



2011 - 2012 CATALOG

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INTRODUCTION

Welcome to COBA Academy and the wonderful world of beauty. We appreciate your selecting our school to assist you in obtaining your training. The beauty, skin and hair world is bigger than ever, and the need for creative, well-trained professionals grows every day. If you love working with people, and are willing to devote the time plus energy necessary for real success, then this is the field and COBA is the college for you.

COBA Academy has been training students in the beauty field for over 45 years. During that time, the school has earned a noteworthy reputation for excellence and quality of education.

At COBA, our goal is to provide the student with the education necessary to not only pass the California State Board licensing exams for Cosmetology and Esthetician, but also to become an asset to the beauty industry. We place emphasis on our students to obtain employment in the Cosmetology and Esthetician field. We are successful when our graduates are successful.

We place emphasis on how to be successful in the salon or spa, and how to create the lifestyle that you desire. This means hard work, dedication and practice on your part. The degree of your success will depend on the effort you are willing to expend during the entire course of your training.

SCHOOL OBJECTIVES

As stated previously, it is COBA's objective to provide the student with the education necessary to pass the State Board exam, to be an asset to the profession, and to become a success in whatever area the student desires. In order to achieve this objective the Academy does the following:

- 1. Maintains a highly skilled and qualified teaching staff. We supplement that staff with frequent presentations from experts currently working in the field.*
- 2. Provides the student with a comprehensive curriculum in the basics and advanced areas of Cosmetology, and related subjects, with emphasis on salon techniques.*
- 3. Teaches the value of professionalism, including high standards of workmanship and personal conduct, enabling the student to acquire employment and be an asset to the salon of his/her choice.*
- 4. Conducts its business in an ethical and educational atmosphere that is a credit to the Beauty Industry.*

FACILITIES

The COBA Academy is located on the corner of Glassell Street and Chapman in the historic Old Towne section of Orange, California, near Freeways 91, 55, 5 and the 22. Plenty of parking is available at nearby public lots. The interior of the college has been designed to reflect a professional atmosphere conducive to learning.

Cosmetology Academy – In the Cosmetology center, there is in excess of 4200 square feet, which will accommodate approximately 100 students. The space consists of two classrooms, offices, student lunch/locker room and clinic floor. Restrooms are not equipped for the handicapped.

SCHOOL MANAGEMENT AND STAFF

HISTORY & OWNERSHIP: COBA Academy (formerly known as Colleen O'Hara's Beauty Academy) was founded in 1965. In 1998, the Everett Group, Inc., a California corporation, purchased it. The officers are A. E. ("Samm") Williams, President, and Roger N. Williams, Vice President.

ADMINISTRATIVE STAFF:

Executive Director:	A.E. ("Samm") Williams
School Director:	Jacqueline Mitchell
Admissions Director:	Sanford Williams
Financial Aid Director:	Tonya Parker-Jones
Financial Aid Officer:	Christina Marks

INSTRUCTIONAL STAFF:

Daytime	<p>Cosmetology Instructor: <i>Jacqueline Mitchell</i> joined the College as Supervising Instructor in 1996. Background includes School Supervisor at Flavio's Beauty College and Elegante School of Beauty.</p> <p>Received Cosmetology Certificate at Marinello's Beauty School. BA in Business, Counseling and Human Services from the University of Phoenix.</p> <p>Cosmetology Instructor: <i>Rocio Orellana</i> joined COBA as an Instructor in 2003. Promoted to Freshman Instructor in 2004. Also, supervises Mock Board examinations.</p> <p>Cosmetology Graduate Colleen O'Hara's Beauty Academy (now COBA). Teacher Training Program COBA Academy.</p> <p>Cosmetology Instructor: <i>Celia Espinoza</i> joined COBA Academy as an instructor in 2005 after many years working in the beauty field as a stylist and Salon Manager.</p> <p>Cosmetology Graduate Career Academy, Garden Grove. Attended many Milady Continuing Education Courses.</p>
Evening	<p>Cosmetology Instructor: <i>Mia Mellin-Ortiz</i> joined COBA in 2010 after teaching at Hair California and Lake Forest Beauty Academies. Prior to that, served as Assistant Manager at Stylist Collection and Day Spa and as Stylist at Salon Synergy.</p> <p>Cosmetology Graduate Colleen O'Hara's Beauty Academy (now COBA).</p> <p>Cosmetology Instructor: <i>Noelia Luna</i> joined COBA Academy as Evening Freshman Instructor and Mock Board Supervisor in 2006 after working as a Shift Manger and Stylist at Super Cuts.</p> <p>Cosmetology Graduate: Career Academy of Beauty.</p> <p>Cosmetology Instructor: <i>Joanna Wyatt</i> joined our evening instructional staff in 2010.</p> <p>Had been employed as a Hairstylist for Purely Visual Photography, as a Cosmetologist at Salon Synergy and Stylions Hair Enterprise.</p> <p>Cosmetology Graduate of Career Academy and attended the Cosmetology Instructor Program at Fullerton College.</p>

APPROVAL DISCLOSURE STATEMENT

COBA Academy is a private educational institution, incorporated in the State of California.

