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WELCOME TO PIVOT POINT!

Pivot Point Academy offers education in cosmetology, esthetics, teacher training and nail technology. A Pivot Point education enables students to become industry professionals in many specialty areas. Pivot Point’s teaching and learning methods help students achieve dreams, accomplish goals and grab opportunity.

The purpose of the catalog/handbook is to assist prospective students in the process of choosing an educational institution, to describe Pivot Point Academy (hereafter referred to as “Pivot Point,” “PPA,” “the Academy,” and/or “institution”), and to advise students and prospective students of the rules and regulations of the Academy and their rights and responsibilities while enrolled.

Note: The rules, regulations and/or policies in this catalog and as represented on addendums to the catalog may change from time to time and without notice.

CAREERS IN THE BEAUTY INDUSTRY

Careers in the beauty industry are not just professions but exciting opportunities. Professionals in the industry provide personal beauty services for their clients to improve and enhance their appearances. The industry offers a wide range of opportunities to suit a variety of interests and needs. It is a portable profession that affords one the opportunity to meet people and express creativity no matter where in the world they may find themselves.

Professionals in all areas of the industry should have a sense of form and artistry. They should enjoy dealing with the public and be sensitive and aware of their clients’ requests and preferences.

The skills and talents developed through a beauty education can be employed in a variety of ways, which are well-suited to both scientific and creative minds. There is a high degree of flexibility that allows professionals to work part time or full time to accommodate individual needs. The environment also varies from working in a salon or spa, to working in motion pictures. The world of beauty is open to everyone and can be catered to the interests and skill level of the designer, esthetician, and technician.

CAREER OPPORTUNITIES

The list below is not intended to represent all of the career opportunities available. Please note: Although placement assistance is provided, employment is not guaranteed.

Salon & Spa
- Hair Designer
- Makeup Artist
- Esthetician
- Color Specialist
- Nail Technician
- Waxing Specialist
- Salon/Spa Manager
- Salon/Spa Owner
- Salon/Spa Trainer

Travel
- Platform Artist
- Private Consultant
- Salon or Corporate Sales Director

Education
- Salon Education Director
- Retail Product Educator
- Academy Educator*
- Corporate Educational Director*
- Academy Educational Director*

Sales
- Retail Manager
- Advertising/Marketing Director
- Account Executive
- Manufacturer’s Rep

* May require additional certification or licensure

Those who choose to enter the professional beauty industry are taking the first step toward a rewarding and exciting future. But to really reach the top and make the best possible use of individual talent and artistry requires an exceptional education. A Pivot Point education is just that; it is an education that works for everyone.

Placement rates may be found in the Disclosures section on our website at pivotpoint.edu.
JOB OUTLOOK

The outlook for industry professionals is good. An increasing population and higher incomes are creating a growing demand for salon and spa professionals. At present, the demand for industry professionals is greater than the supply, and that trend is expected to continue.

According to the United States Department of Labor, the U.S. employment rates for hairdressers, hairstylists, cosmetologists, and shampooers are projected to grow by 20 percent through the year 2018. Employment of manicurists and pedicurists is expected to increase by 19 percent and skin care specialists are projected to have even more growth—up to 35 percent over the same period!


EARNINGS

Income and methods of compensation vary widely based on several factors. Some of the main factors that determine a cosmetology income include the size and location of the salon, hours worked per week, the tipping habits of clients, and competition from other salons and shops. The cosmetologist's ability to bring in and maintain regular clients is another factor in determining cosmetologist salaries. According to the United States Department of Labor many cosmetologists, and other personal appearance workers receive commissions based on the price of the service, or they earn a salary based on hours worked. Nearly every professional in the cosmetology industry receives tips and commissions for the products they sell. Some salons pay bonuses to employees who bring in new business.

Earnings vary depending on geographic location, size of the town or city, work experience, and the employer. Some professionals working in a salon or spa may earn a straight salary while others may get an additional commission based on the number of clients and services. Typical commission can range from around 30-50% and is negotiated individually. Self-employed professionals who rent space in a salon or spa typically keep all their earnings but pay rent for their station, product costs, taxes, insurance, and other expenses related to maintaining their own business.

The average salary range for a salon professional in Illinois and in America is $30,000 to $48,000 per year. This average is based on full-time employment and excludes tips. Tips are often an important part of a person’s earnings and may account for 10-30% of income, depending upon the salon and spa, service prices, and the city. Note: Tips are considered income and the salon professional is responsible for taxes related to that income.

Approximately 63.4% of Illinois industry business owners classify their business as a full-service salon, 14.7% as a haircutting salon, 6.7 % as a barbershop, 4.1% as a day spa and 3.3% as a nail salon. Nationally, 58.4% of salons are classified as “full service,” while 16.9% are haircutting-only salons, 7.3% are barbershops, 4.6% are day spas and 4.3% are nail salons. 49.1% of Illinois salon and spa professionals work full time (35 or more hours per week), 31.4% are part time (20-35 hours per week) and 19.5% are low time (fewer than 20 hours per week). Nationally, 55.7% of salon and spa employees now work full time, 29.8% are part time and 14.5% are low time.

Source: Job Demand in the Cosmetology Industry, 2007 (A National Survey conducted for: The National Accrediting Commission of Career Arts and Sciences)

CONTINUING EDUCATION REQUIREMENTS/NEEDS

The beauty industry is an ever-growing and changing field, which requires professionals to seek continuing education to maintain their licenses. Additional training or experiences may also be necessary or desired in some specialty areas in order to achieve all goals and meet the diverse needs of clients today. Students at Pivot Point Academy are encouraged to participate in lifelong learning via continuing education or outside educational opportunities. Many classes are regularly publicized through the Pivot Point network. Students and graduates should contact the Student Services department to gain information and advice on continuing education opportunities.
INDUSTRY PHYSICAL AND SAFETY DEMANDS

The beauty industry is best suited for persons who are generally in good to excellent health. Many products are used during the educational process and in the field that may contain chemicals to which a person may be sensitive. It is, however, a fundamental requirement of these programs to use and/or demonstrate the use of the products carried by the Academy, both for classroom as well as clinical work.

Physical Demands: Stylists and technicians, by the very nature of what they do, are required to spend long hours standing, sitting, bending, reaching and performing repetitive motions. As with other physically demanding vocations, these work activities can cause fatigue and/or pain in various parts of the body and serious injury can sometimes occur. Some aches, pains and/or injuries develop slowly over a long period of time.

In many cases, health challenges can be prevented through improved posture, better work habits, proper equipment and proper equipment use. An important part of one’s education is to understand that developing good habits at the beginning of training will help prevent injury and/or health issues in the future.

Safety: In order to protect the general public, state laws, rules, regulations, and/or standards apply to this field. All persons working in the field are responsible for maintaining a level of understanding and are required to practice according to current law as well as adhere to changes in law. The state is not required to directly notify any person or entity of changes in the law and/or changes to standards.

LICENSURE REQUIREMENTS

Every state in the U.S. requires cosmetologists, estheticians, and nail technicians to have a license in order to legally practice. Licensure requirements differ among states. Licensure and endorsement information may be obtained by contacting the Student Services Office during regular business hours.

ABOUT PIVOT POINT ACADEMY

DFR, LLC d/b/a Pivot Point Academy owns the Academy referred to in this catalog.

Academy Mission Statement
The objective of Pivot Point Academy is to provide the educational tools needed for students to become exceptionally trained, qualified professionals in cosmetology, esthetics (skin care), nail technology and teacher training. By providing each student with a comprehensive education in each of the above areas, Pivot Point Academy strives to provide opportunity for employment and advancement in the beauty industry.

What Can Be Expected
Pivot Point Academy offers more than just the education necessary to pass the state board examination to become a practicing cosmetologist, esthetician, nail technician or teacher. Simply put, the academy offers an education far beyond the “how” and into the “why.” All course offerings stem from fundamental art and design concepts and principles and incorporate classroom instruction as well as practical client application.

Pivot Point is Unique
Pivot Point teaches design through its A Designer’s Approach (formerly known as the Scientific Approach) program. This approach has its roots in the Bauhaus Theory established by Walter Gropius in 1899. This theory is based on a unique harmony between science, technology and art. Originally directed toward architecture, Gropius broke tradition by blending scientific formulas and measurements with artistic visual effects. Decades later, Pivot Point International’s founder, Leo Passage, used these same principles to create a curriculum based on a set of design principles that would bridge cultural and language barriers. This makes it possible for virtually anyone, anywhere, to learn through Pivot Point’s unique system of teaching.

As with any art form, cosmetology, esthetics, and nail technology can be broken down into basic elements. Design principles are universal plans of organization that can be effectively applied to hair, skin and nails as in music, poetry and other art forms. Pivot Point has developed and utilized an educational foundation based on timeless universal principles of art and science. These two disciplines blend to form a practical educational framework that has a scope
beyond a beauty school. Vocational training centers worldwide have adopted our curriculum and teaching system—making our concepts internationally accepted.

**Worldwide Education**

Pivot Point's affiliated training centers located around the world form a network of communication for sharing educational concepts and the latest fashion trends. This information is the inspiration for Pivot Point’s Trend Collection, a continuing education publication for salon professionals. Used in conjunction with basic design skills, the Trend Collection shows how to recreate the latest styles and techniques that are sweeping the fashion scene. Advanced education such as this is part of the cosmetology curriculum and is the student’s link to what’s happening in salons worldwide.

The Academy offers a unique opportunity to its students in the way of international educational trips. Qualified students have the opportunity to travel the world and see the influence of the beauty industry firsthand. Each year Pivot Point Academy offers the opportunity for students to participate in its educational trips. During these experiences, students will be introduced to foreign cities while experiencing the culture, history and trends impacting the world. Students who participate in the educational trips will receive credit toward graduation. This unique adventure is one of the many ways that Pivot Point Academy stands apart.

**ACCREDITATION**

Pivot Point Academy is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS), located at 4401 Ford Avenue, Suite 1300, Alexandria, VA, 22302; 703-600-7600. NACCAS is recognized by the United States Department of Education as a national accrediting agency for cosmetology and related studies.

**LICENSING BODY**

Pivot Point Academy is licensed by the Illinois Department of Financial and Professional Regulation, located at 320 W. Washington, 3rd Floor, Springfield, IL, 62786; 217-785-0800; idfpr.com/.

**PROFESSIONAL AFFILIATIONS**

Pivot Point Academy is a proud member and in good standing with the following agencies:

| Illinois Association of Cosmetology Schools (IACS) | American Association of Cosmetology Schools (AACS) | Professional Beauty Association (PBA)/ National Cosmetology Association (NCA) | Cosmetologists Chicago (CC) |
| P.O. Box 10031 Springfield, IL 62791 217-528-5230 iacsinfo.com | 9927 E. Bell Rd. #110 Scottsdale, AZ 85260 800-831-1086 480-281-0431 beautyschools.org | 15825N. 71st St. #100 Scottsdale, AZ 85254-1521 800-468-2274 480-281-0424 salonprofessionals.org | 330 N. Wabash Ave. Suite 2000 Chicago, IL 60611 312-321-6809 americasbeautyshow.com |

**EDUCATIONAL FACILITIES**

Pivot Point Academy is located at 144 East Lake Street, Suite C, Bloomingdale, IL 60108, in the Springbrook Shopping Center, approximately three miles west of Interstate 355. Ample parking is available. The facility contains 8,400 square feet and includes offices, student salon and spa area, dispensary, break room, and classrooms.

Our workshop-style classrooms are spacious, well-lit and ventilated. Each one adapts easily either to a lecture, workshop-style class and/or work area and contains ample seating, modern audio-visual equipment, storage cabinets, water facilities, and drying cabinets. In addition, this campus offers standard lecture-style classrooms. Our chemical laboratory classrooms are especially designed for learning in a clinical, scientific atmosphere. The worktables are designed for students to perform lab work quickly and efficiently. These classrooms include sinks with hot and cold running water and electrical outlets.

The student salon is similar to a professional salon. This large and well-ventilated area has workstations, a shampoo area, a dispensary, and reception area. There is also a spa designed specifically for esthetics services as well as
special areas available for performing manicures and pedicures. Student lockers are available at this facility. The student break room is equipped with vending machines, a microwave oven and a refrigerator.

COURSE OFFERINGS

1,500 CLOCK HOUR COSMETOLOGY COURSE
Students can expect to complete this program in approximately 12 months if they attend full time and 24 months if they attend part time and are in satisfactory progress. Additional information may be found online at pivotpoint.edu.

Course Objectives
The objective of the cosmetology course is to acquaint students with all aspects of cosmetology to receive the well-rounded educational foundation needed to successfully pass the state licensing examination and become successful designers. By incorporating Pivot Point’s innovative philosophy of See, Think, Create and Adapt as a designer in A Designer’s Approach curriculum, students are prepared for meeting and exceeding the demands of today’s increasingly savvy salon clientele. In addition, Pivot Point has a complete Salon Success module integrated into the program, which helps students prepare for their career. Salon Success study addresses communication and business skills specifically designed for the salon or spa environment. With a strong technical background and strong communication skills, graduates will have the resources necessary to become successful cosmetologists.

Course Description
The cosmetology course is offered through four Phases of instruction.

During Phase 1 (280 hours) students are introduced to the fundamentals of Sculpture, Hair Design, Texture, and Color. Study in these areas will explore sculpting and designing services for all types of hair, how to make permanent texture changes in hair—including making curly hair straight and straight hair curly—and how to formulate hair color for any client while relating numerous color designs to the sculpted form. Students will apply learned techniques and practice on live models.

In Phase 1, a focus is placed on learning how to see as a designer as students become familiar with the theory, tools and procedures used for providing sculpting, designing, texture, and color services. Being able to determine the competency and complexities of the medium used is covered in Trichology (the study of hair). Students will put this information into practice by learning to shampoo and condition the hair. Additional areas of study include Professional Development, and Salon Ecology. An introduction to Salon Success concludes this phase by providing study in the areas of Life Skills and Guest Relations that are necessary for entry-level salon proficiency.

Students continue to Phase 2 (280 hours) of the course, which features A Designer’s Approach workshops for Sculpture, Hair Design, Texture, Color and Nail Services. Focus during this phase is on the introduction of the Student Salon or Clinical portion of the course where students have the opportunity to practice the skills they have acquired to this point on guests visiting the student salon environment. Students will work on developing communication and technical skills and the practice of appropriate infection control and safety procedures as they create as a designer under the supervision of licensed professionals.

Phase 3 (280 hours) of the course continues to feature A Designer’s Approach workshops for Sculpture, Hair Design, Texture and Color. The theory and practice for manicuring, pedicure, skin care, and makeup are explored. Electricity is an additional area of study in this phase. Students will work on improving guest relations, technical skills and efficiency and creating and adapting as a designer under the supervision of licensed professionals while honing their skills on the student salon floor.

In Phase 4/Salon Life (660 hours), students review and prepare for final Academy testing and the professional licensure exam. Students will be evaluated both theoretically and practically on all subjects/aspects they have studied since the beginning of the course. Continued practice of adapting as a designer while scheduled for student salon sessions during Phase 4/Salon Life will help assure the students’ success.

Note: consecutive sequence of phases and salon segments may be subject to change and re-order at the discretion of Academy Management and in consultation with the Education Department. Hours may vary slightly based on full- or part-time schedules.

Instructional Methods
Within the course students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written and practical testing.
Grading and Evaluation Procedures
Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described and/or assigned. Written exams are graded on a point system that is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, which are outlined before each practical examination. Each passed criteria within a practical exam will receive 3 points. Points are then tallied and issued a percentage score based upon the total number of criteria covered. All students are required to pass all phases/segments in order to move on to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student’s timing and efficiency against the standards in the beauty industry.

