



SCHOOL CATALOG

Accreditations



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Mission and Educational Objectives

Dear future beautician,

*Welcome to the **International College of Cosmetology (ICOC)**! Thank you for your interest in training at our campus. Your training program will open the doors to an exciting and rewarding career in cosmetology, esthetician, and manicurist training.*

At ICOC, our mission and prime objective is to offer our students the training to assist them to acquire the knowledge and skills necessary to pass the California State Board of Barbering and Cosmetology examinations required for a state license. Our prime vocational objective is to train and produce knowledgeable graduates able to seek and find entry-level employment in the beauty industry. Our successful students should be able to function effectively at an entry level in one of the many specialty areas such as being a: hair stylist, hair colorist, manicurist, make-up artist or beauty salon operator. Normal progression based on individual efforts and job experience may move a student to positions such as a beauty salon manager, beauty salon owner, cosmetology teacher, school supervisor/president, or school owner.

At ICOC, we strive to position you for success in the marketplace by providing you training in key operations and hands-on practice on a diverse clientele. Each operation is an essential element necessary to pass the required licensing examination. We wish you good luck in your training at ICOC and hope you can achieve your goal in pursuing a career in the beauty profession.

Best regards,

Jimmy Luong
Founder/Owner/Director
P: (510) 261-8256
F: (510) 261-0866
E: admission@icoc.edu



3701 International Blvd., Oakland, CA 94601

Approval Disclosure Statement

International College of Cosmetology (ICOC), 3701 International Blvd., Oakland, CA 94601, is a private institution approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

The following are the approved programs at ICOC:

Cosmetology 1,000 Clock Hours		Esthetician 600 Clock Hours		Manicure 400 Clock Hours
Course	CIP	SOC	O*NET	Occupations
Cosmetology*	12.0401	39-5012	39-5012	Hairdressers, Hairstylists and Cosmetologists
Esthetician*	12.0409	39-5094	35-5094	Skin Care Specialist
Manicurist	12.0410	39-5092	39-5092	Manicurist and Pedicurist

*Students enrolling Cosmetology and Esthetician courses are eligible to participate in the USDE Title IV program (Pell Grant). International College of Cosmetology **DOES NOT** offer any federal, private or institutional loan program.

Courses of Study

Cosmetology (1,000 Clock Hours)

The Cosmetology course for students shall consist of one thousand (1,000) clock hours of the state mandated instruction in hair cutting and styling, manicuring, pedicuring, facial treatments, shampooing, chemical applications, esthetics, shop management, sanitation and safety, customer service, and applicable professional and labor laws and regulations.

Educational Goals: The Cosmetology course of study is designed to prepare students to cut, trim, and style scalp, facial, and body hair; apply cosmetic preparations; perform manicures and pedicures; massage the head and extremities; and prepare for practice as licensed cosmetologists in specialized or full-service salons (CIP Code 12.0401, SOC Code 39-5012).

Esthetician (600 Clock Hours)

The Esthetician course for students shall consist of six hundred (600) clock hours of the state mandated instruction in skin anatomy, physiology, and health; principles of nutrition; decontamination and infection control; health and safety; facial and body massage; body wrapping and spa treatments; temporary hair removal including waxing and tweezing; color and skin analysis; client consultation and care; applicable laws and regulations; business practices; and sometimes related alternative healing regimens.

Educational Goals: The Skin Care course of study is designed to prepare students to cleanse, depilate, massage, and beautify the human body and to function as licensed estheticians and skin care specialists (CIP code 12.0409, SOC Code 39-5094).

Manicurist (400 Clock Hours)

The Manicurist course for students shall consist of the four hundred (400) clock hours of the state mandated instruction in manicuring theory; skin anatomy; nail growth, irregularities, and diseases; sterilization and sanitation; equipment and table maintenance; cuticle, blemish, and rough skin removal; nail filing, shaping, and polishing; cream application and extremity massage; nail sculpture and design art; product storage and use; customer service; laws and regulations; and business practices.

Educational Goals: The course of study is designed to prepare students to shape fingernails and toenails, remove unwanted skin and blemishes, apply polish and cosmetics to nails, and function as licensed manicurists or nail technicians/specialists (CIP code 12.0410, SOC Code 39-5092).



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About International College of Cosmetology

Facility Space

Instruction is in residence with facility occupancy level accommodating 150 students at any time. California statute requires that a student, who successfully completes a course of study, be awarded appropriate certificate verifying the fact.

Prospective Students

Prospective students are encouraged to visit the physical facilities of the Institution and to discuss personal educational and occupational goals with Institution personnel prior to enrolling or signing enrollment agreements. This Institution currently does have available sponsored programs, government or otherwise provide grants or to pay for portions of tuition. This Institution participates in financial aid programs such as:

Federal Pell Grant (FPELL)

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG Policy

The FSEOG funds will be awarded quarterly to the students with the lowest EFC's first. If there were funds left over, it would go to the next group.

FSEOG recipients are selected on the basis of the lowest EFC and Pell Grant priority requirements over the entire award year in accordance with the selection provisions found in 34 CFR 676.10. Students that have a 0 EFC but have exceeded their Pell Grant Lifetime Eligibility Used (LEU) would not qualify for the first selection group for FSEOG. But, they would fit in the second selection group should the school still have funds remaining to use. For a school that enrolls students as often as monthly or weekly, funds must be reserved for use throughout that award year and selection practices should be applied in order to ensure that a reasonable amount of funds is available over the entire award year. A school would not be in compliance if it awards FSEOG on a first-come, first-served basis or if it arbitrarily sets expected EFC cutoffs from below which it would select FSEOG recipients.

School License

The following state boards, bureaus, departments or agencies which set minimum standards for your program of studies in accordance with Education Code Section 94316.22 are:

National Accrediting Commission of Career Arts & Sciences

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

Board of Barbering & Cosmetology

2420 Del Paso Road Suite 100
Sacramento, CA 95834
800-952-5210

Bureau for Private Postsecondary Education

1747 North Market Street, Suite 225
Sacramento, CA 95833
Tel (916)574-8900 Toll Free (888)370-7589, Fax
(916)263-1897

Bankruptcy

International College of Cosmetology (ICOC) have never operated as a debtor in possession, never filed for bankruptcy petition, or had a petition of bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C Sec. 1101 et seq)

History/Facilities

ICOC is located at 3701 International Blvd., Oakland, CA 94601. The Institution was established at this location in 1999 and is designed with an atmosphere for learning the profession of Beauty and Cosmetology. Within 5,500 sq. feet of classrooms, offices and clinic space, International College of Cosmetology houses the following facilities:



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Facial Classroom Student Salon Areas
Freshman area
Theory Classroom
Reception Area Shampoo Stations

Hair Dryers
Student Resource Center
Storage Room
Administrative Offices

Manicure Area
Student Lounge
Instructors' Office
Dispensary

Accreditation

International College of Cosmetology was initially accredited by the National Accrediting Commission of Career Arts & Sciences (NACCAS) in 2008. The National Accrediting Commission of Career Arts and Sciences is recognized by the United States department of Education as a national accrediting agency for postsecondary schools and departments of cosmetology arts and sciences. Any student or prospective student wishing to obtain more information regarding the accreditation of this institution may contact student wishing to obtain more information regarding the accreditation of this institution may contact NACCAS at:

3015 Colvin Street
Alexandria, VA 22314
Tel:(703) 600-7600.
www.naccas.org

Philosophy

The field in Beauty Industry has an exciting and encouraging future. Dramatic changes over the past 15 years have made the beauty industry a multi-billion dollar business, thereby offering outstanding opportunities for both men and women choosing a career in this profession.

Mission Statement

The mission of International College of Cosmetology is to prepare students to pass the state exam while providing a creative and nurturing educational environment, which promotes personal and professional success in Cosmetology Arts & Sciences.

Educational Goals and Objectives

The primary objective of ICOC is to offer training that prepares each student to acquire the knowledge and skills necessary to pass the California State Board Exams and be successful in the beauty industry. In the process, our secondary objective is to maximize the development and personal growth of each student as a total person, to help each student discover his/her potential and hopefully function as beauty industry entrepreneurs and teachers, of the future. Our Institution is committed to achieving the following goals:

Prepare students for employment: Is to prepare students with the updated training, information and inspiration to become successful in the beauty industry.

Provide quality environment and Educators: Is to provide students with the best tools, environment and educators to be able to thrive in their education.

Promote a positive culture and environment: is to create a positive culture and environment where student outcomes improve by making school fun and motivating.

Present quality education: Create a learning environment in the school that caters to each of the student's learning types to improve retention and improve skill.

In order to achieve the goals and objectives the Institution does the following:

- Maintains a highly skilled and qualified instructor's.
- Provides the student with a comprehensive curriculum in the basics of cosmetology and related subjects, with emphasis on current techniques utilized in the profession.
- Teaches the value of professionalism in cosmetology, including high standards of workmanship and personal conduct.
- Conducts its business in an ethical and educational atmosphere and is always up to date with State Board and beauty industries guidelines and policies.



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Institution Library/Learning Resources

We offer the following tools for instruction:

- Facial steamers & Charts, Microdermabrasion machines
- TV with VCR and DVD player
- Computer with internet
- Visual aids, multiple dry erase boards
- Test banks, mannequins for student practice
- Trade magazines and styling books

Students who wish to access the school library or use the school computer internet or any of the above mentioned resources for additional training and learning must gain approval from their active instructor prior to using the material.

Certifications – Approvals – Memberships

- National Accrediting Commission of Career Arts & Sciences (NACCAS)
- Bureau for Private Postsecondary Education (BPPE)
- California Board of Barbering and Cosmetology (Barbercosmo)
- American Association of Cosmetology Schools (AACS)

Administrative and Organizational Chart

Jimmy Luong - Founder/President/Owner/Director of Operations - Mr Luong has more than 28 years of teaching experience. He is authorized to serve as a Director in California Private Post secondary and Vocational Education Institution approved under California Education Code 94915. He is also have a license in Manicurist and Electrolytic Hair Removal. Mr Luong has a certificate in Cosmetology from the State of California. He also holds a license from the State Oregon for Facial Technology, Hair Design, and Nail Technology Certificates in Permanent Make-up, Therapeutic massage and Foot Reflexology. He has received a State of California Commission on Teacher Credentialing. Mr Luong has also had many years of experience in beauty salons ownership and beauty supplies stores operation

Faculty:

All ICOC instructors are cosmetologists, estheticians and manicurists who are licensed by the Board of Barbering & Cosmetology. Additionally, each instructor has a minimum of two years of experience in the field of Cosmetology, Manicure and Esthetics. All instructors are required to complete a minimum of 12 hours of continuing education annually.

Office staff:

- Jimmy Luong:** School Owner/Director
- Tommy Luong:** Manager
- Hal DuBiel:** Financial Aid Officer/School Supervisor/Esthetic Instructor
- Louis Villa:** School Advisor/ Licensed Cosmetologist
- Erica Ramos:** Admission Advisor/Financial Aid Assistant
- Nhat Le:** Admissions Advisor
- Anh Chau:** Admission
- Mercedes Sanchez:** Admission

Educators:

- Kim Ngoc Nguyen:** Manicure Instructor
- Laura Cortez:** Manicure Instructor
- Hal DuBiel:** Cosmetology/Esthetician Instructor (English)
- Celina Garcia:** Cosmetology Instructor (Spanish)
- Delmy Sanchez:** Cosmetology Instructor (English & Spanish)
- Violeta Yanex:** Manicure Instructor Assistant
- Maria Elvia Guzman:** Cosmetology Instructor

Substitute Educators:

- Jimmy Luong**
- Louis Villa**



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Unanswered Questions

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the bureau for Private Postsecondary Education at 1747 North Market Street, Suite 225, Sacramento, CA 95833, www.bppe.ca.gov toll-free telephone number Tel (916)574-8900 Toll Free (888)370-7589, Fax (916)263-1897

Filing a Complaint with the Bureau for Private Post Secondary Education (BPPE)

“A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by Calling Toll-Free phone (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau’s internet Web Site www.bppe.ca.gov

Required Information Pre-Enrollment

As prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet which must be provided to you prior to signing an enrollment agreement. The school Performance Fact Sheet requires your signature and initials, once completed; the form will be retained by the school in your student folder. In addition to this, the school will provide a student a hard copy of the Health and Safety Training Course Textbook from the Board of Barbering and Cosmetology from the State of California. An online version is available at https://www.barbercosmo.ca.gov/schools/heathsafety_course.shtml.