COBA Academy has been granted approval to operate under the terms of California Code (CEC) section 94890(a) (1) until September 30, 2013 per CEC section 94890(b).

The Academy's license covers the following courses:

- Cosmetology 1600 Hours
- Esthetician* 600 Hours

* This course is not currently being offered.

Instruction is residence with facility occupancy level accommodating 100 students at one time.

California statute required that a student who successfully completes a course of study be awarded an appropriate diploma or certificate verifying the fact.

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. We encourage students, friends, and families to visit our school and discuss personal, educational, and occupational plans with school personnel especially prior to prospective students enrolling or signing enrollment agreements. COBA Academy has approvals to offer various sponsored programs, government or otherwise, to provide grants or to pay for portions of tuition and fees. Available are the Federal PELL Grant Program, and the Federal Direct Loan Program.

Minimum standards for our programs are set and monitored by the State Board of Barbering and Cosmetology. The minimum number of class hours and the total hours for each course, as outlined in the Program's Rules and Regulations booklet, must be met to qualify a student for licensure.

Persons seeking to resolve problems or complaints should first contact the instructor in charge. Requests for any further action may be made in writing to A.E. ("Samm") Williams, the Executive Director.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education at the number below or by completing a complaint form, which can be obtained on the bureau's internet web site.

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
Toll Free (888) 370-7589 Fax (916) 263-1897
www.bppe.ca.gov

An appeal may be submitted to The National Accrediting Commission of Career Arts & Sciences, Inc., 4401 Ford Avenue, Suite 1300, Alexandria, Virginia, 22302-1432, after all complaint procedures have been exhausted.

All information in this catalog is current and correct and is so certified as true by the Executive Director and Owner, A.E. Williams.

Signature _____

ACCREDITATION

COBA Academy is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS), 4401 Ford Avenue, #1300, Alexandria, VA 22302. Phone: 703-600-7600. 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 programs of cosmetology arts and sciences.

HOURS OF ATTENDANCE

The Academy is open for class on the following schedules:

1. Daytime Classes

a) Full Time –

Tuesday through Saturday - 8:30 to 5:00 (30 Minute Lunch Break)

b) Full Time –

Tuesday through Friday, 8:30 to 3:00 and Saturday 8:30 to 5:00. (30 Minute Lunch Break)

OR

Tuesday through Friday 10:30 to 5:00 and Saturday 8:30 to 5:00 (30 Minute Lunch Break)

2. Evening Classes

a) Full Time

Monday through Friday – 5:00 to 10:00 pm

Client service hours are 10:00 a.m. to 10:00 p.m., Tuesday through Friday and 8:30 am to 5:00 p.m. on Saturday.

HOLIDAYS AND EMERGENCY CLOSURES

The Academy is closed on the following holidays: New Years Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day and Christmas Break. Holidays of all religious beliefs are respected and allowed. If the school must be closed for emergencies or other unexpected reasons, students will be notified by phone and/or a notice posted on the front door explaining the reason for closure and the date of re-opening.

ENROLLMENT

Enrollment should be completed the week prior to the desired start date. Students who enroll and complete necessary papers earliest will receive priority for enrollment.

ADMISSION REQUIREMENTS

The Academy admits as regular students (1) high school graduates, and (2) holders of high school graduation equivalency certificates, or its equivalent. All students must pass a standardized entrance exam.

CREDIT FOR PREVIOUS TRAINING

Students who have had previous training outside the State of California must furnish proof of the number of hours of training to the State Board of Barbering and Cosmetology and to the school. The Academy will evaluate the training, and assign the number of hours of training to be granted. Students with prior training in the State of California must furnish proof of that training to the Director of the Academy. COBA only accepts transfer students under certain conditions and does not recruit from other schools.

GRADUATION REQUIREMENTS

Students who maintain a C average, complete 100% of required clock hours scheduled for the program of study, are at least 17 years of age, have developed a professional attitude, show competency in practical procedures, completed all required clock hours of both practical and theoretical training are eligible for graduation. In addition, to graduate, a student must successfully pass the Academy's "Mock Board" Examination. (The school issues a daily time card to each student. This time card is used to keep an account of class hours and practical operations. The time card must be signed by an instructor to verify that the hours and credit are valid.)