Grading Scale
The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. Scores of 80% to 100% are considered to be satisfactory (passing).

<table>
<thead>
<tr>
<th>HOURS</th>
<th>SUBJECT – UNIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>SHOP MANAGEMENT, SANITATION AND INTERPERSONAL RELATIONS – CLASSROOM THEORY</td>
</tr>
<tr>
<td></td>
<td>Policies and Procedures, Career Opportunities, State Licensing Requirements and Regulations, Professional Development, Personal Grooming and Hygiene, Client Relations, The Salon Industry as it relates to right-to-know laws, Business Ethics, First Aid, Infection Control and Service Essentials, Microbiology (Bacteriology), Electrical Devices Use and Safety, Basic Bookkeeping, Basic Marketing and Merchandising, Labor Law and Worker’s Compensation, Retailing, Salon Operations</td>
</tr>
<tr>
<td>150</td>
<td>BASIC TRAINING – CLASSROOM INSTRUCTION AND PRACTICAL APPLICATION</td>
</tr>
<tr>
<td></td>
<td>Orientation, Professional Ethics, Hygiene and Sanitation, Understanding Chemicals and their uses, Human Anatomy and Physiology, Skin Diseases and Disorders (Common Scalp Conditions), Trichology (Evaluation of Hair Types), Chemistry of Cosmetics (Shampoo, Rinses and Conditioners), Esthetics, Nail Technology, Infection Control, Principles of Electricity, Tools Uses and Safety</td>
</tr>
<tr>
<td>475</td>
<td>HAIR STYLING/HAIR DRESSING – CLASSROOM THEORY AND PRACTICAL APPLICATION</td>
</tr>
<tr>
<td></td>
<td>Principles and Techniques of Sculpting (Cutting, Thinning, Shaping, Trimming), Wet Design Techniques (Shaping and Curling), Hair Design, Thermal Design Techniques (Curling and Marcelling), Long Hair Design and Techniques, Application of Electrical and Mechanical Equipment, Hair Treatments, Wigs and Hair Additions</td>
</tr>
<tr>
<td>500</td>
<td>PRACTICAL CHEMICAL APPLICATION/HAIR TREATMENT – CLASSROOM INSTRUCTION AND PRACTICAL APPLICATION</td>
</tr>
<tr>
<td></td>
<td>Chemistry and Chemical Safety, Principles and Techniques of Hair Perming and Relaxing, Principles and Techniques of Hair Tinting, Bleaching and Coloring (Temporary, Semi-Permanent, Permanent), Techniques in Shampooing, Toning and Rinsing, Techniques in Hair and Scalp Conditioning, Scalp Massage Essentials, Product Knowledge Uses and Safety</td>
</tr>
<tr>
<td>55</td>
<td>NAIL TECHNOLOGY – CLASSROOM THEORY AND PRACTICAL APPLICATION</td>
</tr>
<tr>
<td></td>
<td>Nail Structure and Growth, Nail Diseases, Disorders and Conditions, Nail Shapes, Nail Care Essentials, Basic Manicure and Pedicure, Artificial Nail Care</td>
</tr>
<tr>
<td>85</td>
<td>ESTHETICS – COMBINATION OF CLASSROOM THEORY AND PRACTICAL APPLICATION</td>
</tr>
<tr>
<td></td>
<td>Principles and Techniques of Skin Care Treatment, Theory of Massage, Principles of Hair Removal and Techniques, Makeup Application, Infection Control, Product Knowledge Uses and Safety</td>
</tr>
<tr>
<td>35</td>
<td>ELECTIVES – INSTRUCTOR DISCRETION</td>
</tr>
</tbody>
</table>
To be applied by instructor to strengthen student performance; supervised field trips; or other related training.

1500 TOTAL HOURS
The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination.

750 CLOCK HOUR ESTHETICS COURSE
Students can expect to complete this program in approximately 7 months if they attend full time and 14 months if they attend part time and are in satisfactory academic progress. Additional information may be found online at pivotpoint.edu.

Course Objective
The objective of the esthetics course is to instruct students on the artistic and scientific principles of esthetics including theory, concepts and applications. The course includes the study of esthetics and incorporates the study of communication skills specifically designed for the spa environment. With a strong technical background and strong people skills, graduates will have the resources necessary to become successful estheticians.

Course Description
Esthetics students study the art of skin care in theory, concept and application in addition to the study of skin and the analysis of skin types, conditions, maintenance and corrective facial treatments. Students further receive training in the art of makeup application for both day and evening. Techniques for hair removal, using strip and non-strip wax techniques (excluding electrolysis), will also be covered.

Students will also discover the proper procedures to sanitize and disinfect equipment, implements and supplies, including the appropriate sanitary measures for the protection of oneself, the spa/salon, and the client.

Make-Up Application (84 hours)
Professional Makeup Techniques including artificial eyelashes.

Phase 1 (235 hours) will include theory and practical demonstrations with hands-on participation from students. During this phase of the program, students will practice all services on each other. Students will explore the history of esthetics and how they can help shape the future in the industry as professional estheticians. Students will learn about how the sense of touch and proper skin analysis within a treatment can benefit a client in many ways. Students cover a variety of theory subject matter including, but not limited to, Skin Physiology, Anatomy, Client Care, Infection Control, Electricity, and Hair Removal. Students will also explore practical services including hand treatments, petite facials, signature facials, back treatments and basic waxing.

Phase 2 (235 hours) will include theory and practical demonstrations with hands-on participation from students. Students will continue to practice all services offered in this phase on each other. Students will also perform services on clients (and/or models) in the student spa two days per week. During this phase students will learn how advanced equipment/techniques such as microdermabrasion can benefit a client’s skin. Students will cover theoretical chapters in advanced treatments, chemistry and makeup. Practical services covered include facial and body waxing, body treatments, microdermabrasion, and professional exfoliation treatments. Students will learn that performing a variety of spa services, recommending products for home use to clients and selling retail products are three crucial components of building a clientele. Students will also be assigned service and retail goals each week to prepare them to become a professional esthetician.

Phase 3 (196 hours) will include theory and practical demonstrations with hands-on participation from students. Students continue to practice all services offered in the phase on one another. Students will also perform services on clients (and/or models) in the student spa three days per week. During this phase, the student sets goals for his or her career and develops a personal portfolio including cover letter, and resumé. Theoretical coursework in medical office, professional development and business basics will be covered. Instruction is provided on licensing requirements/regulations and state board review. Additional services covered in this phase include various body treatments. Students will also be assigned service and retail goals each week to prepare them to become a professional esthetician.

Note: consecutive sequence of phases and salon segments may be subject to change and re-order at the discretion of Academy Management and in consultation with the Education Department. Hours may vary slightly based on full or part-time schedules.
Instructional Methods
Within the course students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written and practical testing.

Grading and Evaluation Procedures
Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described and/or assigned. Written exams are graded on a point system that is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, which is outlined before each practical examination. Each passed criteria within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon the total number of elements covered. All students are required to pass all phases/segments in order to move on to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student's timing and efficiency against the standards in the beauty industry.

Grading Scale
The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. Scores of 80% to 100% are considered to be satisfactory (passing).

Hours
Subject – Unit

75
BASIC THEORY – CLASSROOM INSTRUCTION
Orientation, History of Skin Care, State Laws and Regulations, Career Opportunities, Personal Development, Personal Hygiene, Public Health, Career Development, Job Quest, Professional Ethics, Effective Communication, Basic Skin Analysis, Introduction to Skin Care, Introduction to Facial Treatments, Client Care, Infection Control, Products, Tools and Equipment Uses and Safety, Sterilization and Sanitation

150
SCIENTIFIC CONCEPTS – CLASSROOM INSTRUCTION
Cells, Metabolism and Body Systems, Bacteriology, Physiology and Histology of the Skin, Human Anatomy, Chemistry – understanding chemicals and their use, Disorders of the Skin and Special Esthetics Procedures

500
PRACTICES AND PROCEDURES – COMBINATION OF CLASSROOM THEORY AND CLINICAL APPLICATION
Non-Therapeutic Massage, excluding the scalp, Nutrition and Health of Skin, Skin Analysis, Techniques of the Mask Therapy and Facial Treatment, Cleansing the Skin, Facial Treatments with and without the aid of Machines, Theory of Massage, Electricity, Machines and Apparatus, Electrical Safety Precautions, Understanding Advanced Treatments and The Medical Environment, Hair Removal Techniques, Professional Makeup Techniques including artificial eyelashes, Product Knowledge Use and Safety

25
BUSINESS PRACTICES – CLASSROOM INSTRUCTION
State Licensing Requirements and Regulations, Management, OSHA Standards relating to chemical use, Business Basics, Starting a Business, Operating a Business, Workers Compensation Act

750
TOTAL HOURS
The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination.

350 CLOCK HOUR NAIL TECHNOLOGY COURSE
The 350 Clock Hour Nail Technology Course has limited class starts available and are announced periodically based on market need. See an Admissions Representative for start dates. Students can expect to complete this program in approximately three months if they attend full time and are in satisfactory academic progress.
### Course Objectives
The objective of our Nail Technology Course is to acquaint students with all aspects of nail technology in order to provide them with the well-rounded background they need to become successful nail technicians. Pivot Point strives to teach the basic principles that graduates will rely upon throughout their professional careers. With a strong technical background and strong people skills, graduates will have the resources necessary to become successful technicians. The nail technology course is designed to prepare students for the state licensing exam and for entry into the professional nail industry.

### Course Description
Students will learn the important aspects of sanitation and disinfection, the basics of all nail services, as well as product application and techniques. Also included is the artistic side of nails—nail art (designing). In addition, students will receive preparation for the state licensing examination, which must be passed in order to practice in the profession.

The Nail Technology Course consists of 350 hours of theoretical and practical instruction. Subject matter covers manicures, pedicures, nail diseases and disorders, Salon Success and others.

**Note:** Title IV funds are not available for the Nail Technology Course

### Instructional Methods
Within the course students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written practical testing.

### Grading and Evaluation Procedures
Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described or assigned. Written exams are graded on a point system which is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, known as “Elements.” A passed Element within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon total number of Elements covered. All students are required to pass all phases/segments in order to move on to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student's timing and efficiency against the standards in the beauty industry.

### Grading Scale
The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. Scores of 80% to 100% are considered to be satisfactory (passing).

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<thead>
<tr>
<th>Hours</th>
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<tr>
<td>50</td>
<td>BASIC TRAINING – CLASSROOM INSTRUCTION</td>
<td>General theory and practical applications; History of Nail Care, Personal Hygiene and Public Health, Professional Ethics, Sterilization and Disinfection, Bacteriology, Disorders of the Nails, OSHA Standards Relating to Material Safety Data Sheets (MSDS) on Chemicals, Chemicals and Use, Technical Applications of Chemicals</td>
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<td>15</td>
<td>RELATED CONCEPTS – CLASSROOM INSTRUCTION</td>
<td>Cells, Metabolism and Body Systems, Theory of Massage, People Skills.</td>
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<td>255</td>
<td>PRACTICES AND PROCEDURES – COMBINATION OF CLASSROOM THEORY AND CLINICAL APPLICATION</td>
<td>Manicures, Pedicures, Hand, Arm and Foot Massage, Fabric Procedures, Sculpting Procedures, Light Cured Gels, Machines or Apparatus used, Other Procedures as they relate to Nail Technology, Product Knowledge as it relates to Nail Technology</td>
</tr>
<tr>
<td>30</td>
<td>BUSINESS PRACTICES – CLASSROOM INSTRUCTION</td>
<td>State Licensing Requirements and Regulations, OSHA Standards relating to chemical use, Management, Worker’s Compensation Act.</td>
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The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination.

1000 CLOCK HOUR COSMETOLOGY TEACHERS TRAINING COURSE

Limited class starts are available and are announced periodically based on market need. Students can expect to complete the 1000 hour program in approximately 10 months if they attend full time and are in satisfactory academic progress.

Admissions Requirements

Must be a currently licensed cosmetologist and must have a high school diploma or GED. In the state of Illinois cosmetology teachers may also teach esthetics and/or nail technology provided they have demonstrated skills in these areas.

Course Objectives

The objective of the Teachers Training Course is to prepare the licensed professional to become a well-trained and well-rounded teaching professional. Pivot Point strives to teach a variety of techniques and principles that graduates will be able to rely on throughout their teaching career. Students in this course will also receive assistance in preparation for the state licensing examination.

Teachers Training Course Description

The Teachers Training Course consists of theoretical and practical instruction. The students demonstrate their knowledge of all subject matter in theory and application, through the completion of required written and practical applications. This curriculum and course of study are designed to instruct a student in basic teaching methods and Mindful Teaching while instructing with the latest in interactive education and technology. It is anticipated, for the effective implementation of this course, that the student is proficient in the art and practice of cosmetology.

Following sound training principles, the course provides an opportunity for each student to observe and assist experienced teachers in the performance of their duties, to perform skill demonstrations, to have supervised practice teaching and to thoroughly study the principles of teaching. The course permits the student to apply, in a classroom atmosphere, the practices and theories to which they are exposed in the course while under the supervision of a licensed educator.

During Phase 1 (240 hours) students will receive instruction on seven modules including Mindful Teaching, Brain Basics and Learning, Preparing to Teach, Classroom Management, Instructional Methods, Assessing Learner Progress, and The Art of Teaching. This phase will also review the state licensing requirements and business methods.

As students progress to Phase 2 (260 hours) they will begin interning under the direction of a licensed instructor in the classroom and student salon environment.

In the final portion of this course, Phase 3 (500 hours) students will continue their postgraduate training on all areas of the cosmetology course while interning under the direction of a licensed instructor in the classroom and student salon environment while completing an intern development journal.

Instructional Methods

Within the course, students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written practical testing.

Grading and Evaluation Procedures

Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described or assigned. Written exams are graded on a point system which is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, known as “Elements.” A passed Element within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon total number of Elements covered. All students are required to pass all phases/segments in order to move on to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student’s timing and efficiency against the standards in the beauty industry.
Grading Scale
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| 20    | TEACHING METHODS |
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|       | • Structure of a Lesson Plan |
|       | • Introduction of a Lesson |
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|       | • Teaching Strategies |
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Cosmetology Fundamentals, Salon Success, Final Exams, Sculpting Skills, Hair Design Skills, Texture Skills, Color Skills, Mentor Meeting

50 BUSINESS METHODS
Answering the Call
• Illinois Barber, Cosmetology, Esthetics, Hair Braider and Nail Technology Act (Administrative Code)
• Intern Guide (Recordkeeping, grading, inventory for schools and ordering of supplies)
• Employment Opportunities/Resume Writing /Interviewing

260 SUPERVISED TEACHING
Readiness Presentation, Delivery Presentation, Performance, Presentation, Transfer Presentation, Sculpting Presentation, Design Presentation, Texture Presentation, Color Presentation, Theory Presentation, Interning

500 POST GRADUATE TRAINING

1000 TOTAL HOURS
The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination

500 CLOCK HOUR COSMETOLOGY TEACHERS TRAINING COURSE
Limited class starts are available and are announced periodically based on market need. Students can expect to complete the 500 clock hour program in approximately 6 months if they attend full time and are in satisfactory academic progress. Note: Title IV funds are not available for the 500 hour Teachers Training Course. Additional information may be found online at pivotpoint.edu.

Admissions Requirements
Must be a currently licensed cosmetologist and must have a high school diploma or GED. Applicants are required to have at least two years of practical licensed salon experience for the 500 Clock Hour Teachers Training courses. Proof of active licensure is required. In the state of Illinois cosmetology teachers may also teach esthetics and/or nail technology provided they have demonstrated skills in these areas.