Health and Physical Considerations

Generally, the professional in the Cosmetology, Esthetics and Manicure field must be in good physical health since he/she will be working in direct contact with customers. This related field of study requires a great deal of standing, walking, pushing, bending and stretching for extended periods of time. A person must consider his/her physical limitations in terms of making a career choice that involves extensive physical demands. We promote the acceptance of students with physical limitations or disabilities if these students (their parents or physician) believe they can fulfill the training demands. Expecting mothers should consult with their physicians before enrolling.

Licensure Disclosure: Please see the State of California Law; Business and Professional Code (BPC); DIVISION 3.

PROFESSIONS AND VOCATIONS GENERALLY; CHAPTER 10. Barbering and Cosmetology; ARTICLE 11. Disciplinary Proceedings – for reasons why a license may be denied or revoked and therefore prevent an individual from being gainfully employed in their chosen profession.

Administration Business Hours/ School Hours

Monday – Friday: 8:30am – 5:00pm
Saturday – Sunday: CLOSED

School Calendar and Holidays Observed

We have new classes starting each Monday. Please visit us and schedule a tour at our campus.
The Institution observes the following holidays:

- Independence Day
- Labor Day
- Thanksgiving
- Christmas
- New Year’s
- Lunar New Year (Chinese/Viet New Year)
- Memorial Day
- Martin Luther King, Jr. Day

If the Institution is unexpectedly closed due to extenuating circumstances, a sign will be posted on the front door and a message will be posted on Facebook. Students are to return the next scheduled day, unless otherwise instructed.

NOTE*: If an observed holiday falls on a Saturday or Sunday there will be no additional time off unless otherwise noted.



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Americans with Disabilities Act (ADA)

ICOC does not discriminate in admission or access to our programs on the basis of age, race, color, sex, disability, religion, sexual orientation or ethnic origin. If you would like to request academic adjustments or auxiliary aids, please contact the School Manager. You may request academic adjustments or auxiliary aids at any time. ICOC Manager is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants, who are persons with disabilities, as defined in paragraph 104.3(i) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. ICOC will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

1. Notify the School Manager in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed.
2. The School Manager will respond within two weeks of receiving the request.
3. If you would like to request reconsideration of the decision regarding your request, please contact the School Manager within one week of the date of the response. Please provide a statement of why and how you think the response should be modified.

Statement of Non-Discrimination

ICOC does not discriminate on the basis of sex, age, race, color, ethnic origin, religion, handicap, financial status, area of origin or residence in its admissions, staffing, instruction, and/or graduation policies.

California State Disclosure

Institutional Performance Fact Sheet

Disclosure and Retention of Student Records (FERPA)

All information in the student files would be available to any governing state agency, accrediting agency and federal agency during the process of reviewing the school's normal approvals, accreditations, eligibilities, and other matters conducted by those agencies without the specific consent of the student and/or parents.

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

FERPA gives parents 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."

Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.

Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student 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 parent or eligible student 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 (34 CFR § 99.31):

- o School officials with legitimate educational interest;
- o Other schools to which a student is transferring;
- o Specified officials for audit or evaluation purposes;
- o Appropriate parties in connection with financial aid to a student;
- o Organizations conducting certain studies for or on behalf of the school;
- o Accrediting organizations;
- o To comply with a judicial order or lawfully issued subpoena;
- o Appropriate officials in cases of health and safety emergencies; and
- o State and local authorities, within a juvenile justice system, pursuant to specific State law.



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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 parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833. Or you may contact us at the following address: Family Policy Compliance Office, U.S. Department of Education, at 400 Maryland Avenue, SW Washington, D.C. 20202-8520

Placement

International College of Cosmetology does not guarantee placement to any student. However, limited job placement assistance is provided to graduates at no additional charge. Upon graduation, the student's name is recorded in a placement register for the follow-up process. Results from the State Bureau (if applicable) license examination are recorded as passed or failed. Students that failed the exam are encouraged to return to ICOC for assistance and guidance for subsequent attempts to pass the exam. Placement assistance is providing by reviewing the listings of prospective employers seeking employees, their job requirements, salary, and other pertinent information. Students are referred to interviews and the results of these interviews are recorded in the placement register. The school may show prospective students this register upon request.

Scholarships

ICOC offers various institutional scholarships that are available for the students. Students who are approved for scholarship must maintain a Satisfactory Academic Progress (SAP) and 80% attendance rate to continue to be qualified during their study at ICOC. Applications for these scholarships can be applied for during the enrollment process. The goal is to reward the student for good attendance and grades as well as to reduce any out of pocket cost to the student. Admissions advisors will assist students who wish to apply for the Institutional scholarships. The following payment periods for the programs are:

Cosmetology:	0 hours, 450 hours, 900 hours
Esthetician:	0 hours, 300 hours
Manicurist:	0 hours, 200 hours

California State Board of Barber & Cosmetology Education/Training Requirements

- **No one is allowed entry to the examination until they have completed all the required hours for their field of study.**
- Hours needed to qualify to take the State Board examinations: Cosmetologist = 1000 hours; Barber = 1000 hours; Esthetician = 600 hours; Manicurist = 400 hours.
- You need to pass the written examination and be issued a license to perform barbering and cosmetology services for a fee.
- The Board does not require continuing education credits to maintain a license.
- Training from a school does not transfer to the apprentice program and vice versa.

Admission Policy

ICOC conducts admission of students without regard to race, creed, color, religion, financial status, country or ethnic origin, age or sex. Prospective students must provide the following prior to being admitted training.

Prospective students must meet the following education requirements:

- ▶ High School Diploma/GED
- ▶ Foreign diplomas must be translated and evaluated from a recognized agency such as Foreign Credit. ICOC must have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma.
- ▶ Picture Identification (Driver license, military /other Valid ID) - Social Security Card
- ▶ Resident ID Card
- ▶ Pay the \$150 registration fee and \$50 application fee
- ▶ Successfully complete the pre-enrollment process and demonstrate basis of a personal interview(s).
- ▶ Students without High School Diploma:
 - Ability-to-Benefit (ATB) 225 clock hour evaluation (if the program is at least 600 hours)
 - The applicant may enroll in and successfully complete at least 225 clock hours. Students are evaluated for Satisfactory Progress at 225 clock hours in both academics and attendance. Students who are not meeting the Satisfactory Academic Progress requirements of 75% attendance and 75% GPA will not be permitted to be meeting the admissions requirements of the school and will therefore be terminated from their program.
 - Ability-to-Benefit (ATB) Examination
 - California Education Code (CEC) §94811 mandates that early admission candidates shall take an independently administered ability-to-benefit (ABT) examination. California Education Code (CEC) §94811 defines an ability-to-benefit (ATB) student as a student who does not have a certificate of graduation from a school providing secondary education, or a recognized equivalent of that certificate. Under CEC §94904 (a), an institution is required, prior to executing an enrollment agreement with an ATB student, to have the student take and pass an independently administered examination from the list of examinations prescribed by the United States Department of Education (USDE). A list of approved ATB examinations can be found here https://www.bppe.ca.gov/schools/usde_tests.pd
 - The approved passing scores for the Next Generation ATB tests are the following:



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As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement. Previously withdrawn or terminated students of ICOC are welcome to apply for re-entry into school by following the school's official Re-Entry Policy and Procedure. For more information on Re-Entry please contact the School Manager. ICOC reserves the right to waive admissions fees for students enrolling or re-entering their program due to mitigating circumstances.

Re-Entry Policy

All students who withdraw in good standing may re-enter into the course of study without the loss of credit for prior hours and projects earned during the prior enrollment. If the student transferred to other institution before returning to International College of Cosmetology, those hours and projects earned at that institution may also be credited to the student for the new re-enrollment. Each re-entry is treated on an individual basis. International College of Cosmetology reserves the right to reject students that had withdrawn from International College of Cosmetology twice before.

Transfer Academic Transcripts

International College of Cosmetology accepts transfers of academic credit and hours obtained from an outside institution. If an applicant wishes to transfer their credits and hours from a different institution into International College of Cosmetology, that student must first obtain their academic transcript and proof of training from their previous institution. After the Transcript and the Proof of Training has been verified, credits, and hours will be accepted as it is.

Notice Concerning Transferability of Credits and Credentials Earned at Our Institution

The transferability of credits you earn at International College of Cosmetology is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the Transcript and the Proof of Training you earn in Cosmetology, Esthetician, and Manicurist is also at the complete discretion of the institution to which you may seek to transfer. If the Transcript and the Proof of Training that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at the institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending international College of Cosmetology to determine if your Transcript and the Proof of Training will transfer.

Credit Evaluation

ICOC officials will grant appropriate credit for prior training or experience upon review and verification of applicants proof of training and transcript for its validity.

Attendance Policy, Tardy and Make-Up Policies

Attendance must be maintained at an average of 67 percent of the scheduled attendance if the student is expected to complete the course of study within the 1.5 times of the period of time stated in the enrollment agreement. An absence may be excused by calling-in the same day prior to the beginning of class. Students are required to make-up for the lessons, and exams missed due to absenteeism. If the student is absent **14 consecutive calendar days without notice (2 weeks)** the school will withdraw the student. The instructor in charge will review excessive tardiness or absences with the student to determine possible corrective action to the issue on hand.

Tardiness

In order to prevent disruption of on-going theory classes, students must arrive and clock in on time. Class starts promptly at 8:38 a.m. for day students, and 3:00 p.m. for evening students. Tardiness students are not permitted to attend the theory classes while they are in session.

Institutional Attendance Policy

Beauty school are calculated in attendance and credit by the clock hour only, in accordance with the California Board of Barbering and Cosmetology regulation. Granting of clock hours for applied effort which must be strictly **adhered** to:

1. Schedules Hours
 - a. Regular school for day classes from Monday to Friday are 8:30a.m, 10:00a.m and 1:00p.m. Students are scheduled to attend school 6 hours per day, five days a week.
 - b. Regular school hours for evening classes from Monday to Friday are 3:30pm to 8:00p.m. Students are scheduled to attend school Five hours per day a week.
2. Records
 - a. Each student is required to maintain an individual time card (Student Time Card of Applied Effort), which when used properly records a period of attendance and applied effort on a daily basis.



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- b. Students are required to “clock in and out” upon arrival, at lunch time and departure time, utilizing a biometric (hand scanning) time clock.
 - c. Student Daily Records are the property of the Institution and are to remain on campus.
 - d. If the students lost his/or her timecard, they will have to redo what it lost.
3. Lunch
- a. Student who attend class for over a 5-hour period are required to take a 30 minute lunch break. Lunch break will not count toward credit hours.
4. Breaks
- a. Students are allowed up to two 15 minute breaks per 4-hour day.
5. Absence
- a. Excessive absences and/or tardiness constitute reason for disciplinary action (See Satisfactory Academic Progress Policy). Student should notify the administrative office, supervising instructor of expected absences three (3) days in advance. In the event of an unexpected absence, for example, illness, emergency, students should call the Institution.

Attendance on Friday is **MANDATORY** for all students who are schedules to be at the school. Students can only miss one Friday per month; if a student incurs more than 1 mandatory day absence within a calendar month, students will be subject to disciplinary action. Any student absent in excess of a 14 consecutive calendar day period, who is not on approved leave of absence or other official non-attendance status, will be subject to withdrawal.