Upon graduation, a Diploma is awarded by the Academy verifying graduation and successful completion of the course for which the student has enrolled. Upon receiving a Diploma, a student may apply to the California State Board of Cosmetology to take the Exam. The Board sets an examination date and issues a license to successful applicants.

CLASS START DATES

Classes are scheduled to start on the first Tuesday of each month throughout the year for both Daytime and Evening Classes. If space permits, they may on occasion start more often. Check with the Academy for the next class start. The scheduled start dates and projected end dates for the 2011 and 2012 years are:

START DATES	END DATES*		
25, 32 & 40 Hour Schedules	32 Hour Day Schedule	40 Hour Day Schedule	25 Hour Night Schedule
2011 October 5	October 22, 2012	August 15, 2012	January 12, 2013
November 2	November 23, 2012	September 13, 2012	February 28, 2013
December 7	December 23, 2012	October 17, 2012	April 4, 2013
2012 January 10	January 31, 2013	November 20, 2012	May 8, 2013
February 7	February 28, 2013	December 19, 2012	June 5, 2013
March 6	March 26, 2013	January 15, 2013	July 2, 2013
April 3	April 14, 2013	February 11, 2013	July 30, 2013
May 1	May 22, 2013	March 12, 2013	August 27, 2013
June 5	June 26, 2013	April 17, 2013	October 1, 2013
July 10	July 31, 2013	May 5, 2013	November 5, 2013
August 7	August 28, 2013	June 17, 2013	December 31, 2013

September 4	September 24, 2013	July 16, 2003	January 2, 2014
October 2	October 22, 2013	August 13, 2013	January 28, 2014
November 6	November 26, 2013	September 17, 2003	March 4, 2014
December 4	December 24, 2013	October 15, 2013	April 2, 2014

****Your actual end date may be sooner or later depending on holidays, school closures or your attendance.***

STUDENT HOUSING

COBA does not have dormitory facilities under its control. It is the student's responsibility, not the schools, to find suitable housing. As such, the school is not equipped to assist the student in finding housing.

NON-DISCRIMINATION

COBA Academy does not discriminate on the basis of age, color, gender, sexual orientation, ethnic origin, race, religion, creed, physical handicap, political affiliations or beliefs in its educational programs, admissions, instruction, graduation policies, or any other areas in which it operates, and is prohibited from such discrimination by law. This practice of non-discrimination also extends to employment by the school and the administration of students engaged in programs and activities operated by the school. Federal sexual harassment guidelines have been adopted as a part of school policies.

DISCLOSURE OF EDUCATIONAL RECORDS

Adult students, and parents of dependant minor students, have the right to inspect, review, and challenge information contained in their educational records. Educational records are defined as files, materials and documents maintained by the Academy, which contain information directly related to a student. Written consent per request is required before educational records may be disclosed to third parties (including parents of a student 18 years of age or older) with the exception of accrediting agencies or government agencies so authorized by law. Any inquiries or complaints to the above should be directed to the President of the Academy, or authorized representative. Student records are maintained for at least five years. The institution adheres to the policy of family rights and privacy act of 1974 (FERPA). Copies of FERPA law are available to students and parents upon their request.

PLACEMENT ASSISTANCE

While every effort will be made by COBA Academy to place students in suitable positions, no guarantee of employment or salaries can be made. A referral service is maintained of employment opportunities for licensed graduates of the Academy. Graduates may make an appointment with the school President or the Lead Instructor for consultation and assistance in obtaining employment. The Academy provides a "Job Listing" bulletin board for students to review employment opportunities. In addition, current job openings are posted on the Academy's website (www.coba.edu).

The Academy offers career, academic and individual counseling to all students. Counseling sessions are regularly scheduled, but students may request counseling at any time.

ENGLISH-AS-A-SECOND LANGUAGE

The institution does not offer instruction in English-as-a-second language.

LANGUAGE OF INSTRUCTION

All courses are taught in English only.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits earned at COBA Academy is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma you earn in Cosmetology is also at the complete discretion of the institution to which you may seek to transfer. If the credits or diploma 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 COBA Academy to determine if your credits or diploma will transfer.