Course Objectives
The objective of the Teachers Training Course is to prepare the licensed professional to become a well-trained and well-rounded teaching professional. Pivot Point strives to teach a variety of techniques and principles that graduates will be able to rely on throughout their teaching career. Students in this course will also receive assistance in preparation for the state licensing examination.

Teachers Training Course Description
The Teachers Training Course consists of theoretical and practical instruction. The students demonstrate their knowledge of all subject matter in theory and application, through the completion of required written and practical applications. This curriculum and course of study are designed to instruct a student in basic teaching methods and Mindful Teaching while instructing with the latest in interactive online education and technology. It is anticipated, for the effective implementation of this course, that the student is proficient in the art and practice of cosmetology.

Following sound training principles, the course provides an opportunity for each student to observe and assist experienced teachers in the performance of their duties, to perform skill demonstrations, to have supervised practice teaching and to thoroughly study the principles of teaching. The course permits the student to apply, in a classroom atmosphere, the practices and theories to which they are exposed in the course while under the supervision of a licensed educator.

During Phase 1 (240 hours) students will receive instruction on seven modules including Mindful Teaching, Brain Basics and Learning, Preparing to Teach, Classroom Management, Instructional Methods, Assessing Learner Progress, and The Art of Teaching. This phase will also review the state licensing requirements and business methods.
As students progress to **Phase 2 (260 hours)** they will begin interning under the direction of a licensed instructor in the classroom and student salon environment.

**Instructional Methods**
Within the course students will be taught through audiovisual presentations, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, discussions, and written practical testing.

**Grading and Evaluation Procedures**
Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described or assigned. Written exams are graded on a point system which is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, known as “Elements.” A passed Element within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon total number of Elements covered. All students are required to pass all phases/segments in order to move on to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student’s timing and efficiency against the standards in the beauty industry.

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• Intern Guide
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Readiness Presentation, Delivery Presentation, Performance, Presentation, Transfer Presentation, Sculpting Presentation, Design Presentation, Texture Presentation, Color Presentation, Theory Presentation, Interning

500
TOTAL HOURS
The above hour requirements must be met by each student in each category in order for the earned hours to be accepted by the applicable regulatory agency for examination

ADMISSION/RE-ADMISSION REQUIREMENTS & PROCEDURES

Pivot Point Academy is a private institution looking for exceptional students who possess the desire and willingness to work hard in order to achieve their dreams. The Academy does not recruit students who have been admitted to or who are already attending another institution that offers similar programs of study. Pivot Point reserves the right to change scheduled start dates and/or class schedule without prior notice. Schedules may vary. Note: Applicants who are not seeking a certificate/degree are not considered regular students and will be enrolled as space availability allows.

The Process
To be considered for admission as a regular student to any undergraduate program, a prospective student must complete the following requirements:
• Complete an interview with an Admissions Representative.
• Complete an application for enrollment.
• Pay a registration fee of $100.
• Pay an Educational Materials Deposit of $150.
• Private-pay students are required to make a tuition down payment of $3,000 (Cosmetology students); $2,000 (Esthetics and Teacher Training students); $500 (Nail Technology students).
• Be at least 17 years old by the first day of class.
• All students in all programs must submit a copy of either a high school diploma or its equivalent; a state issued credential for secondary school completion if homeschooled.
• Demonstrate proficiency in general English comprehension and mathematics by taking an entrance exam.

External Transfer Applicants – Credit for Prior Education
Pivot Point Academy does not typically accept credit for prior training and reserves the right to review requests for transfer of credit from students whose prior training was at a Pivot Point School within the preceding 12 months. No hours/credits will be granted if the transfer applicant has been out of school for more than 12 months from the date of his or her application to Pivot Point. No credit will be considered from courses other than that for which he or she is applying. Each applicant’s transfer of credit request is reviewed on a case-by-case basis.

The Academy strives to provide the best possible opportunity for success in the field and has the right to accept or deny the transfer of credit according to its policies and procedures. If accepted, Pivot Point Academy reserves the right to limit the hours/credits accepted. An original transcript from a Pivot Point Member School is required prior to acceptance to determine proper course placement.

All external transfer applicants must apply for admission through the Admissions office and must otherwise meet all admissions requirements. Transfers will only be accepted when space is available. Full course starts are granted priority. The transfer of credit will not impact the Academy’s refund policy.

Internal Transfer Applicants
Students currently enrolled at Pivot Point Academy may apply for a transfer to a different schedule (day/night). The application for internal transfer may be found online at pivotpoint.edu or by contacting a Student Services Advisor during regular business hours; additional fees apply. During the transfer application period, the student must continue to attend his or her original class schedule, or if unable to do so, he or she may withdraw and re-enroll. Internal transfers will be granted based on space availability and at the discretion of Academy Management.

Tuition and Fees for Regular Enrollment
Tuition and fee charges are based on course/program type, are standard for all regularly enrolled students and are based on the specific course start date. Specific fees are posted on the Academy’s Tuition Schedule addendum. Tuition and fees are subject to change periodically and affect class starts that fall on or after the effective date of the change. Cost of attendance estimates may be found on our website at pivotpoint.edu.

Tuition and Fees for External Transfer Students
Charges for approved transfers will be based on the number of hours/credits needed and will be assessed at the tuition rate at the time of the transfer student’s class start date. A standard registration fee also applies. Additional educational material fees will be assessed on a case-by-case basis and appropriate charges and taxes will apply.

Transferability of Pivot Point Academy Credit
Pivot Point Academy cannot guarantee transferability of credit without a written agreement with/from another school/academy.

Re-Enrolling
A re-enrollment, one who was either terminated or withdrew prior to completion of the program, may be re-admitted into the same program typically within 12 months of his or her last date of attendance and at the discretion of Academy Management. Re-enrollment is not guaranteed and will be determined on a case-by-case basis.

Re-Enrollment Procedure
In order to be re-admitted to the Academy, the student must apply for re-enrollment. The application for re-enrollment may be found online at pivotpoint.edu or by contacting the Student Services department during regular business hours. Re-enrollment applications are reviewed by Academy Management. Decisions are final. Additional charges apply and include a $150 re-enrollment registration fee and all applicable tuition charges, which are calculated with the tuition rate corresponding with the new start date. Educational material needs will be assessed upon acceptance as a re-enrollment. Appropriate charges and taxes will apply.

Re-Enrollment Disclosures
• Space is limited. Re-enrollments will only be accepted when space is available. Full course starts are granted priority.
• Pivot Point Academy has the right to deny re-enrollment.
A student will only be considered for re-enrollment typically within 12 months of his or her last date of attendance. The Academy strongly recommends that the student re-apply as soon as possible following termination/leave of absence, etc. Failure to do so may result in a significant waiting period prior to a new class start.

A student who failed to complete Phase 1 of his or her course and who is re-enrolling must contact the Admissions office, as he or she is considered a new student for the purpose of placement into class.

A student who previously enrolled, but who did not re-enroll within one year of his or her last date attended, may be required to apply with the Admissions office and be considered a new enrollment. No prior credit will be granted.

All prior balances and/or payment plans with Pivot Point Academy must be in good standing in order to be considered for re-enrollment.

All requests for re-enrollment must include a detailed description of how the student’s situation has improved since the prior enrollment period.

Re-enrollments will typically return to the beginning of the phase/course segment in which they were previously enrolled.

Students may be re-admitted typically only one time regardless of termination (Academy-initiated) or withdrawal (student-initiated).

Upon re-enrollment the student’s expected graduation date will be calculated based on 100% attendance rate which will include any remaining personal time not used during previous enrollment period and as complies with maximum timeframe (125%) of his or her new enrollment period (contracted hours/credits) only.

It may take up to 90 days for a decision to be made regarding re-admittance. Actual start dates for re-enrolling students are determined as space availability allows.

Re-Enrollment Disclosures for Returning Service Members
Pivot Point Academy complies with the following in regard to Uniformed Service Members; whether voluntary or involuntary, in the Armed Forces, including service by a member of the National Guard or Reserve, on active duty for training, or full-time National Guard Duty under Federal authority, for a period of more than thirty (30) consecutive days under a call or order to active duty of more than thirty (30) consecutive days:

- Re-admit returning Service Member with the same academic status meaning:
  - In the next available class within the same program he or she was enrolled in prior to service
  - Same number of completed clock hours
  - With the same SAP standing

- If returning Service Member is re-admitting to the same program of study, first year tuition and fees are the same that would have been assessed for the academic year in which the student left; same as other students for that year, if VA or other benefits will cover beyond what student would have been assessed.

- If returning Service Member is re-admitting to a different program of study, first-year tuition and fees are assessed no more than other students.

Pivot Point Academy will make reasonable efforts to help returning Service Members prepare to resume or complete a program and will be at no extra cost to the student.

“Reasonable Efforts” means no undue hardship to the institution.

Student is entitled to re-admission if:

- He or she gives oral or written notice of the service
- The cumulative length of absence and all previous absences for service is less than or equal to five (5) years.
- He or she gives oral or written notice of intent to return
- Notice of intent to return must be no later than three (3) years after completion of period of service; OR
- No later than two (2) years after end of period necessary for recovery from service-related illness or injury.

- Student must provide documentation to establish that:
  - Student has not exceeded limitation on the cumulative length of absence
  - Student’s eligibility for re-admission has not been terminated including but not limited to a Certificate of Release or Discharge from Active Duty.

Non-Discrimination Policy/Equal Opportunity Statement
Pivot Point Academy does not discriminate and expressly prohibits any form of student or staff harassment based on ethnic origin, race, color, religion, sex, national origin, age, handicap or status as a military veteran. This policy applies to all aspects of operation including but not limited to educational opportunity, admissions and/or employment
opportunities and benefits pursuant to the requirements of Title IX of the Educational Amendments of 1972, Public Law 92-318; the Rehabilitation Act of 1973, section 504, Public Law 93-112 and Title III of the Americans with Disabilities Act of 1990.

Disabilities and Accommodation
Pivot Point Academy is committed that no qualified handicapped person, by reason of his or her handicap, will be excluded from enrolling in a course of instruction or be subjected to discrimination based upon disability. Applicants, who are persons with disabilities, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. However, all prospective students must meet standard admissions requirements.

Pivot Point Academy does not formally assess students under the standards of a traditional 504 plan (IEP/other). If an applicant for enrollment believes he or she may need an accommodation during his or her program, he or she should advise an Admissions Associate prior to class start and must submit a written request for specific accommodation(s). The written request must include documentation of the student’s official assessment (for example, an Individual Education Program (IEP) from the student’s high school) and outline the specific accommodation(s) requested.

Should a student fail to request accommodation prior to the program start, he or she may submit a written request to the Academy Director at his or her Academy at any time; however, all requests should be made at least four weeks in advance of the date needed. Accommodation plans determined after the program start will be effective from the date determined moving forward.

All requests for accommodation will be reviewed by the Academy’s Accommodation Coordinator and a determination of reasonable accommodations (if applicable) will be provided in writing prior to the start of the student’s program and/or within two weeks of the official request for currently enrolled students.

Students requesting reconsideration of the decision regarding the request should contact Academy Management within one week of the date of the response. The student must provide a statement of why and how he or she believes the response should be modified.

Due to state licensing requirements and rigorous industry standards that are in place to protect the public, all students are required to meet the academic standards outlined in this catalog and/or as amended hereafter.

FINANCIAL SERVICES

Schedule of Fees
Refer to the catalog addendum, which includes a description of program charges by visiting pivotpoint.edu. Course costs are subject to change without notice. Please contact the Admissions Office for current information. Several payment methods are available.

Payment Methods
Whether through the various financial aid programs available, private resources, or a combination of methods, each student is treated as an individual and a payment plan will be agreed upon in writing prior to the start of class. Acceptable payment methods include but are not limited to: cash, credit card, personal check, money order, Title IV funding, and private loans.

Pivot Point Academy does offer institutional monthly payments plans that are interest free. The standard number of institutional monthly payments varies depending on program length. Students may choose to extend monthly payments beyond the standard for his/her program. Note: Students who choose extend monthly payments beyond the standard for his/her program, he/she will not receive a diploma or transcript until all payments have been satisfied. See institutional monthly payment schedule below:

- **Cosmetology Full Time** = 11 (standard) or 12 (extended)
- **Esthetics Full Time** = 6 (standard), or 9 or 12 (extended)
- **Teacher Training 500 hrs** = 3 (standard) or 6 (extended)
- **Cosmetology Part Time** = 12 standard
- **Esthetics Part Time** = 9 (standard) or 12 (extended)
- **Teacher Training 1000 hrs** = 10 (standard) or 12 (extended)
Tuition charges are different for each course offering. In addition to a registration fee, all students are required to make an educational materials deposit. Private pay and international students are also required to make a tuition down payment in order to reserve a seat in the class. Payment terms for the remaining balance may be arranged with a Financial Services Advisor.

Cost of attendance estimates may be found on our website at pivotpoint.edu.

Over-Exit Charges
The enrollment agreement/contract is based on a standard of regular attendance and includes regularly scheduled holidays, and a reasonable amount of personal time. A student who exceeds the end date on the enrollment agreement/contract will incur over-exit fees of $20.00 USD per hour, as stipulated in the enrollment agreement, for every additional hour needed to complete the program requirements. In situations of mitigating circumstances a student may appeal.

Financial Aid (available to those who qualify)
Pivot Point Academy is approved by the U.S. Department of Education to participate in several federal aid programs. Additional information may be found in the Student Guide published by the Department of Education. In order to qualify for financial assistance all applicants must complete a Free Application for Federal Student Aid (FAFSA). The application can be completed online at fafsa.ed.gov or by contacting a Financial Services Advisor. The Academy’s school code is 010836.

To be eligible for student aid an applicant must:
- Have a high school diploma, a General Education Development (GED) or the equivalent
- Be enrolled as a regular student working toward a degree or certificate in an eligible program
- Be a U.S. citizen or an eligible non-citizen
- Have a valid Social Security Number (SSN)
- Comply with Selective Service registration if required (males only)
- Not owe a refund on a federal grant or be in default on a federal student loan

Note: Student assistance funds are intended for educational purposes only. All students must meet the eligibility requirements at all times. Not all aid programs are available for students in all educational courses/programs.

Application deadlines may apply. Contact the financial services department during regular business hours for additional information regarding application procedures and deadlines.

Determination of Financial Need and Cost of Attendance
A student’s financial need is determined using the predetermined Cost of Attendance and his or her Expected Family Contribution (EFC). The Expected Family Contribution (EFC) is a measure of the student’s family financial strength and is calculated according to a formula established by law. The student’s family taxed and untaxed income, assets, and benefits (such as SNAP, unemployment, or Social Security) are considered in the formula. Also considered are the family size and the number of family members who will attend college or career school during the year. The information the student reports on the Free Application for Federal Student Aid (FAFSA) is used to calculate the EFC. The EFC is the result of a formula developed by the U.S. Congress that assesses the information the student submits on his or her FAFSA. Note: The EFC is not the amount that the student must pay the institution. Pivot Point uses the EFC to determine the student’s federal aid eligibility and financial aid award.

The basic formula for calculating financial need is:

\[
\text{Cost of Attendance (COA)}^* \\
\text{Less: EFC}^* \\
\text{Less: Pell Grant Award} \\
\text{(Academic Year)} \\
\text{Less: FSEOG Grant Award} \\
\text{(Academic Year)} \\
\text{Less: Other Aid} \\
\text{Less: VA Benefits} \\
= \text{Financial Need}^*
\]
Note: Financial need is calculated at the beginning of each academic year for the cosmetology and 1000 hour teacher training program.

Cost of attendance is determined by several factors including tuition, fees, supplies/equipment, living expenses and travel expenses. Cost of attendance estimates for each program may be found on our website at http://www.pivotpoint.edu/admission/links-a-disclosures.html.

