you may borrow once per academic year as long as all the required paperwork has been completed. The federal government pays the interest on a Subsidized Federal Direct Loan while you attend school, during the grace period (first six months after you leave school) and during periods of deferment. Your first payment is due six months after you leave school. •

**Unsubsidized Federal Direct Loan** Unsubsidized Federal Direct Loans has a variable interest rate. This is a loan that must be paid back. You are responsible for the interest that accrues on the Unsubsidized Loan while you are in school and during your grace period. Your first payment is due six months after you leave school unless you choose to pay the interest on this loan while you are in school.

**Federal Direct Plus Loan (Parent Loan):** These loans are borrowed by the parents of dependent students. The PLUS loan has a variable interest rate. The parent starts paying on the PLUS loan within 60 days after the loan is fully disbursed.

#### Our approved VA locations participate in VA Educational Benefits Programs

Belle Academy of Cosmetology honors servicemen and women of the armed forces by participating in a **military scholarship** and military benefits designed for active and inactive service members and their families. Our training programs can help prepare you for civilian life after the military. Eligible students also can apply for other military benefits and federal loans. Belle Academy of Cosmetology campuses are approved for veterans' benefits programs, including the Military Spouse Career Advancement Account (MyCAA) and the Montgomery GI Bill-Active Duty (Chapter 30), [click here](#) for a listing of campuses approved for military benefits. Additional financial aid is available to those who qualify. Students desiring information regarding the various aids available should contact the Financial Aid office at the school location they wish to attend. You can get more information about the different Federal Student Aid Programs by visiting **FAFSA**. [www.fafsa.ed.gov](http://www.fafsa.ed.gov) Belle Academy of Cosmetology Pin # 042242

## Treatment of Title IV Aid When a Student Withdraws

The law specifies how Belle Academy of Cosmetology LLC. must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq and Afghanistan Service Grants, Direct Loans, Direct PLUS Loans.

Though your aid is posted to your account at the start of each period, you earn the funds as you complete the period. If you withdraw during your payment period or period of the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by Belle Academy and/or you.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with Belle Academy). The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

Belle Academy must return this amount even if it didn't keep this amount of your Title IV program funds.

If Belle Academy is not required to return all of the excess funds, you must return the remaining amount.

Any loan funds that you must return, you (or your parent for a Direct PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with Belle Academy or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from Belle Academy's institutional refund policy. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Belle Academy may also charge you for any Title IV program funds that it was required to return. If you don't already know Belle Academy's institutional refund policy, you should ask for a copy and we will also provide you with the requirements and procedures for officially withdrawing.

If you have questions about the federal refund process, please contact our financial aid office at 203-528-0200.

Belle Academy of Cosmetology LLC  
27A South Commons Road  
Waterbury CT 06704  
203-528-0200  
203-528-0202 fax  
[mcervellino@belleacademy.com](mailto:mcervellino@belleacademy.com)