Grading System

Students are evaluated on a regular basis on subject matters. The evaluations are measured on a standard percentile basis and the percentage converted to a letter grade and a point grade. The evaluation form reflects the overall attendance and academic progress of the student. Students must maintain a “C” (75%) average to maintain satisfactory academic status. The grading system detailed below is the system utilized in the school.

Grading Scale

- 100% - 90% A Excellent Performance
- 89% - 80% B Above Average Performance
- 79% - 75% C Satisfactory Performance
- 74% - 70% D Below Average
- 69% - or below F Failing - Unsatisfactory Performance

Satisfactory Academic Progress Policy (SAP)

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school regardless of form of payment. All periods of enrollment count toward SAP, including periods when a student does not receive financial aid. 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 & Sciences (NACCAS) and the federal regulations established by the United States Department of Education. A copy of the Student Progress Report is issued to the student at this time.

EVALUATION PERIODS

- Cosmetology - 450, 900, and 1000 actual clocked hours
- Esthetician - 300 and 600 actual clocked hours
- Manicurist - 200 and 400 actual clocked hours

EVALUATION PERIODS: Student receiving aid from Title IV Aid Programs must be in compliance with the Satisfactory Academic Progress Policy at the end of each payment period of the course. A payment period is at least half of the academic year in instructional weeks or clock hours. Instructional weeks must have elapsed and clock hours must have been completed in order for the payment period be considered completed. In a Clock hour program, the number of payment periods is based on the student enrollment program.

Sample Chart is based on an academic years defined as 900 clock hours and 26 weeks

Course	1 st Payment Period		2 nd Payment Period		3 rd Payment Period		4 th Payment Period	
	Hours	Weeks	Hour	Weeks	Hours	Weeks	Hours	Weeks
Cosmetology	1-450	1-13	451-900	14-26	901-1,000	27-36	N/A	N/A
Esthetician	1-300	1-10	301-600	11-20	N/A	N/A	N/A	N/A
Manicure	1-200	1-7	201-400	8-14	N/A	N/A	N/A	N/A



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*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first. SAP evaluations periods are based on actual contracted hours at the institution.

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 course or academic year, whichever occurs sooner.

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 academic 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 150% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

COURSE	MAXIMUM TIME ALLOWED SCHEDULED HOUR
Cosmetology - 1,000 Hours	1,500
Esthetician - 600 Hours	900
Manicurist - 400 Hours	600

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 75% of the scheduled 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

Qualitative - Maintain a cumulative academic average of "C" (75%) or better at the end of each of the evaluation periods. The grading must take into consideration grades obtained in exams for theory classes and practical grades obtained on hands-on practical exams.

Students must make up failed or missed tests and incomplete assignments. Makeup work is scheduled for students to complete academic requirements. Tests are graded based on a percentage score (0%-100%).

Grading Scale

- 100% - 90% A Excellent Performance
- 89% - 80% B Above Average Performance
- 79% - 75% C Satisfactory Performance
- 74% - 70% D Below Average Performance
- 69% - or below F Failing - Unsatisfactory Performance

Students receive a Student Progress Report and a copy is placed in their file along with their SAP.

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements of a cumulative average of 75% for academics and 75% for attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV, HEA Funds interrupted, as applicable, unless the student is on warning.

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, he/she will be determined as NOT making satisfactory academic progress, will be deemed ineligible to receive Title IV, HEA Funds, as applicable, and will be terminated from the program unless financial arrangements are made with the school.



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RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV, HEA Funds, as applicable, by meeting minimum requirements of a cumulative average of 75% for academics and 75% for attendance at the next scheduled evaluation. Students can make up hours during course times the student is not normally scheduled for attendance.

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 and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. 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. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

NONCREDIT AND REMEDIAL COURSES

Noncredit and remedial courses 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 from other institutions will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluations periods are based on actual contracted hours at the institution.

- End of Satisfactory Academic Progress Policy

Leave of Absence (LOA)

Occasionally, students may experience extended personal, medical or other problems, which make it difficult to attend classes. The institution may allow a student under such circumstances to take a Leave of Absence (LOA) from the program where there is an intent for the student to return to school.

1. LOA must be requested in writing by the student and must be approved by the school administration. The written request must include the start and end date of the leave of absence. The student may request a LOA using the institutional form at the Financial Aid Office.
2. An LOA may be granted to a student who did not provide the request prior to the LOA due to unforeseen circumstances, if the institution documents the reason for its decision and collects the request from the student at a later date. In this example, the beginning date of the approved LOA would be determined by the institution to be the first date the student was unable to attend the institution because of the unforeseen circumstance.
3. Leaves of Absence may be granted for a minimum of 14 calendar days and a maximum of up to 180 calendar days within a 12 month period.
4. Additional institutional charges will not be assessed while on an approved Leave of absence.
5. Before the leave of absence, can be approved, students must be aware that upon returning from an authorized LOA, the student will retain all credit for clock hours and work projects completed, and will return to the academic progress status they held prior to the LOA.
6. A student granted an LOA that meets the criteria is not considered to have withdrawn, and no refund calculation is required at that time.
7. The institution must extend the student's contract period by the same number of days taken in the LOA. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.
8. If a student does not return to the institution at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student began the LOA. The institution is required to take attendance, therefore the withdrawal date for the purpose of calculating a refund is always student's last day of attendance.
9. If the student does not return as scheduled, the grace period on any student loan will revert to start counting from the first day of the leave. In these cases the loan payment will be due as stated on the promissory note.
10. If student cannot return on the designated end date of the LOA, the student must notify the school an request and extension.



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Disciplinary Procedure and Dismissal

All disciplinary matters will come before the Administration, which will review the written complaint, interview the parties involved, and make a determination of the action to be taken. This may result in the dismissal of the charge, probation, suspension for a particular length of time, dismissal of the student, termination, or other appropriate action. Termination may occur as the result of a student violating the following policies: a) satisfactory academic progress, b) attendance, and/or c) the student conduct and regulations policy.

Notice Concerning Transferability of Credits and Credentials Earned At Our Institution

The transferability of credits you earn at **International College of Cosmetology** is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the Certificate you earn in **Cosmetology, Esthetics and Manicure** is also at the complete discretion of the institution to which you may seek to transfer. If the Certificate that you earn at this institution are not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending **International College of Cosmetology** to determine if your Certificate will transfer.

The college has not entered into an articulation or transfer agreement with any other college or university.

English as a Second Language

The College does not provide instruction for English as a Second Language, and neither does it provide services for obtaining visa.

Cosmetology instructions are provided in the English, Spanish, and Vietnamese languages. Manicurist instruction is provided in English and Vietnamese by instructors who are bilingual in English and Vietnamese. Esthetician is provided in the English language only.

A student must prove his/her level of proficiency in either language by providing a high school diploma or its equivalent (i.e. GED, ATB etc.) from a country where the language is an official language.

Students Admitted to Other Schools

The College does not recruit students who are admitted or attending other schools offering similar program of study.

Enrollment into International College of Cosmetology

Orientation Class

Orientation classes for students are held each Monday and Tuesday, from 9a.m. until 10:00a.m. prior to any new class starting. All new students, transfers and re-enrollment students are required to attend an orientation class prior to attending a course.

Freshmen Class Enrollment

The freshman curriculum for each of the courses requires a specific number of hours of classroom lectures, demonstrations, and student practice. The freshman class teaches you from the very beginning and introduces the basics for those areas that you will need to know to pass licensing examinations. From this initial introduction, you will learn all fundamentals that are the basics for your future and career. The hours spent in the freshman class are as follows: **Cosmetology 450 hrs. Esthetician: 80 hrs. Manicurist: 50 hrs.** International College of Cosmetology considers the freshman classes to be the foundation for your future.

Textbooks and Supplies

For the first week of classes, new students will be taught the rules and regulations. Students must purchase textbooks before lecture. Students also must purchase a kit for training before starting classes. However, a student will only receive a kit for their registered program once they complete the first week of class. After seven days of learning the rules and regulations will a student be able to receive their kit to do training. All needed supplies and equipment will be maintained in the freshman classroom. At the beginning of the freshman training, each student will be issued a complete set of supplies with a carrying case. The kit contains the tools and supplies necessary for satisfactory completion of the course. Students are expected to maintain the kit by replacing lost or broken articles. The college is not responsible for a student's kit, either lost or stolen. Students must learn to be responsible for the tools of their trade.



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Institutional Withdrawal and Refund Policy

International College of Cosmetology’s withdrawal and refund policy applies to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. The college’s withdrawal and refund policy complies with all federal and state regulatory agencies such as US Department of Education, BPPE etc.

Student’s Right to Cancel

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session (first day of classes), or the seventh calendar day after enrollment (**seven calendar days from the date when enrollment agreement was signed**), whichever is later.

The notice of cancellation shall be in writing and submitted directly to the Financial Aid Office. A withdrawal may be initiated by the student’s written notice or by the institution due to student’s academics or conduct, including, but not necessarily limited to, a student’s lack of attendance.

Refund Policy: After the cancellation period, the institution provides a pro rata refund of **ALL** funds paid for tuition charges to students who have completed 60 percent or less of the period of attendance. Once more than 60 percent of the enrollment period in the entire course has elapsed (**including absences**), there will be no refund to the student. If the student has received federal student financial aid funds, the student is entitled to a refund of monies not paid from federal student financial aid program funds.

A registration fee of \$150.00 and application fee of \$50.00 **are a non-refundable item**. Equipment, books, supplies, tools, uniforms, kits and any other items **issued and received by the student** would not be returnable. Once received by the student it will belong to the student and will represent a liability to the student.

If you cancel the agreement, the school will refund any money that you paid, less any deduction for registration fee and equipment received. If you withdraw from school after the cancellation period, the refund policy described above will apply. If the amount that you have paid is more than the amount that you owe for the time you attended, then a refund will be made within 45 days of the official withdrawal date. See Refunds section below. If the amount that you owe is more than the amount that you have already paid, then you will have to arrange with the institution to pay that balance. Official withdrawal date is on the student’s notification or school’s determination.

Determination of Withdrawal from School

The withdrawal date shall be the last date of recorded attendance. The student would be determined to have withdrawn from school on the earliest of:

The date you notify the Registrar office of your intent to withdraw. Only the Registrar office would be authorized to accept a notification of your intent to withdraw.
The date the school terminates your enrollment due to academic failure or for violation of its rules and policies stated in the catalog.
The date you fail to attend classes for a 14 consecutive calendar days and fail to inform the school that you are not withdrawing. (Unofficial withdrawal) The college monitors attendance at least once every 14 consecutive calendar days.
The date you failed to return as scheduled from an approved leave of absence. The withdrawal date shall be the last date of recorded attendance. The date of the determination of withdrawal will be the scheduled date of return from LOA. If a student on an approved LOA notifies the college that he or she will not be returning, the date of withdrawal determination is the earlier of the scheduled date of return from LOA or the date the student notifies the college that the student will not return.

Rejected Enrollment

All funds paid except a non-refundable registration fee will be returned if the student is rejected for enrollment.

Course Cancellation

If a course is canceled subsequent to a student’s enrollment and before instruction in the course has begun, the school shall at its option:

1. Provide a full refund of all money paid; or
2. Provide for of the course at schools in the neighborhood.



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Withdrawal Calculations

Once the student has been determined by the college to have withdrawn from the course of study, the college will determine if the student received or was entitled to receive Federal Funds from the Title IV Financial aid programs available at the college during the payment period (or enrollment period). If the answer is YES, the college will conduct two distinctive and different calculations. Those calculations are described as follows.