CURRICULUM

COSMETOLOGY COURSE: 1600 Hours

The objective of the COBA Cosmetology Course is to develop in the student the practical skills, theoretical knowledge and professional attitudes for success in the profession, and to qualify and equip the student to pass the California State Board licensing examination. After graduates have successfully passed their State Board exam, they are qualified to work as licensed cosmetologists in any licensed facility in the State of California. They may cut hair, perform hair styling, perform phases of manicuring, apply makeup and give skin care (within the scope of the license) for profit.

The Course is 1600 clock hours in length, which can be completed in as little as ten months of full time attendance. Approximately 340 hours of the course time are devoted to technical instruction, which consists of various learning activities in a classroom situation. The balance of the course time is devoted to practical operations, in which students develop and practice cosmetology skills under the supervision of licensed instructors in actual working conditions. Following is a list of the subjects taught, the State required hours and operations in each:

SUBJECT	MINIMUM CLINIC INSTRUCTION (Hours)	MINIMUM TECHNICAL OPERATIONS
Wet Hairstyling	25	200
Thermal Hairstyling	20	40
Permanent Waving	20	80
Hair Straightening	20	25
Haircutting	20	80
Haircoloring	40	50
Bleaching	20	
Scalp & Hair Treatments	5	20
Facials-Manual	5	10
Facials-Electrical	10	15
Chemicals	10	15
Eyebrow Arching & Hair Removal	10	20
Makeup	15	10
Manicure -Water and Oil	5	15
Pedicure	5	10
Artificial Nails-Acrylics & Artificial Nail Tips	20	100
Nail Wraps and Repairs	5	20
Act and Board Rules & Regs	20	
Chemistry	20	
Theory of Electricity	5	
Bacteriology, Disinfection, Sanitation		10
Safety, and Anatomy	75	
Press and Curl	20	
Job Search Training		
Total	<u>375</u>	

NOTE: The remainder of the 1600 hours is designated to additional practice on the clinical floor.

ESTHETICIAN COURSE: 600 Hours

The objective of the Esthetician Course is to develop in the student the practical skills, theoretical and professional knowledge for success as an Esthetician, and to qualify and equip the student to successfully complete the State of California Board of Cosmetology Esthetician examination. Once the student has successfully passed the Board Exam, he or she may work as licensed Esthetician in any licensed facility in the State of California.

The Esthetician Course is 600 clock hours in length, which can be completed in approximately four months of full time attendance. Over one third of the course time is devoted to technical instruction, which consists of various learning activities in a classroom situation. The balance of the course time is spent in performing practical operations in actual working conditions under supervision of licensed instructors.

SUBJECT	REQUIRED TECHNICAL INSTRUCTION (HOURS)	REQUIRED CLINIC OPERATIONS
Cosmetology Act & Rules	10	
Chemistry	10	
Electricity	10	
Bacteriology, Sanitation, Sterilization, Safety, Anatomy	25	
Manual Facials	20	40
Electrical Facials	30	60
Eyebrow Arching & Hair Removal	25	50
Makeup	20	40
Additional Training	30 maximum	
Chemicals	20	40
Clinic Floor	<u>400 Hours</u>	
Total	600	

GRADING SYSTEM

Students are examined regularly in theory and practical work. Marking and grading are as follows:

Written Exams		Practical Grades		
		Practical operations will be graded On the following scale:		
90-100%	= A (Excellent)	4 Points = A Excellent	90-100%	
80-89	= B (Above Average)	3 Points = B Good	80-89%	
75-79	= C (Average)	2 Points = C Satisfactory	75-79%	
70-74	= D (Below Average)	1 Point = D Unsatisfactory	70-74%	

SATISFACTORY ACADEMIC PROGRESS

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the Academy. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

Students who do not achieve the minimum standards for satisfactory academic progress are no longer eligible for Title IV, HEA program funds, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation.

Students who have not met satisfactory academic progress at the end of an evaluation period will automatically regain satisfactory progress status at the end of the following evaluation period if they meet all qualitative and quantitative measures required in this policy.

EVALUATION PERIODS

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. Students who meet minimum requirements for attendance and academic performance are considered to be making satisfactory academic progress until the next scheduled evaluation.

Students will be advised in writing of failure to meet satisfactory academic progress and any impact on the student's eligibility for financial aid, if applicable.

Students are evaluated for Satisfactory Academic Progress as follows:

Program	First Period	Second Period	Third Period	100% of Program	125% of Program	150% of Program
Cosmetology	450 hrs.	900 hrs	1250 hrs	1600 hrs	2000 hrs	2400 hrs
Esthetician*	1st Payment after 30 days.	300 hrs	None	600 hrs	N/A	N/A

(*Not currently offering.)

