

School Catalog

Volume 13.1
Effective May 26, 2023



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◆ Barber Stylist ◆ Restricted Barber ◆ Nail Technology

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GENERAL INFORMATION

AN INVITATION TO OPPORTUNITY

A quality technician in the beauty industry is always in demand - financial security can be yours in good times or bad. The beauty profession is big business. Every working day at least 3,000,000 women and men attend their favorite beauty salon, barber shop or spa. They spend millions of dollars a year on beauty services. Top rewards go to those men and women who acquire the cutting & styling techniques, skin care and manicuring skills through the education provided at our school. The school is designed to help you better your position in the future. If you love working with people and are willing to devote the time and energy necessary for success, then this is the field for you!

HISTORY

Ruben's Five Star Academy was founded in 2016 by a group of experienced cosmetology and barber educators to provide training and education for individuals interested in a career in the beauty industry.

MISSION STATEMENT - PURPOSE

Our mission is to provide quality accessible education to students in pursue of a technical career.

VISION

Our vision is to be recognized as an institution that prepares highly qualified students for immediate employment in technical occupations.

CAREER OPPORTUNITIES

The licensed professional may choose from a variety of jobs within the Cosmetology/related field(s). The following vocations are options that may be considered upon graduation.

BARBER STYLIST: Professional Stylist, Salon Owner or Manager, Product Representative, Platform Artist, Retail Specialist, State Board Member/Examiner

NAIL TECHNOLOGY: Nail Technician, Spa Professional, Nail Art Specialist, Product Representative, Retail Specialist, Salon Owner or Manager, State Board Member/Examiner

RESTRICTED BARBER: Professional Men's Stylist , Barbershop Owner or Manger, State Board Member/ Examiner, Retail Specialist, Platform Artist

Training is the important first step to an enjoyable, successful career in one of the above areas. If you like to work with people, and have an aptitude for the field, an education in the professional beauty industry can be a pathway to a secure income and a solid future.

JOB DEMAND / RELATED FIELDS

The U.S. Department of Labor provides current (2018) job information at <http://www.careerinfonet.org>. This website includes information by job position to include state & national wages, occupation profiles/descriptions, state & national trends, knowledge, skills, and abilities needed for each position. As reported by the US Dept. of Labor, state & national median wages for cosmetology related positions are as follows:

Job Position / SOC Code	Florida Employment	National Employment
Barbers	43,750	683,800
Manicurists / Pedicurists	4,410	156,300

ADDITIONAL DISCLOSURE INFORMATION

Further information on potential employment for graduates can be found at www.careeronestop.org.
Tuition information for the programs listed above is located on page 6 of this catalog.

ESSENTIAL CAREER CONSIDERATIONS / REQUIREMENTS

Applicants interested in pursuing a career in cosmetology or a related field should consider all aspects of such a decision. Persons who want to become a professional in the beauty industry must:

1. Have finger dexterity and a sense of form and artistry.
2. Enjoy dealing with the public and be able to follow client directions.
3. Keep abreast of the latest fashions and beauty techniques.
4. Work long hours while building a personal clientele to make the desired income.
5. Make a strong commitment to the educational process and finish school.
6. Learn business skills applicable to the desired position.

In addition, prospective students should be aware that:

1. The work of a licensed professional in the barber/beauty industry can be arduous and physically demanding because of long hours standing with hands at shoulder level, bending to work on all areas of the client's head, bending to complete shampooing or other wet services, etc. Estheticians will spend a significant amount of time standing to complete facial services and body treatments, waxing, or makeup services. Nail technicians will

spend long hours sitting at a nail technician's station. Instructors will spend long hours standing while teaching and walking to monitor their classrooms/clinic areas.

2. A personal investment may be required for advertising and promotions such as printing business cards or cooperative advertising.
3. There will be exposed to various chemicals and fumes which may cause allergic reactions.
4. The practice of safety and sanitation is essential for effective and successful performance within the industry.
5. Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding-scale commission, retail commission, or independent contracting (renting space and equipment from an existing salon).

CODE OF ETHICS

- ❖ Ruben's Five Star Academy strives continuously to improve its operation, curriculum, and teaching methodologies, to offer our students an up-to-date education and preparedness for the employment market.
- ❖ Ruben's Five Star Academy observes and enforces all rules and regulations issued by all the State and Federal Agencies that govern its operation.
- ❖ Ruben's Five Star Academy maintains honest and fair relationships with its students, employers, staff, and faculty.
- ❖ Ruben's Five Star Academy provides an opportunity to achieve quality education for all learners who could benefit from our programs.