Return of Title IV Funds

This formula determines the percentage of time that the student completed of the payment period or enrollment period in a course at the time of the student's withdrawal. This percentage is then applied to the amount of Federal Funds from the Title IV programs that the student received or could have received in the same payment period or enrollment period. The result of this calculation is defined as earned funds. If the student received more than the earned amount, the overpayment is called unearned funds and must be returned to the programs in the following order:

1. Pell Grant
2. Federal SEOG
3. Other Resources

If the calculation shows that the student owes funds to the grant programs, the liability of the student is limited to the amount by which the original grant overpayment amount exceeds half of the total Title IV grant funds received by student. A student does not have to repay a grant overpayment of \$50 or less per program. These funds are due from the student within 45 days. If not paid in that time and if the student has not made arrangements with the Department to pay that amount, the student will be referred to NSLDS, a central system that will show the student ineligible for aid until the matter is taken care of by the student.

NOTE: If the institution was required by this calculation to return to the programs some of the funds it has collected as tuition payment, the student's tuition account would be adjusted accordingly. Therefore, if the tuition was paid in full, but if the institution returned funds to the programs, the tuition account will show that the student owes that amount returned by the institution to the programs. Those refunds will be paid to the program funds in accordance to the order listed above, limited to the amount of funds that came from each aid program within 45 calendar days from the determination of withdrawal from school date.

Post Withdrawal Disbursement

If the calculation shows that the student received less aid than what the student earned within the payment period or enrollment period, then the student would be notified by the institution of the amount of Grant funds used to cover institutional charges incurred by the student, or the available amount from Grant funds for direct disbursement to the student for other educational related expenses. If loan funds are involved in this calculation, the institution will notify the student or parent of the loan amount it wishes to utilize to cover educational charges, the financial aid program where the funds are coming from and the student will be reminded of the responsibilities involved in receiving loan funds. The student or parent in the case of PLUS will be given 14 days to respond and accept or reject part or all of the loan funds available. The institution will honor late acceptances only at the institutional discretion.

Once this calculation is finalized, the institution will then perform a **second and different calculation** using the net funds retained (original tuition payments minus amounts refunded) to determine the amount of institutional charges earned by the institution during the payment or enrollment period. That calculation is known as the institutional refund policy calculation.

The Institutional Refund Calculation

This is a calculation mandated by the state agency, the accrediting agency or the institution itself. The formula takes into consideration the percentage of the course completed and it applies that percentage or the corresponding brackets to the institutional charges to determine how much the institution earned of those charges, how much was paid toward those charges and finally the amount owed, if any, by the student to the school or if there is an amount due from the institution as a refund to the Title IV aid program. Those refunds will be paid to the program funds in accordance to the order listed above, limited to the amount of funds that came from each aid program within 45 calendar days from the Determination of withdrawal from school date.



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Sample Refund Policy Calculation

The following table outlines the refund due based on percentage of training completed, using scheduled hours (including absences), assuming you paid following:

Total Tuition	Minus Registration and Application Fee	Minus Kit/Books	Tuition Fee
\$15,050.00	\$150.00 and \$50.00	\$1250.00	\$13,600.00

Tuition Cost	Hours in Course	Hourly Charge	Tuition Paid	Hours Attended	Tuition Owned	Refund Due
\$13,600.00	1,000 Hours	\$8.50	\$13,600.00	600 Hours	\$5,100.00	\$8,500.00

Student Records

The college maintains a file for each student who enrolls in the college for a period of 5 years from the student’s date of completion or withdrawal with the exception that transcripts are to be kept permanently. To remedy this deficiency, update the student record retention policy. These student files are kept in locked fireproof cabinets in a file room inside the school administrative office. Only authorized personnel have access to the file room. Student data are also entered into RGM school management system on a daily basis to back up students’ information in electronic format. Student’s file consists of admission records, academic records, and financial records as one file. Each student’s file shall contain all of the following pertinent student records:

1. Written records and transcripts of any formal education or training, testing that are relevant to the student’s qualification for admission to the college or the college’s award of credit or acceptance of transfer credits such as:
 - a. Verification of high school completion or equivalency (GED, Home School) or successful completion of ability-to-benefit test;
 - b. Records documenting units of credits earned at other institutions that have been accepted and applied by the college as transfer credits;
3. Personal information regarding a student’s age, gender and ethnicity if that information has been voluntarily supplied by the student;
4. Copies of all documents signed by the student, including contracts and instruments of indebtedness;
5. Records of the dates of enrollment and, if applicable, withdrawal from the college, leaves of absence and graduation;
6. A transcript showing all of the following:
 - a. The courses that were completed, or were attempted but not completed and dates of completion or withdrawal;
 - b. Credit for courses earned at other institutions;
 - c. The name, address, website address and telephone number of the institution.
7. A document showing the total amount of money received from or on behalf of the student and the date or dates on which the money was received;
8. A copy of documents relating to student financial aid that are required to be maintained by law or by guarantee agency;
9. A document specifying the amount of a refund, including the amount refunded for tuition and the amount for other itemized charges, the method of calculating the refund, the date the refund was made, and the name and address of the person or entity the refund was sent;
10. Copies of any official advisory notices or warnings regarding the student’s progress;
11. Complaints received from the student. All students and parents or guardians of dependent minors have the right to inspect information contained in their records. The college observes the “Right to Privacy Act” and will not release any information of any student without the student’s written consent. Government agencies and accrediting agencies, including BPPE, BBC and NACCAS may inspect, review and copy the student’s records without the student consent. The college maintains, for each student granted a certificate by the college, permanent records of all of the following:
 - a. The certificate granted and the date on which that certificate was granted.
 - b. The courses and units on which the certificate was based.
 - c. The grades earned by the student in each of those courses.

Housing

International College of Cosmetology does NOT have a dormitory facility under its control or assist students in finding housing. However, there are available housing located reasonably near our institution between E.12th Street and E.14th Street in Oakland, CA. Housing options around the area range from 1 – 2 bedrooms at a cost range between \$1,900 - \$3,000. For more information, you may check online at www.apartments.com.



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Career Counseling and Personal Attention

Students are counseled individually, as often as necessary at least every six weeks to review the student's progress and adjustment. Successful Salon Owners and Stylists are scheduled into the school regularly to give demonstration and discuss career goals, etc. with the students. This activity supplements the daily counseling carried out by the instructors and supervisor. Students may request additional counseling sessions at any time. Students are given personal attention assistance at every stage of training from the first day of enrollment to the day of graduation. At predetermined intervals, measuring instruments are utilized to evaluate the rate and quality of the student and remedial assignments are made when required. Particular attention is given to preparation for the Board of Barbering & Cosmetology Examination.

Voter Registration

You may register to vote by completing the online voter registration form at www.sos.ca.gov/nvrc/fedform/ and then mailing it to the pre-printed address on the form. You may also register to vote whenever you apply for or renew your driver's licenses or state-issued ID card. For more information, please visit the California Secretary of State website at: www.sos.ca.gov/elections/elections_vr.htm.

Grievance Policy/Student Complaint Procedure

International College of Cosmetology is dedicated to providing quality education to all its students. If a conflict should arise for any reason, the college's complaint policy is as follows:

1. Fill out the grievance form and list all grievances.
2. Deliver all forms to the Instructor in charge.
3. If you are unable to deliver the form to the Instructor you may deliver it to the President:
Jimmy Luong, 3701 International Blvd., Oakland, CA 94601.
All grievances regardless of the nature will be turned over to the Owner and reviewed.
4. The President will evaluate the grievance and set an appointment with the person within 5 days from the receipt of the grievance form. If the grievance is an emergency, it will be addressed within 24 hours.
5. During the grievance evaluation and review, students has the right at any time to forward the complaint to one of the following agencies as applicable:

BUREAU FOR PRIVATE POSTSECONDARY EDUCATION (BPPE)

1747 North Market Street, Suite 225
Sacramento, CA 95833
Mailing Address:
P.O. Box 980818 West Sacramento, CA 95798
Tel (916)574-8900 Toll Free (888)370-7589, Fax (916)263-1897
Web site: www.bppv.ca.gov
E-mail: bppe@ca.gov

BARBERING AND COSMETOLOGY BUREAU

2420 Del Paso Road Suite 100
Sacramento, CA 95834
Tel:800-952-5210
Website www.barbercosmo.ca.gov

NATIONAL ACCREDITING COMMISSION OF CAREER ARTS & SCIENCES

3015 Colvin Street
Alexandria, VA 22314
Tel: (703) 600-7600
Website: www.naccas.org



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Admission Requirements for International Students Exchange Program (SEVIS)

The International College of Cosmetology is authorized by the U.S. Immigration and Customs Enforcement ICE to offer foreign students the opportunity to study Cosmetology, Esthetics, and Manicure. To be eligible for admissions at International College of Cosmetology, the applicant must meet the following requirements:

- Have a high school diploma or its equivalent
- Documentation of ability to pay for students' studies and stay in the United States
- Documentation of health coverage
- Personal essay with statement of why the student would like to study abroad at the International College of Cosmetology.

International students will be paying the same tuition price as domestic students. In addition, an optional three-hour long English as a Second Language (ESL) class will be offered weekly.

If applicant meets the satisfactory requirements, the International College of Cosmetology will send a signed I-20 form allowing the students to stay in the USA and indicated the end date allowed for students.

Applicants must submit the I-20 form to the consulate of your country, along with an application for a M-1 (vocational student) visa. Applicant must be able to pay a \$400 fee for the I-20 form. For more information about the Student Exchange and Visitor Program (SEVIS), please visit www.ice.gov/sevis, or email SEVIS@icoc.edu



Course of Study

Cosmetology instructions are provided in the English, Spanish, and Vietnamese languages. Manicurist instruction is provided in English and Vietnamese by instructors who are bilingual in English and Vietnamese. Esthetician is provided in the English language only. Theory classes are conducted separately in each language. Freshman classes are conducted in a combined classroom. Demonstrations from the beauty field representatives are mostly provided in English with limited translation into the Spanish and Vietnamese. Classes in the clinic floor are conducted combining three languages. The institution does not provide English as a second language courses. ICOC utilizes Milady’s Standard Textbook of Cosmetology as its main reference and instructional guide.

Curriculum for Cosmetology Course - (1,000 Clock Hours)

The curriculum for students enrolled in a cosmetologist course shall consist of one thousand (1,000) clock hours of technical instruction and practical operations covering all practices constituting the art of cosmetology pursuant to Section 7316 of the Barbering and Cosmetology Act. Technical instruction means instruction given by demonstration, lecture, classroom participation, or examination. Practical operation shall mean actual performance by the student of a complete service on another person or mannequin. Such technical instruction and practical operations shall include:

Total Theory Hours:	365
Total Practical Hours:	585
Total Hours:	1,000

Cosmetology Course Breakdown

(a) The curriculum for students enrolled in a cosmetology course shall consist of one thousand (1,000) hours of technical instruction and practical training covering all practices constituting the art of cosmetology pursuant to Section 7316 of the Barbering and Cosmetology Act.

(b) For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operation shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical and practical training shall include the following hours and/or operations:

(1) 950 Hours of Technical Instruction and Practical Training in Hair Dressing

The required subjects of instruction in Hair Dressing shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:

Hairstyling (15 hours of Technical Instruction and 65 Practical Operations)

The subject of Hairstyling shall include, but is not limited to, the following techniques and procedures: Hair analysis, shampooing, finger waving, pin curling, comb outs, straightening, waving, curling with hot combs and hot curling irons and blower styling.

Permanent Waving and Chemical Straightening (20 hours of Technical Instruction and 65 Practical Operations)

The subject of Permanent Waving and Chemical Straightening shall include, but is not limited to, the following techniques and procedures: Hair analysis, acid and alkaline permanent waving, chemical straightening including the use of sodium hydroxide and other base solutions.

Hair Coloring and Bleaching (40 hours of Technical Instruction and 75 Practical Operations)

The subject of Hair Coloring and Bleaching shall include, but is not limited to, the following techniques and procedures (also including, the use of semi-permanent, demi-permanent and temporary colors): Hair analysis, predisposition and strand tests, safety precautions, formula mixing, tinting, bleaching, high and low lights, and the use of dye removers

Hair Cutting (15 hours of Technical Instruction and 65 Practical Operations)

The subject of Hair Cutting shall include, but is not limited to, the following techniques and procedures: Use of scissors, razor (shaper), electrical clippers/trimmers, and thinning (tapering) shears for wet and dry cutting.