Students should contact the Financial Services Department with questions regarding cost of attendance, FAFSA completion and determination of need.

Types of Federal Financial Aid
Pivot Point participates in the following student aid programs (additional descriptions for these programs may be found in the Student Guide published by the U.S. Department of Education; a link to the Student Guide is available from our website at pivotpoint.edu.

- Federal Pell Grant: A Federal Pell Grant, unlike a federal loan, does not have to be repaid. This is a grant to assist undergraduates who have not earned a bachelor’s or a professional degree. For current maximum Federal Pell Award amounts, visit http://studentaid.ed.gov/types/grants-scholarships/pell.

- Federal Supplemental Educational Opportunity Grant (FSEOG): FSEOG, unlike a federal loan, does not have to be repaid. This is a grant to assist undergraduates who have not earned a bachelor’s or a professional degree and who also demonstrate exceptional financial need. The average award is $375.

- Federal Direct Subsidized Loan: Direct Subsidized loans are available to undergraduate students who demonstrate financial need. The school determines the amount a student can borrow and the amount may not exceed the student’s financial need. The U.S. Department of Education pays the interest on Subsidized loans while the student is in school, and during periods of deferment. Subsidized loans must be repaid. For maximum loan amounts and current interest rates, visit: http://studentaid.ed.gov/types/loans/subsidized-unsubsidized.

- Federal Direct Unsubsidized Loan: Direct Unsubsidized loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need. The school determines the amount a student can borrow by considering the cost of attendance and other financial aid received. Unsubsidized loans must be repaid. Students are responsible for paying the interest on Unsubsidized loans during all periods. Students can choose not to pay the interest on Unsubsidized loans while in school and during grace periods or forbearance periods; however, interest will accrue (accumulate) and be capitalized (that is, interest will be added to the principle amount of the loan when the student goes into repayment). For maximum loan amounts and current interest rates, visit: http://studentaid.ed.gov/types/loans/subsidized-unsubsidized.

- Federal Direct PLUS Loan: PLUS loans are federal loans that parents of dependent undergraduate students can use to help pay education expenses. The U.S. Department of Education is the lender. The borrower must not have an adverse credit history. Federal PLUS loans have a fixed interest rate of 7.9%. The maximum amount a borrower can take is dependent of the student’s cost of attendance minus any other financial aid received.

Private Loans
Students should always exhaust all federal student loan borrowing before considering borrowing private student loans because federal student loan programs typically have better terms, i.e., interest rates, more flexible repayment terms, etc. Students who choose to take a private loan should be aware of the following:

1. Private loans differ from lender to lender. It’s important to ask questions when seeking a private student loan, so the borrower can compare loans and choose the one that best fits his or her needs.
2. Private loans are credit based; some students may need a co-signer to qualify. A co-signer is a person who agrees to assume responsibility for repaying the loan if the student fails to repay.
3. Students should plan ahead; know how much to budget for repayment.
4. The lender will send the borrower disclosure statement for the loan before the loan is disbursed. Students should review the disclosure statement for the loan to estimate what the monthly payments will be. Lender will provide students with a repayment schedule.
Once a student has been credit-approved for a private student loan, the lender will send the student borrower the following:

1. **Application for Solicitation Disclosure** – This will provide information about the range of rates, fees and other terms that apply.
2. **Approval Disclosure** – This notice contains the terms specific to the approved loan. The borrower has 30 calendar days to accept the offer. Upon loan acceptance, the borrower will be directed to complete a master promissory note.
3. **Private Education Loan Applicant Self Certification Form** – The applicant is required to complete a self-certification form and submit to the lender. Before submitting to the lender, the institution must provide information on the costs of attendance and the amount of financial aid available to the student.
4. **Final Disclosure** – Presented to the borrower after the loan is accepted and all required documentation is on file with the lender. This disclosure is made 3 business days before the loan is disbursed. The loan will not be disbursed until the 3 business days have elapsed. The borrower may cancel the loan within this 3 day period.

**Note:** Pivot Point Academy does not have a "Preferred Lender List" of private loan lenders that we recommend to students.

**Loan Counseling**

Prior to loan disbursement, all student loan applicants will be advised of their rights and responsibilities with regard to loans (and other financial aid funds) including but not limited to repayment requirements, sample repayment schedules, repayment options, and default counseling.

Students have the right to:
- Cancel the loan(s).
- Obtain a copy of the Master Promissory Note; this is legal agreement to repay your loan under the terms stated.
- A notification of loan sale or transfer; your lender must notify you if your loan is sold or transferred to another organization. In the notification, you should have the new organization’s name, address, and contact information.
- Know the cost of the program chosen.
- Understand what criteria Pivot Point Academy uses to award student financial aid.
- Know the types of financial assistance that are available, including information on all federal, private, and institutional financial aid programs.
- Understand the criteria for meeting Satisfactory Academic Progress and maintaining financial aid eligibility.
- The current interest rate of any loan accepted and repayment terms for the loan.
- The total amount of student loans borrowed that will need to be repaid prior to attending.

Students are responsible for:
- Completing all financial aid forms accurately and on time.
- Providing additional documentation requested by Pivot Point Academy in order to complete verification or resolve discrepancies.
- Maintaining Satisfactory Academic Progress in attendance, theory and practical in order to remain eligible to receive financial aid.
- Complete exit counseling upon leaving Pivot Point Academy.
- Repaying the loan as agreed, even if the student did not complete his or her education, is unable to find employment or is dissatisfied with the education received.
- Repaying the loan even if a bill is not sent; failure to receive a bill does not relieve the student of the obligation to repay loans on schedule.
- Having a thorough understanding of all documents signed.

Students must notify their lender servicer if they:
- Change their name, address and/or other contact information.
- Drop below half-time enrollment.
- Transfer to a different school.
- Are unable to meet the agreed upon payment terms. The bank may be able to work with the borrower by setting up forbearance, which is a period of time when the borrower is allowed to postpone or temporarily reduce the amount of the loan payment due to financial hardship.
In addition to entrance counseling, all student loan recipients will also be required to complete exit counseling. The financial advisor will review the repayment requirements, options, and default consequences as well as discuss debt management strategies and other issues that will assist the borrower during repayment. Personal contact information will be updated at this time, which will be forwarded to the lender. Note: Students should schedule an individual or group appointment with financial services during the final phase of the program. Loan types and amounts may be impacted by the program duration and dependency status of the student. Additional loan information may be found at: http://www2.ed.gov/offices/OSFAP/DirectLoan/student.html.

**Loan Repayment Requirements**

All loans (Direct and PLUS programs) require repayment by the borrower according to the terms of the Master Promissory Note. Repayment options may include deferment and forbearance options. Borrowers should contact their lender as needed. There is no pre-payment penalty for Direct or PLUS loans. Students are encouraged to contact the Department of Education to set up electronic debiting when possible to assist with timely repayment. Additional repayment information may be found at: http://www2.ed.gov/offices/OSFAP/DirectLoan/inrepayment.html.

**Additional Financial Assistance Issues**

Pivot Point Academy participates in alternative funding options along with scholarships to qualifying students. For more eligibility details, application forms and deadlines, contact the Financial Services department during regular business hours.

**Continued Eligibility**

All students must remain eligible for aid at all times; this includes but is not limited to Satisfactory Academic Progress standards. Changes in the student’s status and other eligibility requirements will result in recalculation of the aid package, which may lead to a reduction or loss of awards. In the event the aid package is reduced or terminated, the student and/or all guarantors will be responsible for all financial obligations to the Academy. This responsibility is assumed by the student and his or her guarantors regardless of the reason for the reduction or loss of eligibility.

**Renewal Applications**

An academic year is defined as the period of time normally spent completing one year of academic work. If part of the second academic year is in the next award year, applicants may be eligible for additional aid for the new academic year. Students must file a new FASFA application for the corresponding award year. Eligibility requirements still apply.

**Award Year/Academic Year**

All financial aid is impacted by the definition of an Award Year and an Academic Year. An Award Year is defined by the Federal Government as July 1 of a year to June 30 of the following year.

An Academic Year is defined by the institution for each program offered. The academic year must be within guidelines established by the Federal Government.

<table>
<thead>
<tr>
<th>Course</th>
<th>AY #1</th>
<th>AY#2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cosmetology</td>
<td>26 weeks/900 hours</td>
<td>18 weeks/600 hours</td>
</tr>
<tr>
<td>Cosmetology</td>
<td>45 weeks/900 hours</td>
<td>30 weeks/600 hours</td>
</tr>
<tr>
<td>Esthetics</td>
<td>32 weeks/750 hours</td>
<td>N/A</td>
</tr>
<tr>
<td>Esthetics</td>
<td>38 weeks/750 hours</td>
<td>N/A</td>
</tr>
<tr>
<td>Teacher Training</td>
<td>33 weeks/900 hours</td>
<td>4 weeks/100 hours</td>
</tr>
<tr>
<td>Nails</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Financial aid awards are prorated according to the length of the program (see above proration) according to the number of hours and weeks the student will be in attendance during an academic year.

**Payment of Awards**

Most funds are disbursed according to payment periods or award periods. Loan disbursements are delayed for at least the first 30 days of attendance. Award amounts in most cases are divided into two payment periods and will only be disbursed after the payment period has begun and only if the student is deemed to be in satisfactory progress. In the case of second payment periods, awards will be disbursed only if the student has successfully completed the appropriate number of clock hours and weeks of instruction required for the payment period. Failure to successfully complete the proper number of clock hours and weeks of instruction by the required date of evaluation may delay the next payment.
To avoid delays in the payment of awards, students applying for financial assistance should make sure that all corresponding application materials, verification documents and/or other financial-aid-related items are provided to the financial aid office. Pivot Point is not responsible for the reduction or cancellation of aid due to a student’s failure to submit required application materials or a failure to maintain eligibility standards.

**Verification**

Some student financial aid applicants will be selected for a process called verification. Pivot Point verifies all applicants selected by the DOE CPS (Department of Education Central Processing System) through their random process as well as others as needed. It is the responsibility of all students chosen for verification to submit the required verification documentation. Should there be discrepancies in the information provided by the student or parent, the Financial Services Advisor will notify them that additional information may be required to resolve the conflict. Based on signed documentation provided by the student or parent, the Financial Services representative will submit any required corrections.

Pivot Point Academy does not award federal, Title IV aid, or permit the student to attend classes until the verification process is complete. Verification must also be complete (if selected) prior to the 2nd academic year (Cosmetology/Teacher Training) if applicable.

Students, who fail to comply with verification requirements, including submitting documentation within required timelines, will not have Federal Title IV funds disbursed and may have Federal Title IV funds cancelled.

Pivot Point Academy considers the student to be the responsible party for providing information and completing the verification process. Students can complete the verification process with the Financial Services representative. The representative will enter the corrections (if needed) into the Central Processing System and inform the students of any changes in eligibility.

On the rare occasion that a student is selected for verification after being awarded Title IV aid, the student will be subject to all rules and requirements of verification as those applicants who were selected before being awarded.

If the student’s federal Title IV aid eligibility changes as a result of corrections made through the verification process or by the student (online), the student will be responsible for any reduction to his or her Title IV aid. Pivot Point Academy will notify the student in writing of any changes to his or her Title IV aid within 5 business days of the date the institution received the corrected ISIR (Institutional Student Information Record).

Pivot Point Academy identifies the students selected for verification during the financial aid application process by viewing the FAFSA output document called the ISIR.

A review of the student’s financial aid application occurs after ISIR data is received and data entry of required information is completed. The verification activity will initially compare applicant data for accuracy and completeness and continue to resolve conflicting information. In this process Pivot Point Academy may require verification of the following but not limited to documentation:

- Household size
- Number in college
- Adjusted Gross Income (AGI)
- U.S. taxes paid
- Untaxed income
- Other untaxed income reported on tax return
- Wages

**Types of documents to submit if chosen for verification**

**Independent Students**

- Current year Verification Worksheet for Independent Students
- A copy of your most recent IRS Federal Tax Return Transcript, if applicable. You can obtain a transcript of your federal tax return by visiting [irs.gov](http://irs.gov).
- If you did not file a tax return but earned wages, submit your most recent W-2(s).
- If your spouse did not file a tax return but earned wages, submit his/her most recent W-2(s).
- If you were divorced or separated at the time the FAFSA was filed and filed a “joint tax return”, submit copies of your and your spouse’s W-2(s) and all schedules submitted with your federal tax return.
**Dependent Students**
- Current year Verification Worksheet for Dependent Students
- A copy of your most recent IRS Federal Tax Return Transcript, if applicable. You can obtain a transcript of your federal tax return by visiting [irs.gov](http://irs.gov).
- If you did not file a tax return but earned wages, submit your most recent W-2(s).
- A copy of your parent(s) most recent IRS Federal Tax Return Transcript, if applicable. You can obtain a transcript of your federal tax return by visiting [irs.gov](http://irs.gov).
- If your parent(s) did not file a tax return but earned wages, submit your most recent W-2(s).
- If your parent is remarried, please also include a copy of your step-parent’s most recent IRS Federal Tax Return Transcript (if they filed separate returns).
- If your parents are divorced or separated and filed a “joint tax return”, please submit copies of their W-2(s) and all schedules submitted with their IRS Tax Return Transcript.

*Additional information regarding verification may be found on our web site at [pivotpoint.edu](http://pivotpoint.edu).*

**Fraud**

It is illegal to falsify documents in effort to secure federal or state funds for educational or other purposes. Intentional misreporting or misrepresentation of information on application forms and/or other documents is a violation of the law, is considered a criminal offense and will subject all parties involved to penalties under the U.S. Criminal Code. Tampering with grades and/or clocking in/out of another student and/or other time clock misuse is considered a misrepresentation of information and therefore may be considered fraud. Disciplinary action up to and including termination will result. Pivot Point Academy will, in the case of fraud, suspected fraud or other criminal misconduct, make a referral to the U.S. Department of Education’s Office of the Inspector General.

**Refund Policy, Cancellation & Settlement Policy**

1. An applicant not accepted by the Academy shall be entitled to a refund of all monies paid. All such refunds will be made within 10 business days of denial.
2. **BUYER’S RIGHT TO CANCEL:** A student (or in the case that the student is under legal age 18, his or her parent or legal guardian) may cancel his or her enrollment and demand his or her money back in writing, by midnight on the 5th day after signing the enrollment agreement or contract. The cancellation date will be determined by the earlier of the postmark on the written notification, or the date said information is delivered to the Academy administrator in person. All monies collected by the Academy shall be refunded. This policy applies whether or not the student has actually started training. Refunds will be paid within 30 business days of cancellation. The Academy shall mail a written acknowledgement of student’s cancellation or written withdrawal to student within 15 calendar days of the date of notification. Written acknowledgement is not necessary if a refund has been mailed to the student within the 15 calendar days.
3. If a student cancels his or her enrollment after 5 days after signing the enrollment agreement or contract, but before the completion of the student’s first day of class attendance, he or she shall be entitled to a refund of all monies paid to the Academy less a registration or application fee of $100 USD.
4. For students who enroll in and begin classes, the following schedule of tuition adjust shall apply:

<table>
<thead>
<tr>
<th>Percentage of elapsed enrollment time at notice of cancellation compared to total time of course:</th>
<th>Percentage of tuition and other instructional charges which the Academy may retain:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Within 5 days after date of enrollment or if Academy cancels a course.</td>
<td>0%</td>
</tr>
<tr>
<td>After 5 days but prior to completion of the first day.</td>
<td>Application – registration fee (may not exceed $100) and the cost of books and materials.</td>
</tr>
<tr>
<td>After first day but prior to completion of 5% of course.</td>
<td>Application-registration fee (may not exceed $100), 10% of tuition or $300, whichever is less, and cost of books and materials.</td>
</tr>
<tr>
<td>5% - 9.9%</td>
<td>30% of tuition + withdraw/term. fee</td>
</tr>
<tr>
<td>10% - 14.9%</td>
<td>40% of tuition + withdraw/term. fee</td>
</tr>
<tr>
<td>15% - 24.9%</td>
<td>45% of tuition + withdraw/term. fee</td>
</tr>
<tr>
<td>25% - 49.9%</td>
<td>70% of tuition + withdraw/term. fee</td>
</tr>
<tr>
<td>50% and over</td>
<td>100% of tuition</td>
</tr>
</tbody>
</table>
5. Enrollment time is defined as the time elapsed between the actual start date and the date of the student's last day of physical attendance in the Academy. Any monies due the applicant or student shall be refunded within 30 days from any of the following situations, whichever occurs first: a) formal cancellation by the student as defined in item 2; b) formal termination by the Academy for any cause, which includes non-payment of any amount when due hereunder, failure of a student to attend class for 30 days without the Academy's consent; or c) failure to return from an approved leave of absence by the documented date of scheduled return or the date that the student notifies the institution that he or she will not be returning. The cost of books, equipment and supplies is not included in the tuition adjustment computation and such items will not be refunded.