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 67% of the scheduled hours based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

MAXIMUM TIMEFRAME

The maximum timeframe is defined as the period, no longer than 150 percent of the published length of the program as measured by cumulative number of clock hours in which the student is required to complete and expressed in calendar time.

Maximum timeframes are as follows:

Cosmetology (Day)

1600 hours X 150% = 2400 maximum hours

13 months X 150% = 19 maximum months

Cosmetology (Eve)

1600 hours X 150% = 2400 maximum hours

16 months X 150% = 24 maximum months

*Esthetician (Day)

600 hours X 150% = 900 maximum hours

6 months X 150% = 9 maximum months

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

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not

counted and the performance must be repeated. Students must maintain a written grade average of 75%.

Numerical grades are considered according to the following scale:

90 - 100 %	A	Excellent
80 - 89	B	Above Average
75 - 79	C	Average
70 - 74	D	Below Average - Unsatisfactory

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation period are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation. Hours accepted as transfers hours from another school are counted toward the student's current program. The hours are considered as both attempted and completed. Incompletes, withdrawals, repetitions, and remedial coursework have no effect on satisfactory progress status.

WARNING

Students enrolled in programs of 900 clock hours or more, who fail to meet minimum requirements for attendance or academic (qualitative or quantitative) progress are placed on warning status. Provisions for Warning do not apply to students enrolled in programs of less than 900 clock hours. The student placed on Warning will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, enrollment for the student may be terminated, or if a determination is made that the student still has an opportunity to achieve Satisfactory Academic Progress (both qualitative and quantitative) the student may be placed on Probation (see below).

FINANCIAL AID WARNING

Title IV recipients who have been placed on a "Warning" status, as noted above, are automatically placed on Financial Aid Warning status. Financial Aid Warning is defined as a status the school assigns to a student who is failing to make satisfactory academic progress. The school will reinstate eligibility for aid for otherwise eligible students for one payment period and may do so without a student appeal. All provisions of Warning, as stated above, apply to Financial Aid Warning.

PROBATION

Probation applies to students who have not achieved Satisfactory Academic Progress. For students enrolled in programs of 900 clock hours or greater, Probation may be assigned to students who have not achieved satisfactory academic progress by the end of a previous Warning period. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation.

The student placed on Probation will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. If at the

end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress they are subject to termination of enrollment.

FINANCIAL AID PROBATION

Title IV recipients who have been placed on Probation, as noted above, are not eligible for Title IV funds during the period of Probation. However, otherwise eligible students who are placed on probation may appeal to be placed on Financial Aid Probation. Financial Aid Probation is defined as a status a school assigned to a student who is failing to make satisfactory academic progress and who successfully appeals. Eligibility may be reinstated for one payment period. Refer to Appeals, below.

APPEALS

An appeal is defined as a process by which a student who is not meeting standards of satisfactory academic progress petitions the school for reconsideration of eligibility for federal student aid funds. The appeal must be made to the Financial Aid department within ten calendar days of notification of Probation status. Reasons for which students may appeal a negative determination include but not limited to, death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. The decision will be final. If the student prevails upon appeal, federal financial aid will be reinstated for retroactive periods deemed ineligible, if applicable.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

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

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

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 will be counted as both attempted and earned.

RE-ENTERING STUDENTS

Students who are re-entering school after prior leave of absence or cessation of enrollment will re-enter the school in the same progress status as when they left.

ATTENDANCE POLICY

ABSENCES will be considered as excused at the discretion of the school's administration. All excused absences are to be substantiated in writing, and are at the discretion of the School Management. All other absences will be considered unexcused. If the student has a special event to attend it will be excused with a two-week notice.

All students are required to maintain a minimum 67% attendance rate to graduate from the program of study.

REVIEW OF ATTENDANCE: Attendance is reviewed every 30 days. Any student not in attendance for 10 scheduled class days without notification will be considered voluntarily withdrawn.

To **MAKE UP WORK** or **CLASSES MISSED**, check with your instructor.

TARDY: Unless there are extenuating circumstances acceptable to the instructor, any student late for class by seven minutes or more will not be permitted to attend school until theory class has been completed.

LEAVE OF ABSENCE ("LOA"): Students may request a Leave of Absence (LOA), not limited to, serious illness, death in the family, or other emergency circumstance. An LOA may not exceed 180 days. An LOA may only be granted once the student has been enrolled for at least 90 days (3 months), unless mitigating circumstances exist. If more than one LOA is granted within any given 12 month period, the combined length of all LOA's within the 12 month period may not, under any circumstances, exceed 180 days. No additional institutional charges are assessed during an approved LOA.