(2) 45 Hours of Technical Instruction in Health and Safety



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The required subjects of instruction in Health and Safety shall be completed with the minimum hours of technical instruction for each subject-matter as follows:

Laws and Regulations (35 hours of Technical Instruction)

The subjects of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.

Health and Safety Considerations (65 hours of Technical Instruction)

The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Cosmetology chemistry including the chemical composition and purpose of cosmetic, nail, hair and skin care preparations. Elementary chemical makeup, chemical skin peels and chemical and physical changes of matter. Hazardous substances including training in chemicals and health in establishments, protection from hazardous chemicals and preventing chemical injuries, ergonomics, theory of electricity in cosmetology, bacteriology, communicable diseases, including HIV/AIDS, Hepatitis B, and staph and Material Safety Data Sheets, aware of basic labor laws and signs of physical and sexual abuse.

Disinfection and Sanitation (30 hours of Technical Instruction and 70 Practical Operations)

The subject of Disinfection and Sanitation shall include, but is not limited to the following techniques and procedures: Disinfection and sanitation including proper procedures to protect the health and safety of the consumer as well as the technician. Proper disinfection procedures for equipment used in establishments.

Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.

Anatomy and Physiology (10 hours of Technical Instruction)

The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology.

(3) 200 Hours of Technical Instruction and Practical Training in Esthetics

The required subjects of instruction in Esthetics shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:

Manual, Electrical and Chemical Facials (35 hours of Technical Instruction and 65 Practical Operations)

The subject of manual, electrical and chemical facials shall include, but is not limited to the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs, and masks. Electrical Facials include the use of electrical modalities, dermal lights and electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face. Chemical Facials include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.

Eyebrow Beautification and Make-up (15 hours of Technical Instruction and 35 Practical Operations)

The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow Arching and Hair Removal, including the use of wax, tweezers, electric or manual, and depilatories for the removal of superfluous hair.

Make-up (15 hours of Technical Instruction and 35 Practical Operations)

The subject of Makeup shall include, but is not limited to, the following issues: skin analysis, complete and corrective makeup, the application of false eyelashes, and lash and brow tinting, if a product exists that is not disapproved, prohibited or banned by the U.S. Food and Drug Administration, the Occupational Safety and Health Administration, or the U.S. Environmental Protection Agency.

(4) 100 Hours of Technical Instruction and Practical Training in Manicuring and Pedicuring

The required subjects of instruction in Manicuring and Pedicuring shall be completed with the minimum hours of technical instruction and practical operation for each subject-matter as follows:

Manicuring and Pedicuring (15 hours of Technical Instruction and 30 Practical Operations)



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The subject of Manicuring and Pedicuring shall include, but are not limited to, the following issues: Water and oil manicure, including nail analysis, and hand/foot and arm/ankle massage.

Artificial Nails and Wraps (15 hours of Technical Instruction and 40 Practical Operations)

Artificial nails including acrylic: liquid and powder brush-ons, artificial nail tips and nail wraps and repairs

(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, and client service records.

Note: Authority cited: Sections 7312, 7362 and 7362.1(c), Business and Professions Code. Reference: Sections 7316(b), 7321(d)(1), 7362, 7362.5(b) and 7389, Business and Professions Code.

Depending on how long it takes a student to complete the required number of practical operations, a student may exceed the total number of hours required in a subject, or may not yet meet the total hours required in a subject. If a student does not yet meet the total number of hours required, the school will be responsible for making sure the student completes additional hours to meet the total hour requirement in that subject.

Per Business and Professions Code section 7389, a separate stand-alone health and safety course on hazardous substances (separate from the health and safety hours required in the Board’s minimum curriculum requirements) must be taught in schools approved by the Board. Information on how to obtain the required curriculum can be found on the Board’s website at www.barbercosmo.ca.gov under the “SCHOOLS” tab under “School Information/Applications”.

Cosmetologist Course Educational Goals

The cosmetology course of study is designed to prepare students for the state licensing examination and for profitable employment as a cosmetologist. The knowledge and skills will prepare licensed students for work as a hairdresser, salon manager, hair-colorist, salon owner, product demonstrator, and styling publicist.

Cosmetologist Course Performance Objectives

The licensed cosmetologist will be prepared to seek profitable employment as a hairdresser, salon manager, hair-colorist, salon owner, product demonstrator, or platform artist. She / He will be versed in all areas of Cosmetology.

Cosmetologist Course Graduation Requirements

When a student has completed the required theory hours and practical operations in Cosmetology with a GPA (Grade Point Average) of “C” (75%) or better, he/she is awarded a diploma certifying his/her graduation. Students are assisted in completing the necessary documents to file for the appropriate Board of Barbering and Cosmetology Examination.

Grading Scale			Grading Period	Minimum Average Grade
100% - 90%	A	Excellent Performance	450 hrs	75
89% - 80%	B	Above Average Performance	900 hrs	75
79% - 75%	C	Satisfactory Performance	1,000 hrs	75
74%-70%	D	Below Average		
69% - or below	F	Failing - Unsatisfactory Performance		

In addition, a student must successfully complete the minimum percentage of work at a scheduled evaluation times outlined below, allowing completion of the program within the established time frames not exceeding the 150% timeframe.

Scheduled Completion Hours	Required Completed Hours
250	167
500	333
750	500
1,600	667
1,250	833
1,500	1,000



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Requirements for Satisfactory Completion of Course

Shall have completed Theory and Operations required by Board of Barbering & Cosmetology with a grade average of “C” (75%) or better.

Graduation Requirements

When a student has completed the required theory hours and practical operations in Cosmetology with a GPA of “C” (75%) or better he or she is awarded a diploma certifying his or her graduation. All tuition, fees and charges must be paid in full prior to the release of final papers. Students are assisted in completing the necessary documents to file for the appropriate Barbering and Cosmetology Examination.

Licensing Requirements

Applicant must be 17 years of age or older and have completed the 10th grade. A Cosmetology license will be granted by the State of California only after the student has successfully completed and graduated from the Cosmetology course as described above and passed the licensing exam with an overall average of 75%.

Overtime Instruction Charges

If a student reaches the expected graduation date stated on his/her contract and needs additional time to complete hours and/or operations, International College of Cosmetology will extend a courtesy period of additional training limited to **(2) Two Weeks** without assessing additional charges. Thereafter, overtime tuition charge will be assessed for the remaining number of hours to complete after the on-time graduation date at the hourly rate of **\$11** per hour.

Curriculum for Esthetician Course - 600 Clock Hours

The curriculum for students enrolled in an Esthetician course shall consist of six hundred (600) clock hours of technical instruction and practical operations covering all practices of an Esthetician, pursuant to Section 7354 of the Cosmetology Act. For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination. Practical operation shall mean the actual performance by the student of a complete service on another person. Such technical instruction and practical operations shall include:

Total Theory Hours:	315
Total Practical Hours:	285
Total Hours:	600

Esthetician Course Breakdown

(a) The curriculum for students enrolled in a skin care course shall consist of six hundred (600) hours of technical instruction and practical training covering all practices of an esthetician pursuant to Section 7316 of the Barbering and Cosmetology Act.

(b) For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:

- (1) 350 Hours of Technical Instruction and Practical Training in Facials

The required subjects of instruction in Facials shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:

Manual, Electrical and Chemical Facials (70 hours of Technical Instruction and 140 Practical Operations):

The subject of manual, electrical and chemical facials shall include, but is not limited to the following techniques and procedures: Manual Facials including cleansing, scientific manipulations, packs, and masks. Electrical Facials include the use of electrical modalities, dermal lights and electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face. Chemical Facials include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for



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the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.

Preparation (15 hours of Technical Instruction):

The subject of Preparation shall include, but not be limited to the following issues:

Client consultation, intake procedures, contraindications, professionalism, client record keeping, pre and post operative care, CPR/AED, salon and spa skills.

(2) 200 Hours of Technical Instruction in Health and Safety

The required subjects of instruction in Health and Safety shall be completed with the minimum number of hours of technical instruction for each subject-matter as follows:

Laws and Regulations (10 hours of Technical Instruction):

The subject of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.

Health and Safety Considerations (40 hours of Technical Instruction):

The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, communicable diseases including HIV/AIDS and Hepatitis B. Chemical composition and purpose of cosmetic and skin care preparation. Elementary chemical makeup, chemical skin peels, physical and chemical changes of matter. Electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment.

Disinfection and Sanitation (10 hours of Technical Instruction):

The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: Procedures to protect the health and safety of the consumer as well as the technician. Proper disinfection procedures.

Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.

Anatomy and Physiology (15 Hours of Technical Instruction):

The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Human Anatomy, Human Physiology, Bacteriology, skin analysis and conditions.

(3) 50 Hours of Technical Instruction and Practical Training in Hair Removal and Make-up

The required subjects of instruction in Hair Removal shall be completed with the minimum hours of technical instruction and practical operations for each subject-matter as follows:

Eyebrow Beautification (25 hours of Technical Instruction and 50 Practical Operations):

The subject of Eyebrow Beautification shall include, but is not limited to, the following issues: Eyebrow shaping and hair removal techniques, hair analysis, waxing, tweezing, manual or electrical depilatories.

Make-up (20 hours of Technical Instruction and 40 Practical Operations):

The subject of Make-up shall include, but is not limited to, the following issues: Skin analysis, basic and corrective application, application of false eyelashes.

(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service records, basic tax information relating to booth renters, independent contractors, employees, and employers.

NOTE: Authority cited: Sections 7312, 7362 and 7364, Business and Professions Code. Reference: Sections 7316(c)(1), 7324(d)(1), 7362, 7364 and 7389, Business and Professions Code.



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Esthetician Course Graduation Requirements

When a student has completed the required theory hours and practical operations for an Esthetician, with a GPA (Grade Point Average) of “C” (75%) or better, he/she is awarded a diploma certifying his/her graduation. Students are assisted in completing the necessary documents to file for the appropriate Board of Barbering and Cosmetology Examination.

Esthetician Course Licensing Requirements

An Esthetician license will be granted by the State of California only after the student has successfully completed and graduated from the Esthetician course as described above and passed the Cosmetician Board of Barbering and Cosmetology Examination with an overall average of 75%. Technical instruction means instruction by demonstration, lecture, participation, or examination: Practical Operation means the actual performance by the student of a complete service on another person or on a mannequin. Such technical instruction and practical operations shall include:

Esthetician Course Educational Goals

The Esthetician course of study is designed to prepare students for the state licensing examination and for profitable employment as an esthetician specialist, product demonstrator or esthetician.

Potential Occupation after Completion

Facial Specialist, Licensed Esthetician, Esthetician, Skin Technician

Grading Scale		Grading Period	Minimum Average Grade
100% - 90%	A Excellent Performance	300 hrs	75
89% - 80%	B Above Average Performance	600 hrs	75
79% - 75%	C Satisfactory Performance		
74% - 70%	D Below Average Performance		
69% - or below	F Failing - Unsatisfactory Performance		

In addition, a student must successfully complete the minimum percentage of work at a scheduled evaluation times outlined below, allowing completion of the program within the established time frames not exceeding the 150% timeframe.

Scheduled Completion Hours	Required Completed Hours
300	200
600	400
900	600

Requirements for Satisfactory Completion of Course

Shall have completed Theory and Operations required by Board of Barbering & Cosmetology with a grade average of “C” (75%) or better. All tuition, fees and charges must be paid in full prior to the release of final papers.

Overtime Instruction Charges

If a student reaches the expected graduation date stated on his/her contract and needs additional time to complete hours and/or operations, International College of Cosmetology will extend a courtesy period of additional training limited to **(2) Two Weeks** without assessing additional charges. Thereafter, overtime tuition charge will be assessed for the remaining number of hours to complete after the on-time graduation date at the hourly rate of **\$11** per hour.