6. In case of a major illness or other life-altering circumstance, the Academy may make a settlement, which is reasonable and fair to both.

7. Cost of books, equipment and supplies is non-refundable after issuance. However, the student will receive a credit for any non-disbursed portion of student equipment/kits.

8. If the course is cancelled subsequent to a student's enrollment, the Academy shall at its option:
   A. Provide a full refund of all monies paid; or
   B. Provide completion of the course

9. If the Academy is permanently closed and is no longer offering instruction after a student has enrolled, the student shall be entitled to a pro-rata refund of tuition.

10. Should a student withdraw or be terminated prior to graduation, an administrative fee, not to exceed $150 will be charged.

11. Refunds (unearned monies) will be made within 30 days of the date of cancellation, withdrawal, or termination distributing first to the appropriate Title IV program(s).

12. A student who owes a Title IV overpayment must repay the amount in full or make a satisfactory repayment arrangement with the Department of Education.

Note: The last date attended is the later of the last physical date in class on Academy property or at an academic-related function.

Treatment of Title IV Funds if the Student Withdraws
In addition to the Academy’s Refund Policy, Federal Law requires the institution to use specific formulas in order to determine how much of the financial aid (Pell and SEOG grants, Direct Loans and Parent Loans) that the student earned when he or she withdraws was scheduled to be disbursed for a student he or she is in fact entitled to. Simply stated, through a process called Return of Title IV, the Academy is required to recalculate a student’s federal aid eligibility if he or she fails to complete the program.

How it works: If a student withdraws or is dismissed from the Academy at or before completing 60% of a payment period, his or her aid will be reviewed. Under certain criteria the student may be subject to a reduction of his or her aid. If the student took a leave of absence, which does not meet certain criteria, he or she may also be subject to a reduction in financial aid based on the Return of Title IV calculation. If in the calculation, it is determined that the student has earned less than 100% of the funds he or she has already received, the student will be required to return the balance of those unearned funds.

Financial aid funds are subject to eligibility requirements. Failure in any way to meet those requirements may deem the student ineligible for some or all of his or her aid regardless of the outcome of the Return of Title IV calculation. The Return of Title IV Policy requirement is separate from the Academy’s Refund Policy. It is possible that a student could in fact owe the Academy based on the Academy’s Refund Policy while at the same time having a Return of Title IV funds.

Note: Returns (as applicable) are paid toward loan programs first in order to reduce the student’s loan debt.

Samples of Refunds based on the Academy’s Refund Policy and the Return of Title IV Policy are available upon request by contacting the Financial Aid office during regular business hours.

EDUCATION

Look at Hair, Skin and Nails in a Whole New Way
Hair, skin and nails are an artist’s media much like textile fibers or a paintbrush and canvas. These are the media students explore at Pivot Point Academy. One important aspect of any artistic medium is its ability to take on various textures and forms. Pivot Point’s Mindful Teaching® techniques, student evaluation system, and the use of quality
training aids allow students to discover the capacity for change and the full range of expression within the beauty industry.

Instructional Methods
All courses employ teaching methods that allow the student to discover how science and art come together. Programs are divided into phases/segments. Each phase/segment builds on the next in order to allow the student to develop his or her knowledge and skill in a manner and at a pace that reaches all learner styles. All courses use a blend of audio-visual presentations, interactive education through the use of Pivot Point’s online learning system, lectures, demonstrations, practical hands-on experiences, question-and-answer sessions, open discussion, as well as written and practical testing. All courses include theory and hands-on lessons.

Teacher Training Instructional Methods
Teacher Training instruction consists of classroom training in the science of teaching, teacher assistance/observation, demonstration techniques, supervised practice teaching, and examination and lesson plan preparation. Within the Teacher Training course, the trainees will learn from audio-visual presentations, interactive education through the use of Pivot Point’s online learning system, lectures, demonstrations, practical hands-on experience, and written and practical testing. Each phase includes a segment on Salon Success and Mindful Teaching® techniques, which is essential for a successful, professional teaching career.

EDUCATIONAL MATERIALS

Pivot Point Academy’s curriculum is a highly interactive system that allows students to move from simple to complex. Our modular training aid and conceptual tools offer students unique and creative methods of discovery. These tools help create a foundation for the student to be able to predict and to clearly visualize the desired outcome. This step-by-step process is one reason why Pivot Point graduates are so successful.

Textbooks/Online Learning
Pivot Point International, Inc. publishes many of the textbooks students receive during their course of study. These books are filled with step-by-step photographs and illustrations. Audio-visual technology through our online learning system corresponds directly to these textbooks, and is used within the classroom. Students may utilize our online learning system on devices with Internet capability at school as well as at home. This helps to ensure a consistent education. Textbooks along with our online learning system not only give a solid educational foundation but also create a reference library that can be used throughout one’s education and career.

In addition to issued educational texts, students have access to a wide variety of educational resource materials including industry journals, magazines, DVDs and other items.

Educational Tools and Equipment
As cosmetology students progress through each phase or segment of education, they will receive an extensive set of equipment that has been designed for optimum learning. Educational materials are generally dispatched in their entirety at the beginning of the Esthetics, Nail Technology and Teacher Training courses.

When taken care of properly, most tools will transition with the graduate as they progress into a future in the industry. Educational materials, once issued, are non-refundable.

Textbooks and/or other educational materials are fundamental to the learning process. All tools should be present and are required to be maintained in a clean and sanitary manner at all times. Pivot Point Academy is not responsible for lost, damaged or stolen materials.

Note: In the event that a phase/segment must be repeated the student will be responsible for the purchase of additional educational materials.

EDUCATIONAL AND ADMINISTRATIVE STAFF

Pivot Point Academy employs a highly trained and educated staff of individuals who are always willing to use their expertise to assist the student. A listing of our staff is included with the catalog addendum.
ATTENDANCE

All students are required to attend class regularly. The student is required to complete all course hours in accordance with state requirements and/or in accordance with the requirements of the Academy, whichever is higher. The student is expected to maintain a high rate of attendance in order to assure timely completion of his or her educational program. Failure to complete by the expected contract date will result in over-exit fees and/or may result in termination. Regular holidays, are built into the student contract as is a reasonable amount of personal time. This is to allow the average student ample time to complete his or her contracted program.

Class Hours
Pivot Point Academy is open 5 days a week Tuesday through Saturday. Typical class schedule is:

Full-Time Days: Tuesday – Saturday, 9:00 a.m.-4:45 p.m.

Clocking Procedure
Pivot Point Academy expects students to be punctual and prepared to begin class on time. The student is required to clock in and out in order to receive hours for the day. The student must be in uniform to clock in upon arrival and is expected to physically be in his or her classroom or student salon and spa assignment prior to its start time. After the student is dismissed by his or her educator at the end of the day, the student is required to clock out at the time clock. Students will not earn hours for periods in which they do not both clock in and out. Exceptions to this rule may occur at the discretion of Academy Management.

Lunches and Breaks
A student who attends class for at least 6 hours in a given day is permitted to take up to two 10-minute educational breaks (one in the morning and one in the afternoon). A 45-minute lunch break is also taken. Part-time classes do not take a lunch/dinner break, but take one 10-minute educational break. A break is taken approximately 2 hours after the start of the class session.

Time Clock Use for Breaks: Students are not required to clock out for educational breaks.
Time Clock Use for Lunch: The time clock will automatically subtract a 45-minute lunch period for all students who attend at least 6 hours in a given day.

If the student is late returning to class following a break or lunch period, he or she will not be admitted into class. The student will be required to clock out and leave for the remainder of the day, and the 45-minute adjustment will still apply.

Absenteeism
Any education missed due to absence is the responsibility of the student. In the event of extended absence, see the Leave of Absence policy. A student who is absent for 30 consecutive calendar days will be automatically terminated from the program.

Late Arrival (Tardy Policy)
Students are expected to be clocked in and physically in class/student salon and spa prior to the contracted class start time. A 30-minute grace period is allowed for unexpected travel delays. Students who arrive after the 30-minute grace period will not be admitted to class. Students arriving late are expected to enter class in a manner that allows for limited distraction or disruption. Students are advised that any time missed will affect their attendance percentage (SAP) and may cause over-exit fees. Note: Time missed due to a late arrival is deducted from the student’s personal time.

Pre-Approved Late Arrival
A student may formally request late admittance into class due to mitigating circumstances, such as medical appointment, court appearance or other verifiable appointment. The formal request should be submitted to the Academy Director in advance of the requested date and documentation is required prior to late entry to class. The Academy Director has the authority to grant or deny late entry; all decisions are final.

Students with a pre-approved late arrival are required to notify the Academy in order to clock in and will be expected to enter class in a manner that allows for limited distraction or disruption. Exceptions to this rule may occur at the discretion of Academy Management.

Early Departure
A student who leaves the Academy prior to regular dismissal time is considered to be an early departure. If a student must leave the Academy earlier than his or her scheduled dismissal time, he or she is asked to advise the educator in
advance of the departure and he or she must clock out in order to receive hours. Exceptions to this rule may occur at the discretion of the Academy Management.

**Make-Up Hours Policy**

A student who accrues clock hours outside of his or her regular schedule (contracted per the enrollment agreement) will be considered to be making up hours. Make-up hours may include, but are not limited to, student salon and spa work and/or other educational experiences. Make-up times and tasks assigned may vary. Make-up time is **not guaranteed**, as it may not always be available.

Available days/times to make up hours are designated by Academy Management and are scheduled solely based on the needs of the Academy. When make-up opportunities are available, first priority will typically be given to senior-level students.

A student making up hours is required to adhere to all Academy rules and regulations within this catalog/handbook. A student who does not attend his or her scheduled make-up hour assignment may be denied future make-up hour opportunities.

**Attendance Monitoring**

Attendance will be monitored at least monthly in order to determine unofficial withdrawals and in order to provide advising to students who may be progressing below the standards set forth by the Academy.

All absences other than those covered by an approved leave of absence, approved emergency appeal or official closure/holiday periods shall be recorded as such and shall be used in the determination of the student’s cumulative attendance average and satisfactory progress status. **Note:** Failure to meet attendance standards may also result in additional charges (over-exit fees) for periods beyond the enrollment agreement terms.

According to state requirements, students are required to complete all hours/credits as mandated for the program/course or as required by the institution, whichever is higher. There are no official excused absences; therefore, students who are absent must make up the hours missed. A student may surpass the required hours in order to complete other graduation requirements for the course as prescribed by the Academy.

**Clock-Hour Acceleration Warning**

Clock-Hour Acceleration is defined as exceeding the number of one’s scheduled hours, and possibly completing hours prior to completion of required curriculum. The State of Illinois monitors the pace in which a student would normally be able to complete a program.

Curriculum is designed for completion according to the pace allowed by the state. Attendance above 100% will impact a student’s amount of financial assistance. Students are encouraged to contact Financial Services to determine the impact.

All hours/credits must be completed prior to graduation. Acceleration of hours will result in a student completing hours prior to the completion of the curriculum. In this case the student will be required to continue to attend until his or her curriculum requirements are completed.

**GRADING AND EVALUATION PROCEDURES**

Throughout all courses students are evaluated by qualified instructional staff and guided to the highest level of their potential. Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described and/or assigned.

Written exams are graded on a point system that is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, which is outlined before each examination. Each passed criteria within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon total number of criteria covered. Practical exams are performed on practice mannequins, student-provided models, clients/guests of the Academy, and/or a combination of all of the above. **Note:** All students are required to pass all phases/segments in order to move to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student’s timing and efficiency against the standards in the beauty industry.
Grade Scale
The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. To graduate with honors, a student must achieve a 95% in both theory and in practical work. Scores of 80% to 100% are considered to be satisfactory (passing). A student must maintain a cumulative grade average of 80% or better at the time of official evaluation to be considered progressing in a satisfactory manner in the course.

Phase Requirements
In order to pass a phase/segment of the course, a student must complete all exams and assignments in said phase/segment as applicable to the course. The student must also achieve a minimum cumulative grade average in that phase/segment of at least 80% practical and 80% theory. Failure to pass a phase/segment of the course may result in termination from the course.

All exams and assignments are required to be completed by the end of the phase/segment in which the exam and assignments are scheduled, as applicable. Failure to make up an exam by the end of the phase/segment may result in termination due to failure to pass the phase/segment. In case of mitigating circumstances, a student may request an extension from Academy Management. Documentation is required and must be submitted with a request for extension typically within 48 hours of notification of failure.

Exam Make-Up
If a student is absent on the day of an exam (written or practical), he or she should work with the educator to schedule a make-up exam. Make-up exams should typically be completed within three scheduled school days of his or her return to class and during times established by his or her educator. In order to maintain the credibility of the exam, the Academy may use an alternate exam for a make-up attempt. If the student has provided documentation to Academy administration, which determines the absence to be considered “valid” due to mitigating circumstances, the make-up exam will be considered a first attempt (i.e., the same grading scale and criteria will be used as were used during the original exam sitting).

Should the student fail to provide valid documentation or should the absence be determined to be “invalid,” the student will be able to take the exam; however, a maximum score of 80% shall be recorded.

Make-up exams will count toward the student’s cumulative grade average and therefore will impact the student’s satisfactory progress determination. Failure to make up an exam in accordance with the make-up policy requirements will result in a recorded grade of 0%, which will be factored into the student’s grade average and will therefore impact the student’s satisfactory progress determination.

Exam Retake (Retesting)
Failed exams may be retaken within the same phase/segment of the course. If retaken, the maximum score shall be recorded as 80%. The retake score shall be used when determining the cumulative average and thus the student’s satisfactory progress status. The student will typically be permitted two exam retake attempts for each failed exam.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

The Satisfactory Academic Progress (SAP) policy applies to all students enrolled at the institution regardless of their program. 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 US Department of Education.