Students must submit a written request outlining the reason for the requested leave, duration of leave including the requested return date, and any applicable documentation to support the request. LOA requests for medical purposes require medical documentation. All requests for LOA must be signed and dated by the student and should be submitted to the Financial Aid Office for evaluation. Written requests are reviewed on an individual basis with consideration given to the following criteria: (1) student eligibility for Leave of Absence, (2) complete and compliant written request, (3) reason for LOA request, (4) any other applicable factors or considerations, and (5) a reasonable expectation that the student will return upon completion of the LOA. Prior to approving an LOA, any student who has received a Federal Student Loan must receive counseling regarding any impact that the LOA may have on those loans

FAILURE TO RETURN FROM A LOA: Students who fail to return to class as scheduled following a LOA will be terminated from the program. As required by federal statute and regulation the students last date of attendance prior to the LOA will be used in order to determine the amount of tuition and Title IV Funds the college earned. Students who have received Federal Student Loans must be made aware that failure to return from an approved LOA, depending on the length of the LOA, may have an adverse impact on the student's loan repayment schedule. Students will only be eligible for Federal Pell Grant while on LOA. Students will not be eligible for any of their student loans while on a LOA.

Federal Loan programs provide students with a grace period which delays the student obligation to begin repaying their loan debt for up to 6 months (180 days) from the last day of attendance. If a

student takes a lengthy LOA and fails to return to school after its conclusion, some or all of the grace period may be exhausted forcing the borrower to begin making payments immediately.

WITHDRAW AND RE-ENTRY POLICY: All students who withdraw in good standing due at the discretion of the school's administration will be accepted to re-enter during the next class start.

CHANGE OF STATUS: Students unable to attend their scheduled hours (full or part time), must request a change of status in writing from the Management prior to attending more or less hours.

OTHER SCHOOL POLICIES and information will be given to the prospective student during the Enrollment Interview. These policies and information include but are not limited to:

1. School Fact Sheet
2. What to Expect in the Workplace
3. Kit Checklist
4. Course Outline and Class Schedule
5. Drug Abuse Prevention
6. Security and Safety Report
7. School Catalog with all school policies

ACCOUNTING OF STUDENT HOUR AND OPERATIONS: All students are responsible for the accuracy of their time cards. Students must clock in and out at the required times and record all hours of classroom attendance. The student must present the completed time card to an Instructor for verification of accuracy and signature by the Instructor, before leaving for the day. Time cards are not to be removed from the premises at any time.

TUITION AND FEES

Weekly, Bi-Monthly and Monthly payment schedules are available. Please discuss your preference with the Administrator during your interview.

COSMETOLOGY COURSE

1600 hours, Contract Period

Tuition is based on \$10.38 per hour

Registration Fee	\$ 100.00
STRF	\$ 45.00*
Tuition	\$16,608.00
*Supplies and Equipment	\$ 1,400.00
TOTAL	\$ 18,153.00

*Student Tuition Recovery Fund Payable to the State of California

Daytime Private Payment Schedule

8:00 To 5:00 Schedule

Full Time – Payable over 10 Months

\$3,206.00 Down (Includes First Month)

\$1,661.00 Monthly Thereafter

Evening Private Schedule

5:00 to 10:00 Schedule

Payable Over 12 Months

\$2,830.00 Down (Includes First Month)

\$1,393.00 Monthly Thereafter

Full Time – Payable Over 12 Months

8:30 to 3:00 or 10:30 to 5:00 Schedules

\$2,929.00 Down (Includes First Month)

\$1,384.00 Monthly Thereafter

ESTHETICIAN COURSE

600 Hours, Contract Period - 15 weeks or 20 weeks (full time)

Tuition is based on \$9.00 per hour

Registration Fee	\$ 75.00
Tuition	\$5,400.00
*Supplies and Equipment	\$ 500.00

Student Tuition Recovery Fund (Non-Refundable. \$2.50 for every \$1,000) = \$15.00

TOTAL \$5,990.00

Private Payment Schedule

Full Time – 4 Months – 15 weeks

\$1,925.00 Down (Includes First Month)

\$1,350.00 Monthly Thereafter

Full Time – 5 Months – 20 weeks

\$1,655 Down (Includes First Month)

\$1,080.00 Monthly Thereafter

**Includes all required equipment, supplies, books and materials necessary to complete the specific course of study within the enrollment period. Personal effects such as clothing and uniforms are not included.*

Student Tuition Recovery Fund Payment

You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the applies to you

- You are a student, who is a California Resident and prepays all or part of your tuition either by cash, guaranteed student loans, or personal loans, and
- Your total charges are not paid by any third-party payer such as an employer, government program, or other payments unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies to you.