Curriculum for Manicurist Course - 400 Clock Hours

The curriculum for students enrolled in a manicurist and pedicurist course shall consist of four hundred (400) clock hours of technical instruction and practical operations covering all practices of a manicurist and pedicurist. Technical instruction means instruction by demonstration, lecture, classroom participation, or examination. Practical operation means the actual performance by the student of a complete service on another person. Such technical instruction and practical operations shall include:

Total Theory Hours:	125
Total Practical Hours:	275
Total Hours:	400

Manicurist Course Breakdown

(a) The curriculum for students enrolled in a nail care course shall consist of not less than four hundred (400) hours of technical instruction and practical training covering all practices of a manicurist, pursuant to Section 7316 of the Barbering and Cosmetology Act.

(b) For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:

(1) 300 Hours of Technical Instruction and Practical Training in Nail Care

The required subjects of instruction in Nail Care shall be completed with the minimum hours of technical instruction and practical operations for each subject matter as follows:

Manicures and Pedicures (60 hours of Technical Instruction, 60 Practical Operations and 180 nails)

The subject of Manicures and Pedicures shall include, but is not limited to, the following techniques and procedures: Water and oil manicures including hand and arm massage, complete pedicure including foot and ankle massage, application of artificial nails including liquid, gel, and powder brush-ons, nail tips, nail wraps and repairs, and nail analysis.

(2) 100 Hours of Technical Instruction and Practical Training in Health and Safety

The required subjects of instruction in Health and Safety shall be completed with the minimum number of hours of technical instruction and practical operations for each subject-matter as follows:

Laws and Regulations (10 hours of Technical Instruction)

The subject of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.

Health and Safety Considerations (25 hours of Technical Instruction)

The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Chemistry pertaining to the practices of a manicurist including the chemical composition and purpose of nail care preparations. Health and Safety/Hazardous Substances, including training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS and Hepatitis B.

Disinfection and Sanitation (20 hours of Technical Instruction and 10 Practical Operations)

The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: Procedures to protect the health and safety of the consumer as well as the technician.

The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment, with special attention given to pedicure foot spa and basin disinfection procedures detailed in Sections 980.1, 980.2 and 980.3.

Bacteriology, Anatomy and Physiology (10 hours of Technical Instruction)

The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Bacteriology, anatomy, physiology, and nail analysis and conditions.

(c) The Board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record-keeping, client service record cards, basic tax responsibilities related to independent contractors, booth renters, employees, and employers.

NOTE: Authority cited: Sections 7312, 7362 and 7365, Business and Professions Code. Reference: Sections 7316(c)(2)), 7326(d)(1), 7362, 7365 and 7389, Business and Professions Code.



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Depending on how long it takes a student to complete the required number of practical operations, a student may exceed the total number of hours required in a subject, or may not yet meet the total hours required in a subject. If a student does not yet meet the total number of hours required, the school will be responsible for making sure the student completes additional hours to meet the total hour requirement in that subject.

Per Business and Professions Code section 7389, a separate stand-alone health and safety course on hazardous substances (separate from the health and safety hours required in the Board’s minimum curriculum requirements) must be taught in schools approved by the Board. Information on how to obtain the required curriculum can be found on the Board’s website at www.barbercosmo.ca.gov under the “SCHOOLS” tab under “School Information/Applications”.

Additional training will be given in the following subject matter

Salon Mgmt., communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service record cards and preparing a resume, employment development, modeling, desk and reception, and care and other subjects relating to Cosmetology field.

Manicurist Course Performance Objectives

1. Acquire knowledge of laws and rules created by the Board of Barbering and Cosmetology.
2. Understand sterilization procedures.
3. Acquire knowledge of theory relative to manicuring chemistry, and theory relative to practical procedures performed.
4. Acquire business management techniques common to manicurist.

Manicurist Course Educational Goals

The Manicurist course of study is designed to prepare students for the state licensing examination and for profitable employment as a manicurist specialist, product demonstrator or nail artist.

Manicurist Course Graduation Requirements

When a student has completed the required theory hours and practical operations for a Esthetician, with a GPA (Grade Point Average) of “C” (75%) or better, he/she is awarded a diploma certifying his/her graduation. Students are assisted in completing the necessary documents to file for the appropriate Board of Barbering and Cosmetology Examination.

Manicurist Course Licensing Requirements

A Manicurist license will be granted by the State of California only after the student has successfully completed and graduated from the Manicurist course as described above and passed the State Board Exam with an overall average of 75%. Technical instruction means instruction by demonstration, lecture, participation, or examination: Practical Operation means the actual performance by the student of a complete service on another person or on a practice finger. Such technical instruction and practical operations shall include:

Grading Scale		Grading Period	Minimum Average Grade
100% - 90%	A Excellent Performance	200 hrs	75
89% - 80%	B Above Average Performance	400 hrs	75
79% - 70%	C Satisfactory Performance		
69% - or below	F Failing - Unsatisfactory Performance		

In addition, a student must successfully complete the minimum percentage of work at a scheduled evaluation times outlined below, allowing completion of the program within the established time frames not exceeding the 150% timeframe.

Scheduled Completion Hours	Required Completed Hours
200	134
400	267
600	400



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Potential Occupation after Completion

Manicurist, Nail technician, Pedicurist

Overtime Instruction Charges

If a student reaches the expected graduation date stated on his/her contract and needs additional time to complete hours and/or operations, International College of Cosmetology will extend a courtesy period of additional training limited to **(2) Two Weeks** without assessing additional charges. Thereafter, overtime tuition charge will be assessed for the remaining number of hours to complete after the on-time graduation date at the hourly rate of **\$11** per hour.

Tuition Policy

Tuition Charges

Tuition is disclosed and agreed upon at the time of enrollment. All terms and obligations are reflected in the enrollment agreement. As of 07/01/08 institutional charges for the tuition charges are posted to the student tuition account on the basis of payment period by payment period. However, registration and application fee, books and supplies for the entire course, will be assessed and posted in the students tuition account within the first payment period. Subsequent charges will be posted as needed. Please refer to "Payment Period Definition".

Program	Registration Fee and Application Fee	Tuition				Books**	Supplies**	Total Cost
		1 st PP*	2 nd PP	3 rd PP	4 th PP			
Cosmetology *(STRF) \$27.50	\$150 + \$50	\$3,185.63	\$3,185.63	\$3,185.63	\$3,185.63	English \$540.00	\$975	\$12,742.50
						Spanish \$420.00		\$12,622.50
						Vietnamese \$540.00		\$12,742.50
Esthetician *(STRF) \$17.50	\$150 + \$50	\$4,241.25	\$4,241.25	n/a	n/a	\$515.00	\$750	\$8,482.50
Manicurist *(STRF) \$7.50	\$150 + \$50	\$1,735.75	\$1,735.75	n/a	n/a	English \$460.00	\$250	\$3,471.50
						Vietnamese \$460.00		\$3,471.50

*Registration and Application Fee: Non-Refundable

*Supplies and Books: Supplies and books are refundable if the student returns the kit and if the student cancels within the first seven days of signing the enrollment agreement or through attendance of the first class, whichever is later. These charges include all applicable sales tax.

*PP: is for payment period.

*STRF: is Student Tuition Recovery Fund Fee of Bureau for Private Post secondary and Vocational Education.

Collection of Tuition

Students are expected to contribute from their own family resources toward the student's cost of attendance. At the student's option, the college may accept payment in full for tuition and fees after the student has been accepted and enrolled and the date of the first class session is disclosed on the enrollment agreement for Manicurist course. For students enrolled in Cosmetology and Esthetician, the college charges tuition proportionately according to the payment periods, which shall not exceed more than one term or four months of advance payment of tuition at a time. Federal student financial aid is available to those that qualify to cover educational expenses. Financial aid (Pell grant) is a gift aid that does not need to be repaid. It is the policy of this institution to request from the student whenever possible, to contribute toward their school charges by making monthly or weekly installments in accordance to their means. It is also our policy to discourage students from borrowing loan funds unless it is absolutely necessary. All estimates of available funds from financial aid will be first used to cover institutional charges; if funds remain available, they will be disbursed directly to the student. For information on the aid programs, please contact the financial aid office. The entire educational expenses need to be included in planning the student's ability to meet those expenses. All school charges must be paid in full before graduation.

The Method of Payments

The school accepts cash, debit/credit card, money order, check, TRA, Rehab and Pell grant as payment of monies owed to the school.



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Overtime Instruction Charges

Students are expected to complete their training within the maximum time allowed as specified in Enrollment Agreement. If a student exceeds the two (2) weeks beyond the expected completion date, an overtime instruction charge will be assessed for the additional time necessary to complete the required hours based on the student's scheduled hours of attendance (not the actual hours attended). An addendum to the enrollment contract will reflect the hours to complete and rate per hour as follows:
Cosmetology: \$11/hr; Esthetician: \$11/hr; Manicurist: \$11/hr.

Brush-Up

Students requiring preparation for the written licensing exam will be billed at the course hourly rates, depending on which license they are applying for. The College reserves the right to change the tuition and fees and make subsequent changes without prior notice when necessary. Any change in tuition and fees will not affect students who enrolled before the change.

Right to withhold Transcripts and Grades for Non Payment of Tuition

An institution may withhold a student's transcript or grades if the student is in default on a student tuition contract. If the course of study consists of only one course, the institution may withhold the grades or the transcript until the tuition or loan obligation is paid in full. CEC. Section 94828 per BPPVE Reform Act January 1, 1998. DBC does not use collection correspondence such as banks, collection agencies, lawyers or any other third parties representing the college. The college does not sell or discount promissory notes or contracts to third parties.

Loan and Payment Responsibilities

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.

Transcript & Proof of Training

Upon completion of school course requirement for registered course of study, the student will receive two (2) certified copies of the proof of training. Students are to submit one copy of the proof of training to the Board of Barbering and Cosmetology prior to taking the states exam, and to retain a copy of the proof of training for record. If the students proof of training becomes lost, stolen, damaged or rendered in a way where it becomes illegible, additional certified proof of training may be processed by the institution for a fee of **\$200.00**.

STRF Disclosure

“The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.”

“It is important that you keep copies of your enrollment agreement, financial aid documents, receipts,

or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or are enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:



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1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law. However, no claim can be paid to any student without a social security number or a taxpayer identification number.”

School Closure

If the school closes subsequent to a student’s enrollment and before instruction in the course has begun, the school shall at its option: 1. Provide a pro-rata refund of all money paid; or 2. Provide for the prompt completion of the course at schools in the neighborhood with no additional charge. 3. The college will notify students individually of the availability of these arrangements or teach-out plans and advertise them as such. 4. Submit the list of all students who were enrolled at the time of closure including the amount of each pro-rata refund to NACCAS and dispose school records in accordance with state laws.

International College of Cosmetology Rules & Regulation

At International College of Cosmetology, we expect nothing but professional conduct from our students. To promote professionalism, International College of Cosmetology expects its students to adhere to the following rules. These rules are not arbitrary they were designed to help students reflect the level of conduct expected to achieve success throughout their career. A professional constantly takes the time to follow the rules of good grooming and proper sanitation if students disobey these rules, they may be dismissed from the school.

Call (510) 261-8256, Ext. 0 to report reason for absences with phone number, and full name with Key ID.

Clocking In and Out

1. Each student is required to clock themselves in everyday at scheduled time (8:30 or 10:00 am) A student that forgets to clock in will not have their time adjusted. Student must be in full uniform before clocking in and must remain uniformed whether clocked in or out.
 - a. Under no circumstance is a student ever allowed to clock-in or clock-out anyone other than themselves. *It is against state, federal and school policy for a student to do so for another student. Any student caught violating this policy will be immediately expelled.*
 - b. Clock will be taken down between clock in times. If an 8:30 student forgot to clock in they may do so at 10am.
 - c. No student is allowed to clock out during school hours without permission from the Instructor.
 - d. Once a student has clocked out, you are required leave the college premises.