Evaluation Periods
Students are evaluated for Satisfactory Academic Progress as follows:

<table>
<thead>
<tr>
<th>Program</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cosmetology</td>
<td>450, 900, 1200, and 1500 clock hours (actual hours attended)</td>
</tr>
<tr>
<td>Esthetics</td>
<td>375, and 750 clock hours (actual hours attended)</td>
</tr>
<tr>
<td>Teacher's Training 1000 hours</td>
<td>450, 900, and 1000 clock hours (actual hours attended)</td>
</tr>
<tr>
<td>Teacher's Training 500 hours</td>
<td>250, and 500 clock hours (actual hours attended)</td>
</tr>
<tr>
<td>Nail Technology</td>
<td>175, and 350 clock hours (actual hours attended)</td>
</tr>
</tbody>
</table>

Transfer Students (if applicable) – Satisfactory Academic Progress will be evaluated in these cases at the midpoint of the contracted hours or the established evaluation periods, whichever comes first.
Evaluations will determine if the student has met the minimum requirements for Satisfactory Academic Progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

**Attendance Progress Evaluations**
Students are required to attend a minimum of 80% of the hours scheduled based on their attendance schedule in order to be considered making Satisfactory Academic Progress (SAP). Attendance evaluations are conducted at the end of each evaluation period to determine if the minimum requirements have been met. Attendance percentage is determined by dividing the total hours accrued by the total number hours scheduled at the end of the evaluation period. At the end of each evaluation period, the institution will determine if the student has maintained the cumulative minimum requirement of 80% since the beginning of the course, which will indicate that given the same attendance rate, the student will graduate within the maximum time frame allowed.

**Maximum Time Frame**
The Academy requires a student to progress through the program toward graduation within an established time frame. Based on the Academy’s requirement for 80% attendance, the maximum time frame during which students are to complete any course is 125% of the published course length. Pivot Point students are monitored and advised monthly regarding their attendance and academic achievements. If it becomes mathematically impossible for a student to complete the program within the maximum time frame, the student will be terminated from the program.

The maximum time frame allowed for students to complete each course is stated below:

<table>
<thead>
<tr>
<th>Course</th>
<th>Maximum Time Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course</td>
<td>Weeks</td>
</tr>
<tr>
<td>Cosmetology Full Time (35 hours/wk) – 1500 hours</td>
<td>54 weeks</td>
</tr>
<tr>
<td>Cosmetology Part Time (20 hours/wk) – 1500 hours</td>
<td>94 weeks</td>
</tr>
<tr>
<td>Esthetics Full Time (35 hours/wk) – 750 hours</td>
<td>27 weeks</td>
</tr>
<tr>
<td>Esthetics Part Time (24 hours/wk) – 750 hours</td>
<td>40 weeks</td>
</tr>
<tr>
<td>Teachers Training 1000 Full Time (28 hours/wk) – 1000 hours</td>
<td>45 weeks</td>
</tr>
<tr>
<td>Teachers Training 1000 Part Time (14 hours/wk) – 1000 hours</td>
<td>90 weeks</td>
</tr>
<tr>
<td>Teachers Training 500 Full Time (28 hours/wk) 500 hours</td>
<td>23 weeks</td>
</tr>
<tr>
<td>Teachers Training 500 Part Time (14 hours/wk) – 500</td>
<td>45 weeks</td>
</tr>
<tr>
<td>Nail Technology (35 hours/wk) – 350 hours</td>
<td>13 weeks</td>
</tr>
<tr>
<td>Nail Technology (20 hours/wk) – 350 hours</td>
<td>22 weeks</td>
</tr>
</tbody>
</table>

**Academic Progress Evaluations**
The qualitative element used to determine academic progress is based on theory and practical assignments. Academic learning is evaluated at the completion of each phase/segment of the course. Students must maintain a cumulative Grade Point Average (GPA) of 80% in order to be considered making Satisfactory Academic Progress (SAP). Academic Progress evaluations are conducted at the end of each evaluation period to determine if the minimum requirements have been met. Academic Progress is determined by an average (cumulative) of the student’s theory and practical grades. Numerical grades are considered according to the following scale:

<table>
<thead>
<tr>
<th>Numerical Grade</th>
<th>Academic Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% - 100%</td>
<td>Satisfactory</td>
</tr>
<tr>
<td>79% - and below</td>
<td>Unsatisfactory</td>
</tr>
</tbody>
</table>

**Determination of Satisfactory Progress Status**
Students that meet the minimum 80% requirement in academics and attendance at the evaluation point are considered to be making Satisfactory Academic Progress until the next scheduled evaluation. All students receive a hard copy of their Satisfactory Academic Progress Determination at the time of each evaluation. Students that fail to meet the minimum requirements for making Satisfactory Academic Progress may have an interruption of their Title IV Funding (Financial Aid), unless the student is on Warning or has successfully appealed and was granted Probation.

**Warning**
Students who do not meet the minimum Satisfactory Academic Progress standards during an official evaluation period shall be placed on warning. During Warning period a student is considered to be making satisfactory academic progress and continues to be eligible for financial aid (if applicable) during the warning period. The student will be advised in writing that they are in warning along with the actions that are required to attain Satisfactory Academic Progress by the next evaluation period.
If at the time of the next official evaluation period (end of warning period), the student has still not met both the academic and attendance requirements, he or she may be placed on probation or may be deemed ineligible to receive Title IV funds (Financial Aid).

**Probation**

Students who fail to meet the minimum Satisfactory Academic Progress after a warning period may be placed on Probation and considered to be making satisfactory academic progress during the probation period, providing the student appeals the decision and the appeal is successful. In addition, only students that have the ability to meet the Satisfactory Academic Progress requirements by the end of the next evaluation period may be placed on probation and also must adhere to an academic plan implemented by the institution. Students who are on probation and progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to achieve Satisfactory Academic Progress by the next evaluation. If at the end of the probation period, the student has NOT met both the attendance and academic requirements to achieve Satisfactory Academic Progress or by the academic plan implemented, he or she will be determined as not making Satisfactory Academic Progress and will be deemed ineligible to receive Title IV funds (Financial Aid).

**Re-Establishment of Satisfactory Academic Progress**

Students may re-establish satisfactory and Title IV funding (if applicable), by meeting the minimum attendance and academic requirements by the end of the Warning or Probationary period.

**Leave of Absence (LOA)/Withdrawals**

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same satisfactory academic progress status determined prior to the leave of absence.

Hours elapsed during the LOA will extend the student’s contract period and maximum time frame by the same number of days taken and will not be included in the attendance percentage calculation. Students who withdraw from their program prior to completion and wish to re-enroll, will return in the same satisfactory academic progress status as at the time of withdrawal.

**Course Incompletes, Repetitions and Non-Credit Remedial Courses**

The institution does not offer course incompletes or non-credit remedial courses; therefore, they have no impact on the institution’s satisfactory progress policy.

**Appeal Procedure**

If a student is determined to not be making Satisfactory Academic Progress, the student may appeal the determination. The institution will consider appeals for emergency situations (death of a relative, injury or illness to the student or any allowable mitigating circumstance) that severely impact attendance when a Leave of Absence is not an option or the best course of action. Note: A single court date or doctor’s appointment would not constitute an appeal. Documentation is required prior to or at the time of official evaluation.

The student must submit a written appeal to Academy Management describing why they failed to achieve Satisfactory Academic Progress standards, along with supporting documentation of the reasons why the determination should be reversed. In addition, the student must also include what has changed in their situation that will allow them to achieve Satisfactory Academic Progress by the end of the next evaluation period.

All requests are to be submitted to the Director of Student & Financial Services. Requests will then be forwarded to the Senior Director for review and a determination will be made to grant or deny the request. The student will then receive notification of the determination. All determinations are final. All documentation pertaining to the appeal will be retained in the student’s academic file.

If the student prevails upon the appeal, the Satisfactory Academic Progress determination will be reversed and the eligibility for Title IV Funds (Financial Aid) eligibility will be re-instated.

**SAP Related to External Transfers**

A student’s transfer hours will be counted as both attempted and completed hours for determining the maximum hours allowed toward maximum time frame. All transfer students, regardless of the amount of transfer credit, are required to maintain satisfactory progress in order to successfully move toward graduation. Maximum time frame shall be based on 125% of the transfer student's contracted hours.
LEAVE OF ABSENCE POLICY

A Leave of Absence (LOA) may be granted by the Academy; however typically, an LOA will not be granted to students during Phase 1 of their education. A Leave of Absence may be considered in subsequent phases based on availability at the Academy and when there is a reasonable expectation that the student will return. Academy Management must approve all requests for LOA. Failure to gain approval may result in unofficial withdrawal according to the Academy’s withdrawal and termination policies.

A maximum of two leaves may be approved during the duration of the student’s program and may not exceed a total of 180 calendar days per calendar year. An approved leave may occur for a period of no less than 14 calendar days and no greater than 180 calendar days. A student granted an LOA that meets the criteria is not considered to have withdrawn from the program, and no refund calculation is required at that time.

Students considering an LOA should seek advice from Academy Management to determine the impact of a leave prior to deciding on such.

Deadline for Filing a Request: Leaves should be requested in advance of the requested leave date. In emergency situations this may not be possible; therefore, the student is to contact the Academy Management within 2 business days of the start of the leave period. Academy Management may grant an LOA to a student who was not able to provide the request prior to the LOA due to unforeseen circumstances. The student is advised that they must provide the request in writing as soon as they are able, or upon the student’s return.

All requests for leave must be submitted in writing, include the reason for the need of the LOA, and include the student’s signature. This should also be accompanied by a Leave of Absence request form. (Faxed requests may be considered; however, by federal regulation emailed requests are not sufficient). Forms may be obtained during regular business hours by contacting Academy Management. Notice of the outcome of the request for leave will be made in writing within 5 business days of receipt.

Periods of absence within an approved LOA will not affect the Academy’s satisfactory progress policy (scheduled hours/absent hours will not be assessed for the period of the leave). Unofficial leaves, unapproved leaves and/or other temporary periods of non-attendance will be used when determining Satisfactory Academic Progress.

The student’s enrollment agreement (scheduled graduation) will be administratively adjusted upon conclusion of the leave, extending the student’s enrollment period based on the actual calendar days the student was on an approved leave. A student will not be assessed additional institutional charges as a result of an LOA.

Students are strongly encouraged to take their leave at the conclusion of a phase whenever feasible.

An LOA does not change the terms of a final/monthly payment agreement. To assure compliance with the payment agreement the student should continue to make regularly scheduled payments during the LOA. According to federal requirements federal student loans will not be disbursed during an LOA period.

A student who fails to return by the scheduled return date will be terminated the day following the expected return date. Note: Student loan recipients who fail to return from a LOA are advised that their withdrawal date will be calculated as of the student’s last date of attendance; therefore, the loan grace period (for repayment purposes) will begin as of the student’s last day of attendance. This will result in the expiration of all or part of the grace period and may require repayment to begin immediately. The Academy’s refund policy and the terms therein are not impacted by the LOA policy.

BEREAVEMENT

The Academy will grant three (3) days unscheduled/approved absence to a student who provides documentation to Academy management of the death of an immediate family member. For the purposes of this policy, an immediate family member is defined as one of the following individuals: Parent, spouse, child, sibling, or grandparent.
STUDENT SUPPORT SERVICES

Advising

Non-Academic/Non-Attendance Issues: The Academy staff will provide advising on general issues of a non-academic or non-attendance nature as needed or requested by the student. Students needing such services should see the Academy Management during regular business hours. Pivot Point does not employ a professional counselor nor does the Academy assert responsibility for professional counseling services.

Professional Referrals: In the event a student is having difficulty with regard to a personal issue, the Academy staff may provide referral information. Students needing assistance and referral should contact a Academy Management during regular business hours. Students are hereby advised that the Academy is required by its accreditation agency to maintain a record of professional referrals made. Such records are kept confidential and are maintained with the student’s rights to privacy in mind.

Substance Use and Abuse Issues: Pivot Point has a strict drug and alcohol policy that may be found in the student conduct section of this catalog. It is however, a part of the Academy’s philosophy to provide informational services and referrals to students and staff who may be struggling with related issues. The complete copy of the Academy’s policy on drug and alcohol abuse and prevention is available to students, prospective students, employees and prospective employees upon request by contacting Academy Management during regular business hours.

Attendance Advising: Pivot Point students are monitored and advised monthly regarding their attendance and academic achievements. The Academy will, at a minimum, officially evaluate a student’s satisfactory progress (SAP) at least once by the midpoint of the academic year or the midpoint of the program for programs that are less than an academic year. See the Satisfactory Academic Progress and Financial Services sections of this catalog for more information on official SAP reviews.

General Information and Conduct Issues: Students are expected to attend orientation prior to or on the first day of class. Orientation is intended to inform and advise students of their rights and responsibilities while attending Pivot Point Academy. Students are encouraged to keep this catalog for reference throughout their enrollment.

Academy staff will also provide verbal or written advisement regarding student conduct and/or violations of Academy policies and procedures as needed. Policies and procedures may be changed/modified as deemed appropriate by Academy Management.

Financial Assistance: Student Financial Assistance (SFA) information may be found in the Student Guide, which is produced by the U.S. Department of Education; in the financial services section of the catalog; and by contacting the Director of Student & Financial Services during regular business hours. Appointments are recommended. Student loan advising is also provided for students who request student loans. Such advising is called entrance and exit counseling. Students should see the Director of Student & Financial Services for assistance.

Graduation Requirements

Upon graduation, a Graduate Survey will be distributed. All students should complete the Graduate Survey, prior to filing for the state board exam. It is the student’s responsibility to ensure that all of his or her exams, curriculum, and other assignments are completed and to ensure that his or her financial obligations have been met prior to the completion of hours and exams. Failure to comply with payment agreement will deem the student in default and subject to all reasonable collection charges and/or attorney fees.

All student financial aid recipients are also required to complete exit counseling at studentloans.gov.

To graduate and receive a diploma from Pivot Point Academy, the following are required:

1. Complete a minimum of the documented hours for the contracted course of study as required by the State of Illinois and/or Pivot Point, whichever is higher.
2. Complete all examinations, both written and practical and complete all assignments as outlined in the course description.
3. Achieve a minimum cumulative average of 80% in practical and in theory.
4. Fulfill all financial obligations to the Academy as stipulated in the enrollment agreement (contract), payment schedules, addendums and/or as outlined by satisfactory payment agreement.
Career Placement Assistance
Although Pivot Point Academy provides placement assistance, career guidance and opportunity referrals, it is primarily an educational institution, not a job service, and therefore may not guarantee employment. However, the Academy attempts to assist students and graduates in job-seeking skills and interview assistance, including, but not limited to, guidance on professional expectations, including conduct and appearance.

Pivot Point is dedicated to the success of its students as professional designers, estheticians or nail technicians. Academy staff will provide assistance to current students and graduates seeking employment within the beauty industry. In addition, Pivot Point Academy provides advising opportunities, reciprocity and endorsement information from Academy Management during regular business hours. Students and graduates may contact the Academy Management directly or may visit pivotpoint.edu, where available career opportunities are posted regularly.

State Board Examination
In order to legally practice cosmetology, esthetics, nail technology or teach in those fields in Illinois, a person must complete and pass all portions of the Illinois state board examination and must be at least 16 years old. A separate fee is charged for state examination and licensing. Failure of the exam or subsequent exams (retakes) will result in additional fees. All licensing and testing fees are the responsibility of the person filing for the exam or license. Licensing and testing fees are not included in the tuition and fees of the Academy.

In order to file for the state board examination, students must satisfy the requirements of both Pivot Point (see Graduation Requirements) and the Illinois Department of Professional Regulation, idfpr.com. The Illinois Department of Professional Regulation requires the submission of all pertinent forms and payment of all monies prior to taking the state exam.

State Board Exam Application Assistance
After the student has completed all the graduation requirements, he or she will receive information regarding the State Board Exam Application process. Once, the student completes application and payment for the exam, he or she should contact the Director of Student & Financial Services to request a transcript, which is required to be presented to the state prior to testing.

All graduates are encouraged to file immediately upon graduation. A delay in filing may be costly to the graduate not only in increased fees but also in loss of time employed.

Failure of the State Board Exam
A student that takes his or her board exam and fails the exam on the first attempt may return to Pivot Point to attend a Mock State Board Workshop Review.