- You are not a California resident
- Your total charges are paid by a third-party, such as an employer, government program, or other payer and you have no separate agreement to repay the third-party.

The State of California created the Student Recovery Fund (STRF) to relieve or mitigate economic losses suffered by California residents who were students attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

- The school closed before the course of instruction was completed
- The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school
- The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other cost.
- There was a decline in the quality of the course of instruction within 30 days before the school closed or, if the decline began earlier than 30 days prior to the closure, the period of decline determined by the Bureau.
- An inability to collect on judgment against the institution for a violation of the Act.

ADDITIONAL CHARGES

Any student who does not complete a course within the allotted contractual enrollment period will be charged at the same hourly rate of \$10.38 for any additional time required for completion. Exceptions will be made for approved Leaves of Absence or Changes of Status. Leaves of absence or changes in status are approved upon written request of the school for extended illnesses of the student; illness, birth, death in the student's family or for other reasons deemed legitimate by the School and which can be substantiated in writing.

FINANCIAL AID OVERVIEW

COBA Academy is authorized to administer Federal Programs of student financial assistance.

Included are the PELL Grant Program; and Federal Family Educational Loans. If you are enrolled or accepted for enrollment and are a citizen or permanent resident of the United States you are eligible to apply for assistance under these programs. Remember, Grants are "gifts"; however, loans must be repaid.

FEDERAL PELL GRANT: Federal Pell Grants are available to qualified undergraduate students to assist them with their tuition costs. The school's computerized system will calculate the amount of need you are eligible to receive. The maximum Federal Pell grant amount for 2010-2011 is \$5,550 and for 2011-2012 is \$5,550

FEDERAL DIRECT LOAN PROGRAMS: There are applications available at the school. The school's Financial Aid Director (FAD) or Financial Aid Officer (FAO) can determine your eligibility. Repayment is based on the amount of loan and could be as low as \$55.00 per month. It begins 6 months after the student stops attending school.

Details on all Financial Aid programs are available from the Financial Aid Director or Officer, and all prospective financial aid students are expected to arrange a personal planning meeting with the FAD/FAO.

SUBSIDIZED DIRECT LOANS: are loans for which the federal government pays the interest while in school, during deferment, and during the grace period. These loans are for students who demonstrate financial need based on the federal formula, and the cost of education, including indirect cost established by the Academy.

UNSUBSIDIZED DIRECT LOAN: is available to all eligible students regardless of income. Unlike the subsidized loan program, interest that accrues on this loan is the responsibility of the borrower.

FEDERAL DIRECT PLUS LOAN: is a loan that parents with good credit borrow on behalf of the dependent student.

HOW TO APPLY FOR FINANCIAL AID

As a general rule, an in-person interview with a financial aid representative is mandatory.

The Academy uses the Free Application for Federal Student Aid (FAFSA) as a foundation for all federal programs. The procedure for applying for federal assistance is as follows:

1. Obtain a FAFSA and a checklist of items to bring to your in-person appointment.
2. Complete the FAFSA with supporting documentation.
3. Return the FAFSA and other requested documentation for an estimate of financial assistance.
4. Within a week, the financial aid representative may request additional documentation to complete the FA eligibility.
5. An Award Letter will be presented upon final evaluation of the FA documents.
6. The Federal Pell Grant is normally processed after 5 days of enrollment.
7. Federal Loans are processed 30 days after enrollment.

HOW AWARDS ARE DETERMINED

The FAFSA is entered in a database that determines an Expected Family Contribution (EFC). The EFC determines the Federal Pell Grant eligibility and Subsidized Loan eligibility. In addition the student's need determines the Direct Unsubsidized Loan.

RESPONSIBILITY: If a student obtains a loan to pay for the program, that student will have the responsibility to pay the full amount of the loan plus interest, less the amount of any refund.

REFUNDS

STUDENT BUYERS RIGHT TO CANCEL

Students have the right to cancel Enrollment Agreements without penalty for any program of instruction, including any equipment such as books, materials and supplies, or any other goods related to the instruction offered in this Agreement, through attendance at the first class session, or the seventh (7th) day (calendar days) after enrollment, whichever is later.

Cancellation shall occur when you give written notice of cancellation at the selected address of the Institution shown below. You can do this by mail, hand delivery, or telegram. The written notice of cancellation, if sent by mail, is effective when deposited in the mail properly addressed with postage prepaid to:

**COBA Academy
Attn: A.E. ("Samm") Williams
102 N. Glassell Street
Orange, California 92866**

If the enrollment is cancelled, COBA Academy will refund all monies paid by the student, less the non-refundable registration fee, and any deductions for unused equipment and supplies. Please note once the kit is opened, it is no longer returnable due to health and sanitation reasons. All money will be refunded to you within 45 calendar days.