Absences

1. ICOC gives each student 84 absent hours of which they can always make up or accumulate till graduation. Each student is still required to call their instructor before their scheduled time to inform them of absence or Tardiness.
 - a. ICOC does not allow these absences to exceed 7 consecutive days without some communication from the student. Student will be terminated on consecutive 14 day.
 - b. Any student who does not finish the course of studies by the contracted graduation date will be charged an hourly rate as stated in the Enrollment Contract, until completion of the course(s).
 - c. If a student needs more than 7 consecutive days off they must officially request a LOA from the financial aid office. *We reserve the right to deny LOA to non-satisfactory student*
 - d. *Call or leave a voice mail: (510) 261-8256, Ext. 103 report reason for absences with phone number, and full name with Key ID.*

Dress Code: Uniform and Attire

1. ICOC requires all students to wear non jean material black pants/skirt and school ICOC T-shirt. Toe covering shoes and name tag, clocked in or not.
 - a. Constantly takes the time to follow the rules of good grooming and hygiene.
 - b. All students are expected to dress professionally at all times.
 - c. Variation from uniform or alterations to ICOC T-shirt must be must be approved by office staff.
 - d. Bare midriffs, pectoral cleavage and bare backs are considered “too revealing” and unprofessional.
 - e. If you are required to change clothes this may require losing clock hours to do so.
 - f. Any attire with a hood is not allowed i.e....hooded sweatshirts; sweatpants and other workout attire are not permitted.
 - g. No head coverings i.e. hats, hair nets, or beanies.

Equipment and Textbooks

1. All students must bring their full kit, equipment and textbooks every day.
 - a. The school will not be responsible for stolen property.
 - b. Our security cameras are not for the purpose of tracking student personal items.
 - c. We recommend that students mark all of their equipment and personal belongings with their name and/or phone number.
 - d. Kits must contain the required quantities and brands of item from beginning to end of program.
 - e. If the student does not bring the kit to the school, they will not get credit for the day and asked to clock out.

Sanitation, Cleanliness & Vandalism

1. The State of California requires training for sanitation measured in clock hours. Sanitation duties re assigned and checked by instructors
 - a. Students must keep workstations clean and sanitary at all times.
 - b. Wash hands before and after each service.
 - c. Sweep after each haircut and discard any soiled material in proper receptacle.
 - d. Sanitize all implements before they are used on another client
 - e. Student will be responsible for the cleanliness of their work areas, making sure they are clean before clocking out.
 - f. Any student who damages school property could be required to replace the property or pay for damages.
 - g. Any student guilty of willful destruction or damage to school property will be dismissed immediately.



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Client Services/Student Services & Instructor Direction

1. Always remember that you are a student NOT a licensed professional. ALL SERVICES MUST BE DONE BY STUDENTS.
2. Any student in direct violation of direction from instructor or school employee may be suspended immediately.
3. Any student guilty of refusing a client for services may be suspended from the school immediately.
4. If the student is argumentative with the desk person, receptionist or instructor, the student may be subject to suspension immediately.
5. Always remember that the customer is foremost in our concerns and our actions.
6. Student may not leave a client while doing a service, except in an emergency or excused by an instructor.
7. Students are not allowed to give services or materials other than what is on the service ticket. Students violating this rule will be disciplined accordingly.
8. Students must not gather around the receptionist desk, congregate in the office, or visit with another student who is busy with a patron.
9. Student must be busy with course related activities at all times.
10. Students who bring cell phones must have them turned off while on the clock
11. No headphones may be worn in school.
12. Students may not engage in phone conversations or listening to music during class time or when on the clinic floors.
13. Calls should be returned while on a break. Students must step outside to return calls and send text messages. If there is an emergency, the front desk can take and deliver a message to you.
14. Students may not use school phone at any time.

Student Services: Students will have the privilege to perform services of each other limited to one per week. Student must pay for the product used before performing the service.

NOTE: It is required that students complete a minimum number of operations at different levels of their course. Therefore you must be a satisfactory student caught up with operations assigned by instructors and obtain authorization from your instructor in order to work on fellow students.

Timecard/Credit

1. Daily time cards will be audited by the school administrators and by authorized governing agencies. All work must be checked by an instructor or credit will not be given.
 2. Students are responsible for their own time cards.
 3. All Entries i.e. name, dates, signatures, instructor signatures, instructor initials, ID numbers, hours, and operations must be clear and readable in order to get credit.
 4. Lost time cards may result in lost credit.
 5. Week Ending Date is Saturday.
 6. Cheating or Force Instructor signature will not be tolerated. You will be suspended from school for three days (3).
- NO EXCEPTIONS.



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International College of Cosmetology's on drug abuse

1. ICOC has a no drug and alcohol policy. This includes possession, selling, or distributing illegal or controlled substances. The possession or sale of drugs/alcohol in or on school premises will result in immediate termination.
2. We reserve the right to test anyone suspected to be under the influence of drugs or alcohol. Students will be tested at their own expense. Failure to comply with drug and alcohol testing obligations may result in termination of contract. A list of test locations can be supplied to students upon request.
3. We can suspend anyone who fails this test and will advise/refer them to a counselor if necessary.
4. If substance abuse is found to be a problem, the student must enroll themselves and pay for a drug prevention program, reporting progress to the school.
5. Six months is the least amount of time for this program at which time the school will reconsider re-enrolment.

Changes in Rules, Policy, Tuition, Kits, Services and Fees

The school reserves the right to make changes in these rules and regulations at any time. Students will be notified of any changes via in- class announcement or bulletin board posting. It is the responsibility of the student to attend any additional meetings required for program success (announcements may be made during classes).

Cellular Telephone Policy

Students who bring cell phones or headphones to school must have them turned off while on the clock. Students may not engage in phone conversations or listening to music during class time or when on the clinic floors. Calls should be returned while on a break, and students must step outside to return calls and send text messages. If there is an emergency, the front desk can take a call and deliver an important message for you.

Failure to observe the above rules and regulations may subject the student to suspension (1 to 3 days) or termination from school. If an infraction to any of the above rules in noted, immediate dismissal may be warranted.

Financial Aid Section

Basic Financial Aid Information:

Financial Aid Mechanism

Financial aid is a mechanism that reduces out-of-pocket costs that the student and/or parents must pay to obtain a specific postsecondary education. Presented differently, financial aid is money made available to help students meet the cost of college attendance. Financial aid includes grants and loans. Grants do not have to be repaid. **Loans usually have low interest rates that a student must repay in accordance to the individual loan program terms.** Most of the Federal Loan Programs can be arranged to require payment after a grace period of several months upon graduation, or upon the student's termination from the program or if a student's attendance falls below half time. Financial aid is awarded to students who have "need". Need is the difference between the amount of money that the family will be expected to contribute to meet student costs and the cost of education at this school.

Compliance Statement

The Federal Privacy Act of 1974 requires that students be notified that the disclosure of his/her social security number is mandatory. The social security number is used to verify students' identities, to process the awarding of funds, the collection of funds, and the tracing of individuals who have borrowed funds from federal, state or private programs.

The U.S. Department Of Education Title IV Student Financial Aid Programs available at this institution:

The college is approved for, and does participate in the following USDE Title IV programs intended to defray the costs of attending for those students eligible for financial aid considerations:

GRANT (FREE) AID (This aid does not have to be repaid)

Federal PELL Grant Program (FPELL) \$5,645 maximum annual limit for 2014 Award Year and \$5730 for 2015 Award Year **(Does not require repayment)**

Federal Supplemental Educational Opportunity Grant Program (FSEOG)* Maximum Annual Award given to school to disburse to students meeting eligibility requirements is \$4,000 **(Does not require repayment)**



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Federal Work Study- (PART TIME JOB) AID that does not have to be repaid

Student Eligibility Requirements

To be eligible for financial aid, a student must:

- Have financial need
- Be a citizen or an eligible non-citizen;
- Have a valid social security Card Except applicants from the Marshall Islands, Federated States of Micronesia or The Republic of Palau
- Be registered for selective service (if a male between the age of 18-25);
- Be admitted as a regular student in an eligible program;
- Be making satisfactory progress (as defined by the school's policy) in the course of study;
- Have signed a statement of educational purpose;
- Not owe a refund on a FPELL Grant or FSEOG at any school;
- Not be in default on a Perkins Loan or Stafford Loan/SLS/PLUS/Direct Loan at any school
- Have a High School Diploma, (or its equivalent) a GED, or have demonstrated the ability-to-benefit
- Agree to use any federal student aid received solely for educational purposes

Application For Aid, Procedures And Forms

Financial aid applications for this institution consist of the following:

- Free Application for Federal Student Aid (FAFSA) this form needs to be completed as instructed on the form.
- The FAFSA may be filed on paper and delivered to the school or the student and parents may go to FAFSA on the Web. Using FAFSA on the Web provides the student and/or parents the ability to use the IRS retrieval tool to obtain tax information from the IRS on completed taxes.
- Documentation to substantiate the data entered on the form may be required by the financial aid office. Forms and assistance in completing them are available at this school during school hours. In addition to the FAFSA, the institution requires a series of forms as they apply to the individual student aid program and to the student's individual family circumstances.

Federal Pell Grant Program: Funds received under this program are not subject to repayment from the student.

Deadline: FAFSA applications must be received by June 30 in the year on which the application is intended for.

SAR or ISIR must be submitted to the financial aid office by September 15, of the award year from which aid is requested from, or your last day of enrollment in 2014-2015, whichever comes first. A valid ISIR requires signatures of student, spouse and/or parents, when the ISIR has been corrected.

Renewal Process: A FPELL Grant award is received for one award year (July 1 to June 30 of the following year), and **is not** automatically renewed for the next award year. Students must re-apply for the FPELL Grant and submit a copy of the **new** SAR or ISIR to the financial aid office for each award year.

Maximum Annual Award: \$5,645 for 2014, \$5,730 for 2015 (one academic year in two equal payment periods)

Maximum Lifetime Eligibility Used for Pell 600%- A student's maximum amount of Pell Eligibility is 6 scheduled awards, as measured by the percentage of "Lifetime Eligibility Used"(LEU) field in COD (one scheduled award equals 100% LEU)

Disbursement: They are made based on a per payment period via a check payable to the student or via a direct credit to the student's tuition account.



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Federal Supplemental Educational Opportunity Grant (FSEOG)

Funds received under this program are not subject to repayment from the student.

Deadline: You may apply during the enrollment process, using the FAFSA form. The school will provide you a letter listing the amount and types of financial aid you will be awarded, including the FSEOG award.

Maximum Annual Award: \$4,000

Disbursement: Made based on per payment period via a check payable to the student or via a direct credit to the student’s tuition account. Priority for FSEOG funds will be given to students eligible for Pell Grant. This institution has a year-round enrollment. Therefore, funds will be awarded in a manner that funds would be available to students enrolling throughout the entire year. If SEOG funds are still available, a second priority will be given to Non-Pell recipient students with the lowest Expected Family contributions enrolled during the last three months.

Maximum Annual Award: First level \$3,500, Second level \$4,500, Third level \$5,500 (Max aggregate \$23,000).

These loans are subject to a maximum eligibility of up to 150% of the length of the program of study. Previous loans obtained could affect the student 150% eligibility.

Maximum Annual Award

Dependent student: **with Parent** loan first year \$2,000, second year \$2,000, third year and beyond undergraduates \$2000

Dependent student **without Parent** loan or **independent** students: first year \$6,000, second year \$6,000, third year and beyond undergraduates \$7,000

Determining Need

The information you report on the FAFSA form when you apply for aid, is used in a formula established by U.S. Congress that calculated your Expected Family Contribution.

International College of Cosmetology utilizes the Free Application for Federal Student Aid (FAFSA) for students applying for aid. This form will be processed by a contractor of the U.S. Department of Education at no cost to the student. The results will be provided in the form of an Electronic Student Aid Report with the calculation of the Expected Family Contribution. A SAR will be mail to the student and an ISIR to the institutions listed on the FAFSA. Both forms will provide the Expected Family Contribution (EFC) that will be used against the student Cost of Attendance (COA), the difference between these two is what is called student Need.