State Requirement: Failure to pass the state exam within 3 attempts will require a student to retake the educational program in part or in full. All costs associated with program retakes are the responsibility of the student.

Failure to Take the State Board Exam
A student who fails to take the state board exam may attend a Mock State Board Workshop Review. The workshop is complimentary for Pivot Point graduates and can be attended as many times as necessary. Information regarding workshop dates may be obtained from Academy Management during regular business hours.

Initial Licensure
In all cases persons must take and pass an examination authorized by the Department of Professional Regulation to determine their fitness to receive a license as a cosmetology, esthetics, nail technology, or teaching professional.

All examinees are required to provide proof that they have completed a minimum of 1,500 hours (cosmetology student), 750 hours (esthetics student) or 350 hours (nail technology student) in a course of instruction and proof that they have passed a final examination that tests the students’ theoretical and practical knowledge of the curriculum studied. The state requires a passing score of at least 75% or greater on both the theoretical and/or practical portions of the state board examination.

The Illinois Department of Professional Regulation requires the following for licensure as an instructor (cosmetology, esthetics or nail technology): Submission of all pertinent forms and payment of all monies. Examinees must be at least 18 years of age, have a high school diploma (or its equivalent), and a current license as a cosmetologist, esthetician or nail technician. Persons may take a 500-hour teacher training course at a licensed institution if they have had at least 2 years of practical experience as a professional licensee in the field within the 5 years preceding the examination. If the
person does not meet the 2-year within 5 years requirement, he or she will be required to take a 1000 hour (cosmetology), 750 hour (esthetics) or 625 hour (nail technology) teacher training course at a licensed institution.

**Licensure Notes**: Persons licensed as cosmetology educators may teach in esthetics or nail technology based on demonstrated skills in the area of practice.

**Licensing Note**: Some states prohibit persons from taking the licensure exam and/or practicing in the field if they have been convicted of a felony. Persons that have a prior conviction are encouraged to contact the state prior to enrollment to determine if his or her conviction prohibits their participation in the industry in any way.

### INTERNSHIPS

The Internship Program allows students to experience the salon and spa atmosphere first hand, to evaluate and to be evaluated by prospective employers and most important, to learn and understand the expectations of future employers. In turn, the salon and spas will have the opportunity to qualify potential employees and enhance the educational experience of tomorrow's industry leaders.

The student is responsible for taking the initiative to contact salons or spas to secure his or her own internship. A student may intern at any approved salon and spa, given that the establishment is licensed, and there is a licensed cosmetologist or esthetician willing to act as a mentor. Although there is no guarantee, many students become employed by the salon or spa after graduation.

**Qualifications for Interns**

In order to qualify for the internship program, a student must have a cumulative grade average of at least 90% (in theory and in practical) as well as cumulative attendance rate of at least 90%. Students must have completed a minimum of 1000 hours (cosmetology), 500 hours (esthetics) and 235 hours (nail technology). Cosmetology students may intern only on days scheduled to be in the student salon. Esthetics students may intern only when scheduled to be in the student spa. Nail technology students may only intern during student salon periods and only as scheduled by the Academy Director.

Qualified students may intern for up to 150 hours (cosmetology), up to 75 hours (esthetics) and up to 35 hours (nail technology).

Students may intern for up to 3 days per week. Students may not intern on classroom (theory) days.

A student may not intern and attend Academy classes on the same day, and may intern only during his or her regularly scheduled hours and/or at the discretion of Academy Management. Academy Management has final approval over the student’s internship schedule.

The student, the Academy, and the salon and spa must sign an internship agreement in order for the student to intern at said salon and spa.

Interning is a privilege offered by the Academy to its students and can be revoked at any time. Additional standards and/or testing may apply. See the Academy Management for additional information.

### OUTSIDE EDUCATIONAL OPPORTUNITIES

Pivot Point Academy encourages its students to participate in off-site educational events. These events may include competitions, outside training, and trade shows among other opportunities. At times the Academy staff may select events to attend as a group field trip on regular class days.

Although all industry experience enhances professional growth, it is not possible for Pivot Point Academy to access and approve all industry events. Students are still encouraged to attend if the event does not conflict with their Academy class schedule. Attendance at a non-approved event during a student’s regular class schedule shall result in absent time being assessed to the student.

Pivot Point Academy is not responsible for cancellations or alterations of off-site educational events. The cost associated with competition is the responsibility of the participant. See Academy Management for more information and specific criteria for competition participation.
Statement of Non-Association
At times flyers and/or other announcements may appear on bulletin boards and/or other public venues in and around the Academy for opportunities for students to participate in outside events or classes. The appearance of such notices or announcements does not in any way imply that Pivot Point Academy promotes or sanctions such an event or class. Pivot Point Academy shall not be responsible for the content, format or activities related to such events or classes.

ACADEMY CALENDAR
The Academy is closed for the following legal holidays: New Year’s Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. The holiday schedule is subject to change. Variations in the holiday schedule will be posted, announced in classes and/or general announcements at the Academy.

Additional dates may be observed as determined by Academy Management. Student enrollment agreements are written to accommodate regularly scheduled holidays and vacation/breaks that are scheduled during the student’s contracted enrollment period as well as a reasonable amount of personal time to assure student success.

Class start dates vary based on course and demand. Please refer to the enrollment timetable in the catalog addendum for specific start dates. Pivot Point reserves the right to change scheduled start dates and/or class schedule without prior notice. Schedules may vary.

ACADEMY CLOSURES
Emergency Closures
Pivot Point Academy is committed to the safety and security of students, staff, and visitors on its campus. In order to support that commitment, Pivot Point maintains a School Emergency and Crisis Response Plan. Pivot Point maintains this policy for the purpose of emergency mitigation/prevention, preparedness, response, and recovery procedures relevant to natural and human-caused disasters. This procedure has been developed with the cooperation of federal, state and local authorities. We commit the school's resources to ongoing training, exercises, and maintenance required to keep it current.

Pivot Point does not typically close for weather-related conditions. However, when there is a serious weather or other emergency that causes retail businesses and government offices to close, we may temporarily close the Academy. A recorded announcement will be placed on the Academy's call-in number:

Bloomingdale  847-985-5900

Closings can be found online at emergencyclosings.com. Closings can also be found on AM radio stations 720 and 780 along with television stations 2, 5, 7, 9 and CLTV.

A complete copy of the Pivot Point Student and Employee Emergency Handbook is available upon request and may be obtained by contacting Academy Management during regular business hours. Annual notice of this policy may also be found at pivotpoint.edu.

Note: Scheduled hours (absent hours) will not be assessed to students for official closures. Students will be unscheduled and will not be charged for over-exit fees for any hours that closure results in extending beyond expected contract end date. Students who choose not to attend on days when the Academy is officially open will be assessed scheduled hours (absent time).

Other Closures
The Academy will close periodically with notice for staff training and meeting purposes.

STUDENT BENEFITS
Students will receive a Pivot Point Student I.D. card. The I.D. card will enable a current student to purchase products at beauty supply houses, where normally only licensed professionals are permitted to shop. Students may also receive discounts on regularly priced retail products purchased from Pivot Point; see Academy Management for the current discount rate.
Internships may be available to students who meet the requirements outlined for their course.

International/domestic educational trips may be available during the student’s period of enrollment at an additional cost. A student who is in satisfactory progress and in good financial standing with Pivot Point will be eligible to participate following his or her first phase/segment of the course. Separate application is required and space is limited. See an Admissions Representative for specific requirements and associated costs.

**STUDENT RIGHTS AND RESPONSIBILITIES**

**Records Privacy, Access and Release of Information**

All student files are maintained in a secure location/office that is available to authorized personnel only and is locked when not occupied/in use. All students are guaranteed access to their academic and/or financial aid file by scheduling an appointment with the respective office personnel during regular business hours.

Release of educational information is limited to authorized persons only unless such a release is with the written consent of the student or parent of a dependent student. Requests for such release are to be submitted to the Director of Student & Financial Services during regular business hours and must specifically state to whom and what records/information is to be released and for what purpose. Conditions, variations and/or exceptions of these requirements are listed below.

1. All students and/or parents of dependent students have certain rights under The Family Educational Rights and Privacy Act of 1974 (FERPA). Those rights include a right to review a student’s educational records; to request amendment to a student’s educational records; to request a hearing if an amendment is not granted; to consent or withhold the disclosure of personally identifiable information; and to file a complaint with the U.S. Department of Education regarding the failure of an institution to comply with FERPA.

Students and prospective students may obtain additional information or request a review of records by contacting Academy Management during regular business hours. Annual notice of this policy may be found in the Academy catalog and/or in other publications or notices.

2. A student or parent (of a dependent student) must make a written request to review educational records. The notice should include a description of the specific records requested for review. There is no fee for reviewing records. However, if copies are requested, a $25.00 administrative fee may be charged.

3. Records will be made available during regular business hours and on an appointment basis. Pivot Point will attempt to schedule such a review within 5 business days of the request receipt. Under the law the review must take place within 45 days. The review of all records will be supervised by an appropriate Academy official who may assist in the interpretation of the records.

4. No personally identifiable information will be released to a third party without the written consent of the student or guardian unless it is:
   A. To Academy officials (including, but not limited to, educators) who have educational interest in the information.
   B. To officials of another school/academy where the student seeks or intends to enroll.
   C. To representatives of a state or federal governing agency, a company, servicer, or agency contracted by the Academy, which has a specific business purpose in utilizing the information/data in effort to carry out the duties of their office and/or as required under the law/regulation or on behalf the Academy.
   D. To financial aid representatives and/or servicers contracted by the Academy as necessary to determine student(s) eligibility for aid, the amount of aid, conditions for the aid, and/or to enforce the terms and conditions of the aid.
   E. To state officials if required by state statute.
   F. To an authorized representative of the Department of Education. This includes employees of the Department as well as organizations or firms under contract to conduct studies for educational agencies or institutions in order to develop, validate, or administer student aid programs or improve instruction. No personally identifiable information will be released except to representatives of the organization, and the information provided to the organization will be destroyed when no longer needed for the study.
   G. To the Academy’s accrediting agency to carry out accrediting functions and/or duties.
   H. To parents of a dependent student.
   I. To comply with a judicial order, subpoena or ex parte order.
   J. To meet needs in the case of an immediate threat to the health and safety of students or other individuals as authorized under the authority and rights of the Campus Security/Clery Act.

5. The disclosure of information will be recorded in the file and will include parties receiving information and the legitimate interests of the parties for inspection of the records.
6. Pivot Point does not produce a student directory.

Record Retention and Transcripts
Record retention for former students (withdrawals or graduates) is maintained according to state and federal requirements. Former students requesting access to records and/or who need an academic transcript should contact the registrar/records department during regular business hours. Record retrieval takes some time; an advanced request is highly recommended. Note: The required record retention time frame is limited for students who did not complete their program of study.

Each graduate is entitled to receive one free academic transcript upon completion of all graduation requirements. Diplomas are issued only once and only to graduates. Duplicate diplomas are not available.

Note: Transcripts are released only to former students who did not complete the program/course if the student has satisfied all charges/fees due to Pivot Point Academy. Requests for transcripts under this policy may be made on the appropriate request form by contacting the Academy’s Student Services office.

Students are highly encouraged to make a personal photocopy of all important educational documents at the time of receipt. This would include, but is not limited to, diplomas, transcripts and state board examination and licensure information.

STUDENT CONDUCT, STANDARDS, RULES AND REGULATIONS

Attendees of Pivot Point Academy are preparing for a career in the professional beauty industry. Certain professional standards are to be adhered to at all times. In addition to the basic standards of professionalism, the Academy must maintain policies that are necessary for the efficient operation of the Academy and for the benefit and safety of students and staff. Therefore, inappropriate behavior and/or negative conduct that interferes with operations, discredits the Academy, and/or is offensive or harmful to customers, students, or staff will not be tolerated and may be grounds for suspension or termination from the Academy.

Rules and regulations are subject to change without notice as deemed appropriate or as guided by the above goals, changes in company standards and/or in order to comply with laws, rules and/or regulations of any outside governing body.

Crime Prevention and Statistics
Pivot Point strives to provide a safe educational environment. In accordance with federal requirements the Academy reports and maintains statistical information for at least the three preceding years with regard to crimes, which may have occurred on campus and/or on property used and as related to the educational mission of the Academy. Those statistics are made available to all prospective students and enrolled students in the admissions office. A complete copy of the annual Campus Crime and Statistics Report is available by contacting Academy Management during regular business hours. Annual notice of this policy may be found in the Academy’s catalog addendum and/or in other publications or notices.

Copyright Infringement
Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. The unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject students to civil and criminal penalties. Willful copyright infringement can also result in criminal penalties, including imprisonment and fines. For more information, please see the website of the U.S. Copyright Office at copyright.gov, especially their FAQ's at www.copyright.gov/help/faq. Pivot Point Academy policy prohibits unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing. Students who violate this policy are subject to disciplinary action up to and including termination.

Dress Code/Uniform Standards
All students are expected to dress and groom themselves in a manner commensurate with the highest standards of the professional beauty industry. This standard should be maintained during class time and on the salon and spa floor, as well as during approved off-site educational events.
Proper personal hygiene should always be maintained. Makeup (eyes, lips and cheeks) is strongly recommended; styled hair is expected. All students are required to wear socks or stockings and shoes with an enclosed toe and enclosed heel with a heel height of no more than 2 inches. Bare midriffs, and/or head coverings of any kind are not permitted; nor are clothing items bearing logos, phrases, words or lewd and/or offensive symbols permitted.

Phase 1 students are required to wear a Pivot Point-issued uniform shirt. Pants should be black in color. Denim is acceptable, provided that the color is black and not “washed out” appearing gray. Students may wear the Pivot Point issued track jacket, or a solid black sweater or blazer during Phase 1.

Cosmetology students in Phase 2 and beyond may wear beauty-industry-appropriate professional dress in solid black at the discretion of Academy Management; alternately, students are required to wear a Pivot Point-issued uniform shirt and black pants.

Esthetics students in Phase 2 and beyond may wear beauty-industry-appropriate professional dress with white tops and black bottoms at the discretion of Academy Management; alternately, students are required to wear a Pivot Point-issued uniform shirt and black pants.

All students are required to wear the Pivot Point designated name tag at all times.

Educators and Administration have the discretion to determine what is appropriate and may ask students to remedy their appearance and/or may send students home for the day when it is determined that attire is inappropriate.

Students who have a specific medical or religious need to alter the dress code must seek approval and documentation from the Academy’s Accommodation Coordinator. For additional information and to request referral to the Accommodation Coordinator, students should see an Admissions Representative.

Drug and Alcohol Use/Abuse
Pivot Point Academy’s policy requires the maintenance of a drug and alcohol-free educational/workplace environment. The unlawful possession, use, sale, distribution, or manufacture of controlled substances or alcohol is prohibited at or on the properties related to Academy operations or as part of Academy activities. Students are required to abide by the Drug-Free Workplace and Drug-Free Schools and Communities acts. A complete copy of the Pivot Point Drug and Alcohol Abuse and Prevention Handbook is available upon request and may be obtained by contacting the Academy Director or Student Services Advisor during regular business hours. Annual notice of this policy may also be found at pivotpoint.edu.

Sexual Harassment & Sexual Violence Prohibition
Pivot Point maintains that all employees, students, and guests have a right to work and fully participate in an environment free of discrimination, which encompasses freedom from sexual harassment and sexual violence. Therefore, Pivot Point prohibits sexual harassment in any form, by or against employees, students, and guests of the Academy.