LOCATION

Ruben's Five Star Academy is located at 820 Eagle Ridge Dr. Suite 346, Lake Wales, FL. 33859

LICENSURE

Ruben's Five Star Academy is licensed by the Florida Commission for Independent Education, License #5487. Additional information regarding this institution may be obtained by contacting the Commission at 325 West Gaines Street, Suite 1414, Tallahassee, FL 32399-0400. Toll-free: (888) 224-6684 www.fldoe.org/cie

ACCREDITATION

Ruben's Five Star Academy is accredited by The Council on Occupational Education (COE). Additional information regarding this institution may be obtained by contacting COE at 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350 Telephone (Local): 770-396-3898 Telephone (Toll-Free): 800-917-2081 Fax: 770-396-3790 <http://www.council.org/>

INSTITUTIONAL OWNERSHIP

This educational institution is owned by Ruben's Five Star Academy, Corp. an active for-profit registered Florida Corporation owned by Mr. Maximo Javier.

GOVERNING BOARD

Ruben's Five Star Academy is administratively governed by Maximo Javier, President.

FACILITIES

The school is conveniently located and accessible by private and public transportation. The school provides ample space for instruction and hands-on activities.

There is sufficient parking available for students, faculty, and staff, including reserved handicapped parking spaces. The facility of 3,294 square feet includes a reception area, media center, two classrooms, an area for students' lab work as well as services, an administrative office, and two restrooms. The lab services area is equipped with the necessary tools, supplies, and equipment for students to practice and offer the required supervised services for each program. The facility is centrally air-conditioned and well lit, complies with state and county regulatory agencies, as well as provides a safe and inviting environment that fosters learning.

HANDICAPPED FACILITIES

The school complies with all provisions of Section 504 of the Rehabilitation Act of 1973 in that no qualified, handicapped person, because of their disability, will be excluded from enrolling in a program of instruction. Our institution will make all reasonable accommodations to accept and assist persons with disabilities to attend and graduate from our school.

EQUIPMENT

The school has all the equipment necessary for educating its students in all phases of its academic and clinical programs. A sample of the equipment utilized is as follows:

- ❖ Styling Stations
- ❖ Portable Paraffin Machine
- ❖ Shampoo Bowls
- ❖ Hair Blowers
- ❖ Hair Dryers
- ❖ Hair Steam Machines
- ❖ Manicure Stations
- ❖ Pedicure Stations
- ❖ UV Gel Nail Lamps
- ❖ Nail Drills
- ❖ Paraffin Wax Heat Containers
- ❖ Hot Towel Machine
- ❖ Nail Dryer
- ❖ Television with WI-FI Internet
- ❖ Skeleton Poster
- ❖ Facial Steam Machines
- ❖ Parafango Machine
- ❖ Educational DVD's
- ❖ Student Kits

CATALOG INFORMATION AND AVAILABILITY

The school catalog is available at our institution and provided to prospects inquiring about our programs of instruction. Each student receives a hard copy of the current school's catalog before enrollment. The catalog is also available at our school's public website www.rubens5starstaracademy.com.

CLASS SCHEDULES

Ruben's Five Star Academy offers morning and evening classes. The school has the right to change its schedule in the interest of student education. Students will be notified in advance of any schedule change.

HOURS OF OPERATION

Office Hours

9:00 am – 6:00 pm Monday through Friday

9:00 am – 1:00 pm Saturday (by appointment only)

During these hours, our administrative staff is available for assisting prospective students with enrollment, as well as current and active students.

Class Hours

Morning Classes - Full-Time Enrollment - Monday through Friday, 9:30 a.m. to 4:00 p.m.

SCHOOL CALENDAR - START DATES

Ruben's Five Star Academy has an open enrollment policy and allows new students to begin classes every Monday.

HOLIDAYS

The school will remain closed during the following holidays:

Martin Luther King Day

President's Day

Memorial Day

Independence Day

Labor Day

Thanksgiving

Christmas

New Years

In the event of an emergency, closing due to inclement weather or natural disaster, the school will close as determined by the Polk County Public School system. Classes canceled due to weather conditions are made up at the end of the program. The student will be advised as soon as possible on the day of the schedule change.