Cost of Attendance (COA)

This institution uses the annual budgets published by the CALIFORNIA STUDENT AID COMMISSION. The estimate amount it will cost a student to go to school during an academic year of approximately 9 months is stated below.

Elements included in the budget:

Tuition:	\$13,600
Registration Fee	\$200.00
Books and supplies	\$1090.00
Total institutional cost Total	\$14,890.00

Living cost allowance (2018-2019) Sample uses a nine months period):

Living arrangements while in school	<u>With</u> parents	On Campus	Off campus
Room and board	\$4,599	Actual cost	\$11,493
Transportation	1,134	864	1,278
Personal/misc.	3,132	2,225	2,871

(The cost of uniforms is included in the personal allowance or included in the school charges)



Award Concept, Selection of Recipients and Packaging Criteria

This institution does not receive enough Campus-Based funds to satisfy all the student financial needs. Therefore, the school emphasizes the **SELF-HELP CONCEPT** of student financial assistance.

The **SELF-HELP CONCEPT** is on a first-come, first-served basis when awarding eligible applicants. If the student does not wish to assume the combined debt of two or more loans, they may decline any loans offered by the school. **ALL LOANS MUST BE REPAID.**

The **SELF-HELP CONCEPT** lists types of financial assistance in the following order:

1. Family contributions
2. Other resource
3. Federal PELL Grant
4. Self Help (Stafford and/or, PLUS Loans)

The school awards from the Federal Supplemental Educational Opportunity Grants (SEOG) in accordance with the following policy: The institutional participation in the Federal Supplemental Educational Opportunity Grant (SEOG) is limited to the amount of funds given to the institution for an entire award year. (July 1 to June 30).

Due to the **limited** amount of funds available to the institution, it is literally impossible to award FSEOG to all students applying for aid.

Therefore, the institutional policy to select FSEOG recipients is as follows: This institution has a continuing enrollment process in which students may start each Monday of each week or Tuesday when Monday is an observed Holiday. In order to ensure a fair distribution of funds through the entire award year, the institution will make SEOG awards using data from the year presiding the current year, by using student enrollment, EFC and Pell Grant data to determine how to distribute the SEOG funds available.

As of July 1, 2015, the first selection of SEOG recipients will be made from students with “exceptional need”. Students with “exceptional need” are defined by this institution as students that have an expected family contribution (EFC) of Zero (00000) that will otherwise be eligible for the FPELL Grant Program during the same award year. If enrollment figures change, and/or additional funds become available to the institution, a second selection will be made from those students eligible for the FPELL Grant Program with the lowest expected family contribution that enrolled during the last quarter of the award year (March to June).

Both selections will be made from students, whose file has been completed, with no issues pending regarding the students’ eligibility for Federal Aid. Incomplete files will not be considered in the selection criteria due to possible lack of documentation. Awards will be made as long as funds are available throughout the award year.

Definitions Related to Financial Aid

The following definitions correspond to some common terms used within the financial aid terminology:

ACADEMIC YEAR: A period of not less than 26/30 weeks of instructional time with a minimum of 900 clock hours/24 Semester/Trimester credit hours/36 Quarter credit hours of instruction for a full time student. The midpoint of the academic year shall be a minimum of 13/15 weeks and at least 450 clock hours/12 semester/trimester credit hours/36 quarter credit hours. In effect, all students enrolled in courses with an academic year scheduled to be completed in less than 26/30 weeks, regardless of the number of clock hours/Semester/Trimester credit hours/Quarter Credit Hours offered, would have aid eligibility reduced in proportion to the number of weeks and hours in the course of study in relation to the academic year.

CLOCK HOUR: A period of 50 to 60 minutes of supervised instruction during a 60 minute time period.

COST OF ATTENDANCE: Institutional charges for tuition, fee, books and supplies in addition to an estimated cost to the student for living allowances as room, board, transportation and personal combined compose the cost of attendance for an academic year or less as the cost of attendance or educational budget.

CREDIT BALANCE: A credit balance occurs when tuition payments using Title IV funds have been received by the institution in excess of the amount of charges assessed to the student. Credit balances are paid within 14 business days from the day the credit balance was generated. Students must be responsible for the budgeting of their own funds and for securing that the funds are used for education related expenses.



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DEPENDENT STUDENT: She/he is an individual that does not meet the independent student criteria. This student is required to submit with his/her application, student and parents' income and assets data.

INDEPENDENT: She/he is an individual other than the spouse that has been supported and will continue to be supported (50% or more of that individual's personal expenses) by the student and/or spouse. If that individual is and will continue to be supported by the student parent(s), that individual would be a dependent of the parent(s) **NOT** a dependent of the student.

EXPECTED FAMILY CONTRIBUTION (EFC): Is the application of the U.S. Congressional formula to the student's family income and assets entered in the FAFSA and used as the calculated amount that a family is expected to contribute to offset the student cost of attendance.

FINANCIAL AID ELIGIBILITY CITIZEN/ELIGIBLE NON-CITIZEN: You must be one of the following to receive federal student aid:

- U.S. Citizen
- U.S. National
- U.S. Permanent resident; who has an I-551 or I-551C (Alien Registration receipt card).

Arrival Departure Record (I-94) from the Department of Homeland Security showing one of the following designations: **This documentation must have a valid date and not be an expired document.**

Refugee

Asylum Granted

Parole for a minimum of one year that has not expired T-Visa holder (T-1, T-2, T-3etc)

Cuban-Haitian entrant

Holder of a valid certification or eligibility letters from the Department of Human Services showing a designation of "Victim of Human Trafficking"

IF YOU ARE IN THE U.S. UNDER ONE OF THE FOLLOWING CONDITIONS, YOU ARE NOT ELIGIBLE FOR FEDERAL AID:

- F1 or F2 student visa
- J1 or J2 exchange visitor visa only
- G series visa (pertaining to international organizations)

INDEPENDENT STUDENT: An independent student is one of the following:

- at least 24 years old
- married
- a graduate or professional student
- a veteran
- a member of the armed force
- an orphan
- a ward of the court
- someone with legal dependents other than a spouse
- an emancipated minor
- or someone who is homeless or at risk of becoming homeless.

Your dependency status determines whose information you must report when you fill out the Free Application for Federal Student Aid (FAFSA®) form.

If you're a dependent student, you'll report your and your parents' information.

If you're an independent student, you'll report your own information (and, if you're married, your spouse's).

PARENT(S): For the purposes of the financial aid programs, "a parent" is the biological mother and/or father or adoptive parents, stepparent or legal guardian - not foster parents.

PAYMENT PERIOD: 450 clock hours and 13 weeks for courses of 900 hours and 26 instructional weeks or more. It is the mid-point of the program for courses of less than 900 hours and 26 weeks.



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NEED: Financial need is the amount left over after subtracting the expected family contribution from your cost of attendance.

WITHDRAWALS: Students are officially withdrawn on date of notification, date terminated by the institution, date of two consecutive weeks of absences or date when the student failed to return from an approved leave of absence. The official determination date that the student is no longer enrolled in school will always be 14 calendar days from the student last record of attendance.

Recoveries

Recoveries resulting from unearned Title IV funds are due from the student and must be paid in accordance to the terms stated in the promissory note of the student loans. If funds from the grants programs still due from the student, those funds are payable at the rate of 50%. Grant funds due from the student must be repaid within 45 days from the student's withdrawal date. Students may make repayment arrangements with the U.S. Department of Education within the 45 days and present proof of such arrangements to the institution. If no repayment is received nor arrangements are presented, the institution will refer the debt to the U.S. Department of Education. The student will no longer be eligible for aid until informed by the U.S. Department of Education.

Refund Policy

Refunds: If any refunds are due based on the Return of Title IV calculation or the institutional refund policy calculation, any refunds will be made as soon as possible but not later than 45 days from the determination of withdrawal date in the order stated in section CFR 34 section 668.22. The order of payment of refunds is, 1) Pell Grant, 2) Federal SEOG. This order would apply in accordance to the aid programs available at the institution. The institutional participation in Title IV programs would.

Verification Process

THESE PROCEDURES APPLY TO THE 2014-2015

Federal regulations 34 C.F.R. Part 668, Subpart E, dated March 14, 1986 April 29, 1994, November 29, 1994 - executing legislation 20 U.S.C. 1094 governing the title IV programs require schools to be sure of certain applicant-reported data.

These regulations require schools to develop written policies and procedures for verification. The school is required to make these policies available to all applicants for financial aid, as well as prospective students upon request. This procedure is part of the Admissions and Counseling process.

To follow the regulations and achieve consistency governing this process, the following verification policies apply to all applicants for Title IV programs.

Under the regulations, the school will not disburse FPELL or Campus-Based aid, nor certify Stafford/PLUS loan applications, until completion of verification process. If the institution, chooses to make interim payments, that has to be clearly stated in their policies. RGM suggest not to do interim payments and complete the verification process before disbursements be made.

WHO MUST BE VERIFIED: The policy of this school shall be to verify those students selected by the need analysis (ISIR) system for verification.

Verification exclusions

- **Death of the student.** You don't have to continue verification if you made an interim disbursement and the student died before verification was completed. You cannot make any additional disbursements, except for FWS funds already earned, to any of the student's beneficiaries.

You cannot originate or disburse his Direct Subsidized Loan or consider any interim disbursement you made of Pell, Perkins, or FSEOG funds or provisional FWS employment to be an overpayment. See *Chapter 2 of Volume 5*.

- **Not an aid recipient.** The student won't receive Title IV aid for reasons other than a failure to complete verification. This includes being ineligible for that aid and withdrawing without receiving it.
- **The applicant is eligible to receive only unsubsidized student financial assistance.**
- **Applicant verified by another school.** The student completed verification for the current award year at another school before transferring.

Her FAFSA data must be the same as it was at the previous school, and you must get a letter from that school stating that it verified her application and providing the transaction number of the pertinent valid ISIR.

- **Post enrollment.** The student was selected for verification **after** ceasing to be enrolled at your school and all (including late) disbursements were made.

Unless you have reason to believe it is inaccurate, you don't have to verify the reported FAFSA information of the parents of a dependent student if any of the following apply:

- **Both of the parents are mentally incapacitated.**
- **They are residing in a country other than the United States and can't be contacted by normal means.**
- **They can't be located because the student does not have and cannot get their contact information.**

Unless you have reason to believe it is inaccurate, you don't have to verify the reported FAFSA information of the spouse of an independent student if any of the following apply:

- **The spouse has died.**
- **The spouse is mentally incapacitated.**
- **The spouse is residing in a country other than the United States and can't be contacted by normal means.**
- **The spouse can't be located because the student does not have and cannot get their contact information.**

Required Verification Items

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance Program (SNAP, formerly food stamps)
- Child support paid
- High school completion status
- Identity/statement of educational purpose

Verification tracking groups

Students who are selected for verification will be placed in one of the five following groups. The group determines which FAFSA information must be verified for the student.

Standard Verification Group. Tracking flag **V1**. Students in this group must verify the following if they are tax filers:

- adjusted gross income
- U.S. income tax paid
- untaxed portions of IRA distributions
- untaxed portions of pensions
- IRA deductions and payments
- tax-exempt interest income
- education credits
- household size
- number in college
- Supplemental Nutrition Assistance Program (SNAP) benefits
- child support paid

Students who are not tax filers must verify the following:

- income earned from work
- household size
- number in college
- SNAP benefits
- child support paid
- Tracking flag **V2** Reserved for future use by the Department.

Child Support Paid Verification Group. Tracking flag **V3**. Students must verify child support paid by them or their spouse, their parents, or both.

Custom Verification Group. Tracking flag **V4**. Students must verify high school completion status and identity/statement of educational purpose in addition to receipt of SNAP benefits and payment of child support.