Sexual harassment is defined as unwelcome conduct of a sexual nature. It includes unwelcome sexual advances, requests for sexual favors, and other verbal, nonverbal, or physical conduct of a sexual nature. Sexual violence refers to physical sexual acts perpetrated against a person’s will or where a person is incapable of giving consent due his or her use of drugs or alcohol or a disability. Sexual violence is a form of sexual harassment and is prohibited by Pivot Point Academy rules as well as U.S. Department of Education Title IX regulations. Pivot Point Academy and Title IX also prohibit gender-based harassment, which may include acts of verbal, nonverbal, or physical aggression, intimidation, or hostility based on sex or sex-stereotyping even if those acts do not involve conduct of a sexual nature.

Any employee or student who violates this policy will be subject to discipline up to and including termination from the Academy and its programs. Any guest who violates this policy will be counseled and may be required to leave the Academy’s premises. Any person who was subjected to harassment will be apprised of his or her rights under this policy.

A partial list of conduct which may constitute sexual harassment includes:

- Unwelcomed sexual advances, propositions, or comments
- Sexual flirtation
- Discussing sexual activities
- Commenting about an individual’s body or physical appearance
- Displaying sexually suggestive pictures, cartoons or drawings
• Using unseemly gestures
• Using offensive language or telling sexually explicit jokes
• Sexting or sexual cyber bullying
• Unnecessary touching
• Retaliation against a student, employee or guest for resisting or reporting sexual harassment
• Peeping
• Threats
• Rape, sexual assault or sexual coercion
• Unwanted physical contact

Sexual harassment is prohibited regardless of whether it occurs verbally, nonverbally, via social media outlet, text message or email.

**Sexual Harassment Grievance Procedure**
Any employee or student who believes he or she has experienced sexual harassment, or has witnessed sexual harassment by any employee or prospective employee, student or prospective student, or guest should bring the matter to the immediate attention of the Director of Student & Financial Services who is the designated Title IX coordinator. If the complainant feels comfortable in confronting the harasser, the complainant should also inform the harasser that the harasser's attention is offensive to them. Pivot Point Academy advises the complainant of his or her right to file a criminal report in instances of alleged sexual violence. Pivot Point will not tolerate violations of this policy and strongly encourages victims of sexual harassment to report such harassment as soon as it occurs.

**Duty to Warn**
In order to provide a safe environment, students have a duty to warn Pivot Point staff of any violations of company policies, Academy rules and regulations, laws and/or to advise staff of any threat to the occupants of the academies and/or company-owned properties. Timely warnings in a case of imminent danger will not constitute a violation of FERPA as allowed under the Campus Security/Crime Act.

**Educational Environment Needs**
Pivot Point Academy is an institution of higher education and cultivates an environment that is conducive to learning. Disruptive conversation, excessive noise and other disturbances that may hinder the learning process will not be allowed. Abusive language and conversational topics that may be deemed by another as offensive may not be expressed. This would include topics of a sexual, religious, ethnic and/or racial nature.

**Educational Honesty**
Cheating or allowing cheating is not acceptable at any time, nor is theft of Pivot Point test data or materials related to the preservation of academic quality and/or integrity. Alteration of academic records or data will not be tolerated and will be subject to disciplinary action including and up to termination.

**Food and Drink**
Due to health and safety standards and in order to prevent damage to personal or Academy property and to facilitate an environment conducive to learning, eating is prohibited in classrooms during periods of educational instruction (class time) and in the salon and spa. Beverages are permitted at the discretion of Academy Management.

**Guest Service/Student Salon Requirements**
As a part of the learning process, students are required to participate in a variety of student salon and spa/guest services. Failure to perform or refusal of assigned services and/or failure to participate in assigned learning experiences will result in disciplinary action including and up to termination.

*Model Requirements:* Students are required, as part of their professional development, to bring a designated number of models into the school for various aspects of the educational process.

**Health and Welfare of Others**
All students are expected to conduct themselves in a manner that will limit the potential for harm, damage or injury of another and/or to property. Gross negligence, abuse, or endangering the health and welfare of another is prohibited. This would include but is not limited to the use of verbal or written (including electronic/Internet) threats, intimidation, coercion, verbal or nonverbal abuse or harassment, discriminatory behavior, inappropriate physical conduct, contact or behavior and/or other behavior deemed inappropriate by Academy Management. Students participating or displaying these behaviors or actions are subject to disciplinary action up to and including termination and subsequent legal action.
Incident/Accident Reports
In situations where damage and/or an injury occurs on Academy property staff may document the occurrence on an incident report. Students who are involved in the occurrence and/or who may have witnessed the occurrence may also be asked to issue documentation on an incident report. Incident report forms may be obtained by contacting the Academy Management during regular business hours.

Acceptable Use Policy for BYOD (Bring Your Own Device)
As new technologies continue to change the world in which we live, they also provide many new and positive educational benefits for classroom instruction. Therefore, Pivot Point Academies have decided to implement Bring Your Own Device (BYOD). In this initiative, students are encouraged to bring their own technology devices to school to assist their learning experiences. This document is an agreement that we will adhere to as we establish this new program within our school.

Definition of “Device”
For purposes of BYOD, “Device” means a privately owned wireless and/or portable electronic handheld piece of equipment that includes, but is not limited to, existing and emerging mobile communication systems and smart technologies, portable Internet devices, handheld entertainment systems or portable information technology systems that can be used for word processing, wireless Internet access, image and sound capture/recording, and information transmitting/receiving/storing. (Tablets, laptops, smartphones)

Security and Damages
Responsibility to keep the device secure rests with the individual owner. The school is not liable for any device stolen or damaged on campus. It is recommended that skins (decals) and other custom touches are used to physically identify your device from others. Additionally, protective cases for technology are encouraged.

BYOD Student Agreement
The use of technology to provide educational material is not a necessity but a privilege. A student does not have the right to use his or her tablet, laptop, mobile phone or other electronic device in non-educational initiatives. When abused, privileges will be taken away. When respected, they will benefit the learning environment as a whole.

• The student takes full responsibility for his or her technological device; the school is not responsible for the security, loss, or damage of student-owned technology.
• The technology must be in silent mode while on school campuses.
• The technology may not be used to cheat on assignments or tests, or for non-instructional purposes.
• The student accesses only files on the computer or Internet sites which are relevant to the classroom curriculum.
• The student complies with a teacher’s request to shut down the device or close the screen.
• The student acknowledges that the school's network filters will be applied to one's connection to the Internet and will not attempt to bypass them.
• The student understands that providing or infecting the network with a virus, Trojan horse, or program designed to damage, alter, destroy, or provide access to unauthorized data or information is in violation of policy and will result in disciplinary actions.
• The student realizes that processing or accessing information on school property related to “hacking,” altering, or bypassing network security policies is in violation of policy and will result in disciplinary actions.
• The school has the right to collect and examine any device that is suspected of causing problems or was the source of an attack or virus infection.
• The student realizes that printing from personal technology devices will not be possible at school.
• Social media such as Twitter, Facebook, Pinterest, Instagram, etc. should be used for educational purposes only.

Educators have discretion over classroom use of devices and are allowed to confiscate a device if a student is using it improperly. The use of mobile phones, pagers, blackberries, PDAs, iPods, and other communication or electronic devices is limited to break times and will only be allowed in the student lounge or outside the Academy.
Record Keeping
In an effort to protect fellow students, staff, and Pivot Point salon and spa guests, all students are required to conduct proper client consultations, and are expected to document services rendered on client cards and/or other available record systems. Hold Harmless Client Release Forms are required for all clients, models and/or other persons receiving services of any kind at the Academy.

Sanitation
Students are responsible for the cleanliness and sanitation of their tools and equipment throughout the day. All students are required to participate in general sanitation and patron protection before, during, and following each service. At the end of the class/day all students are required to participate in the general sanitation of the Academy/classroom. General sanitation is instituted throughout the entirety of the program in order to facilitate the learning of general health and safety requirements mandated by the state and/or as mandated by Pivot Point Academy.

Search Procedure
In an effort to protect the students, guests, and/or staff and faculty of the Academy, Pivot Point Academy reserves the right to perform routine inspection of student property while on Academy property.

In general, personal property on Academy premises in student lockers, bags and/or locked drawers is considered the student’s private domain. However, when there is reasonable cause to believe that the student is violating local, state, or federal regulations or laws, Pivot Point reserves the right to inspect student property.

Solicitation
No outside solicitation is permitted without approval from Academy Management.

Smoking Policy
Smoking (as well as the use of e-cigarettes) is permitted only in designated areas outside the Academy. These areas must be kept free of smoking-related debris at all times.

Theft and Misuse of Property
Pivot Point is not responsible for lost, damaged or stolen property. Students have access to a locker and should be careful to keep all valuables locked up when not in use.

Theft of, destruction or misuse of another’s property will subject the student to disciplinary action up to and including termination. Destruction of or defacing Academy property will result in disciplinary action including charges for the full replacement cost of the item(s) in addition and up to termination.

Equipment or supplies that are not returned by students shall be the financial responsibility of the student who last checked the item(s) out and full replacement is expected.

Time Clock Use
A student who neglects to clock in/out will not receive hours for that period of time. Students are prohibited from clocking in or out for another student. Clocking in and subsequently leaving the building and/or failing to attend a required class/salon and spa session is considered an inappropriate use of a time clock and may also be considered fraud. Inappropriate time clock use will be a violation of the Academy’s conduct policy. All parties involved will be subject to disciplinary action including and up to termination.

Trade Name
Pivot Point is a registered trademark. The use of the name, logo or other representation of Pivot Point Academy or Pivot Point International, Inc. is strictly prohibited without written authorization. Pivot Point Academy and/or Pivot Point International, Inc. will enforce its intellectual property rights to the fullest extent of the law.

Weapons
The use or possession of any item(s) that is, or bears resemblance to a weapon, firearm or explosive, is prohibited and will result in immediate termination. This policy applies to all persons on Academy property or at Academy-sponsored events and activities (including off-site educational events/field trips).

Any person threatening (verbally or otherwise) the use of a weapon against any person related to the Academy is subject to disciplinary action up to and including expulsion from the program. Violators of this policy are also subject to prosecution under the law.
Any person with knowledge of weapons on Academy property shall inform an appropriate authority immediately. See the duty to warn policy.

Other Conduct-Related Issues
Academy management reserves the right to amend or establish additional policies in order to maintain and facilitate an educational environment and/or to meet the goals and mission of the Academy and its programs. Students are required to maintain compliance with all conduct standards, rules and regulations as stated in a catalog, memorandum(s), and other notice(s) currently in existence and/or as adopted during their enrollment period.

Penalty for Violation of Rules
Students who violate the rules and/or policies of Pivot Point are subject to disciplinary action including and up to termination. Specific sanctions will be determined by Academy management on a case-by-case basis.

Disciplinary action consists of warnings, suspension and/or termination. Warnings may consist of verbal and/or written warnings. Repeat violations of the same policy will result in a loss of student benefits and may lead to suspension (temporary involuntary absence) and/or termination (expulsion). In the case of a rules violation of a serious nature, Academy management has the right to terminate enrollment without first issuing a warning or suspension.

CHANGE OF STATUS

Withdrawal Policy
Any student wishing to voluntarily withdraw from the Academy must do so by scheduling an appointment with the Director of Student & Financial Services during regular business hours. Such requests for withdrawal must also be made in writing. When the student is under the age of 18, the notice of withdrawal must be signed by the parent/guardian. The student’s date of withdrawal will be recorded based on the date of the notice to withdraw or his or her last date of attendance, whichever is later.

Reiscission of Notice to Withdraw – In the event that the student wishes to continue the program following the submission of a withdrawal notice, the student may rescind his or her intent to withdraw by providing written notice. The notice to rescind the withdrawal notice must be submitted within 29 days of the student’s last date attended in order to allow the student to resume class prior to the 30th day of absence, which would otherwise require the Academy to withdraw the student according to the withdrawal policy. Periods of absence resulting from a student’s change of notice to withdraw will impact the student’s cumulative attendance average and will impact the student’s SAP status.

Unofficial Withdrawals
Students who do not officially withdraw will be subject to termination for failure to attend when absent for 30 consecutive calendar days. This policy does not apply to students who are on an approved leave of absence.

Termination/Expulsion Policy
Pivot Point reserves the right to terminate a student’s enrollment. The reasons for dismissal may include, but are not limited to, the following situations/behaviors:

- 30 consecutive days of absence
- Failure to meet satisfactory progress standards and/or requirements and standards outlined by the Academy
- Failure to return from a leave of absence on or prior to the scheduled return date
- Failure to successfully progress through the program according to the standards set forth in the maximum time frame policy
- Violation(s) of the law or unlawful acts while on Academy property and/or at Academy-sponsored events or violations of the Academy’s rules and regulations including, but not limited to, those listed in the conduct section of this catalog
- Failure to make payment according to enrollment agreement, addendum(s), payment agreement, and/or other financial agreements with Pivot Point Academy
- Other violations of rules and/or regulations of the Academy or as deemed necessary and for the good of the Academy or as otherwise deemed appropriate by Academy Management

Termination and Withdrawal Fees
All persons, regardless of the reason for separation (withdrawal or termination) may be assessed an administrative Withdrawal/Termination fee of $150 USD as described in the enrollment agreement.
Any student owing a balance to the Academy as a result of withdrawal or termination must make satisfactory repayment arrangements by contacting Student & Financial Services during regular business hours. Pivot Point has the right to collect late fees and penalties on unpaid balances. If third party collections are deemed necessary to ensure collection of the debt, additional charges will be the responsibility of the student or guarantor of the enrollment agreement.

COMPLAINT/GRIEVANCE POLICY

Pivot Point strives to meet the needs of its students as well as to create an environment that is educational, professional and student-centered. However, when dealing with a large and diverse student population, it is not always feasible to assure agreement of all parties or to meet every specific need desired. It is recommended that in the event of a complaint or grievance, the student first take the issue directly to the person(s) involved with the situation for a personal resolution to the issue.

If this method does not produce the desired result, the student should contact his or her educator for assistance. If the educator is unable to resolve the complaint/grievance the student may submit a formal/written complaint to Academy Management. If further action is still necessary the complainant may submit a formal complaint to the appeals committee by submitting a letter to the Director of Student & Financial Services. Formal complaints/grievances must include all information the complainant wishes to have considered including, but not limited to, a description of the complaint and a description of the actions taken by the parties involved to resolve the complaint. All formal complaints will be taken under advisement within 14 business days of receipt.

Pivot Point will do its utmost to reach a positive conclusion to any and all complaints over which it has control. All students have the right to make complaints with the state of Illinois and/or the Academy's accrediting body. However, it is requested that all students afford the Academy the opportunity to hear and act on any complaint prior to that action. A separate copy of this policy is available upon request. See Academy Management during regular business hours. Annual notice of this policy may be found in the Academy's catalog and/or in other publications or notices. Note: A complaint/grievance involving outside agencies may not reach determination within the guidelines above.

DISCLOSURES

Disclosure information for the following areas is located in the catalog addendum on Pivot Point Academy’s website at pivotpoint.edu:

- Campus Crime and Safety/Reporting of Crime Information
- Retention Rates for first-time, full-time undergraduate students
- Completion Rate and breakdown of first-time, full-time students who completed their program within 150% of normal time frame
- Completion, Placement, and Licensure Rates for the current annual reporting period
- Median Loan Debt
- On-Time Completion Rate for current reporting period
- Cosmetology Program Disclosures
- Esthetics Program Disclosures
- Teacher Training Disclosures
- Cost of Attendance Budgets
- Educational Investment Information

Vaccinations
Pivot Point Academy does not require vaccinations.

Voter Registration
Illinois voter registration information is available online at http://www.elections.il.gov/votinginformation/register.aspx.

CATALOG ADDENDUM

The catalog addendum is found on Pivot Point Academy’s website at pivotpoint.edu. All information contained therein supersedes information provided in this publication.