INSTITUTIONAL REFUND POLICY

If you withdraw from COBA Academy after the cancellation period described in the above section you may be entitled to a pro rata refund if you completed less than 60 percent of scheduled hours attended up through your last date of attendance. The refund is calculated on a pro rata attendance less registration fee, STRF, and kit costs.

RETURN OF TITLE IV

Treatment of Title IV Funds When a Student Withdraws

A Title IV recipient that withdraws from school has both the Institutional Policy and the "Return to Title IV" calculated. The Return to Title IV calculation determines the earned and unearned of Title IV a student has earned for the payment period as of the date the student ceased attendance. The calculation is based on a percentage of scheduled hours attended for the payment period. If a student withdraws after 60% of the payment period is completed, Title IV funds are not required to be returned. When a student withdraws prior to completion of 60% of the payment period, the College must determine the amount of the Title IV funds the student has received exceed the amount earned. If the amount received by the student exceeds the amount earned, the College must return the excess funds to the Title IV programs in sequenced mandated by the U.S. Department of Education defined in the Refund Distribution Policy. In certain cases, funds that "could have been disbursed" during the payment may require a Post withdrawal Disbursement. A qualifying student and/or payment will be notified of this option if it applies. All refunds will be made within 45 calendar days.

Refund Distribution Policy

The school must return the unearned Title IV aid for which it was paid in the following order, up to the total net amount disbursed from each source:

1. Unsubsidized Direct Loans
2. Subsidized Direct Loans
3. Direct Loan PLUS
4. Federal Pell Grant
5. Other Title IV programs
6. Other programs
7. Student

The student (or parent for a Direct PLUS loan) must return unearned aid for which the student is responsible by repaying funds to the following sources in the following order. Amounts to be returned to grants are reduced by 50%.

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. PLUS Direct Loan
4. Federal Pell Grant (50%)

STUDENT RULES, REGULATIONS AND DISCIPLINARY ACTION

IMMEDIATE WITHDRAWAL (TERMINATION)

1. Theft.
2. Altering or forging time cards.
3. Causing extreme or willful disruption of the school.
4. Use of drugs or alcohol in school.
5. Physical abuse of another person.

THE FOLLOWING MAY RESULT IN A SUSPENSION (One-day to two weeks)

6. Leaving school without permission of instructor.
7. Failure to have proper equipment when needed.
8. Use of foul language, ethnic, racial or sexual slurs.
9. Receiving personal services without instructor's permission.
10. Gossiping or causing discord in the school.
11. Smoking outside of designated areas,
12. Refusing to perform an assignment, patron or otherwise.
13. Removing time cards from school premises.
14. Using products or performing services not on patron ticket.
15. Modifying customer services without consulting instructor.
16. Improper uniform.
17. Dirty uniform or unsatisfactory personal cleanliness.
18. Failure to observe sanitary rules and regulations.
19. Shouting.
20. Use of cell phone inside the school or outside without clocking out.
21. Eating or drinking outside of designated areas.
22. Entering offices or being behind desk without permission.
23. Failure to clean up work area or perform assigned cleanup duties.
24. Leaving class or clinic without permission.
25. Failure to clock in or out properly.
26. Failure to take lunch break at proper time.
27. Showing discourtesy to anyone in school.
28. Unexcused absence (must give 2 week notice for day off to be excused) and students must call by 9:30 if they are going to be late or absent.

GENERAL

1. A third suspension or a third violation of the above school rules may result in termination from school.
2. These guidelines are not all inclusive, as there may be other situations that may require action of the school.
3. These guidelines may be revised at any time. They will then be posted on the bulletin board.

COMPLAINT PROCEDURE GUIDELINES

1. Complaints must be in writing and addressed to School President.
2. A school representative will meet with complainant within 10 days.
3. If problem is not resolved, the complainant will be referred to the complaint committee.
- A. The committee will meet with the complainant and document the meeting. The complainant will receive a copy of the documentation. If additional information is required the complainant must write this information and present to the committee.
5. Within 15 days the complainant will receive the committee's written response outlining the steps to correct the problem or state that the complaint was not warranted nor based on fact.
6. Any complaints a student may have that has not been satisfactorily answered by the institution may be directed to the:

**Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
Toll Free (888) 370-7589 Fax 916-263-1897
www.bppe.ca.gov**