ADMISSIONS

ADMISSION REQUIREMENTS AND PROCEDURES

Prospect students must comply with the following requirements to enroll:

- ❖ Present a high school diploma or GED.
- ❖ Present a valid picture ID and the SSN card.
- ❖ Submit a completed application and corresponding fees.
- ❖ Complete an interview with a representative of the admissions department.
- ❖ Students must be at least 16 years old to be accepted. Parental consent is required for students under 18.

Prospects must complete an interview appointment with one of the school's admissions representatives to be approved for enrollment.

EVALUATING THE VALIDITY OF HIGH SCHOOL DIPLOMA

Regulation 34 CFR 668.16 (p) requires Title IV schools to establish policies and procedures to confirm the authenticity of high school diplomas if the school or the Secretary of the U.S. Department of Education has reason to question the validity of a student's high school diploma. The school may require further documentation in the form of a certified copy of final high school transcripts for the high school in question or information from a company that evaluates foreign diplomas (in the case of a foreign diploma). Student self-certification is not considered sufficient proof of validity. In addition to checking online for further information about the school issuing the diploma and its accreditation, the school may also contact the Department of Education in the state in which the diploma was issued to determine if the school listed on the diploma is on the state list of recognized schools. The school maintains a list of known diploma mills for the admissions staff to check when receiving a diploma from an unknown and questionable source. It is understood that this list may not be all-inclusive as there are hundreds of diploma mills, some known and some not currently known. It is also understood that the list of schools in the FAFSA drop-down box online also may not be all-inclusive. The school makes every reasonable effort to verify the validity of questionable high school diplomas.

TUITION AND FEES

PROGRAM	REGISTRATION FEE	TUITION	BOOKS & UNIFORM	KIT & SUPPLY	STATE LICENSING FEE & TEST PREPARATION	TOTAL
BARBER STYLIST	\$100	\$15,650	\$450	\$1,800	\$350	\$18,350
NAIL TECHNOLOGY	\$100	\$1,920	\$375	\$400	\$185	\$2,980
RESTRICTED BARBER	\$100	\$7,125	\$450	\$1,100	\$375	\$9,150

ADDITIONAL TRAINING COST

Students are advised to attend classes and participate as directed by their instructors to assure completion of their program within the scheduled duration hours (see program duration specified in catalog and enrollment agreement).

Students still in school beyond the total number of hours scheduled for their program of study will be required to pay a tuition charge for each additional hour attended. The cost of each additional hour of instruction is calculated as the cost of tuition divided by the number of hours of enrollment, based on the fees disclosed in the student's enrollment agreement contract.

Students that do not complete their program before reaching 150% of total hours will be automatically withdrawn as per the Satisfactory Academic Policy included in the school catalog.

LANGUAGE

All classes are taught in English.

TRANSFER OF CREDITS

Ruben's Five Star Academy Policy on Transfer of Credits is as follows:

TRANSFER OF CREDITS FOR STUDIES IN OTHER INSTITUTIONS

Ruben's Five Star Academy gives credit for studies at other institutions that are approved within the United States. The students shall provide an official transcript of credit, which will be evaluated by Ruben's Five Star Academy. To be considered, transfer courses must have been completed with a grade of 2.0 (75%) at a minimum. Ruben's Five Star Academy may accept up to seventy-five percent (75%) of hours as a transfer from another institution. Our school does not accept the transfer of experiential learning or advanced placement.

TRANSFER OF CREDITS BETWEEN PROGRAMS WITHIN THE INSTITUTION

Ruben's Five Star Academy gives credits for studies for a previous program within the institution. Such credits are accounted for and considered if classes that are previously taken are part of the new program of study.

TRANSFER OF CREDITS EARNED AT RUBEN'S FIVE STAR ACADEMY TO ANOTHER INSTITUTION

Transfer of credits earned at Ruben's Five Star Academy is received at the discretion of the accepting institution. It is the student's responsibility to confirm whether credits will be accepted by another institution of the student's choice.

STUDENT FINANCIAL ASSISTANCE

All tuition, fees, and related costs of the program of enrollment are included in this catalog and are due before the scheduled start date of a student's course(s) unless the student has arranged for monthly payments or applied for Federal Aid. The complete fulfillment of payment obligations is a condition for graduation.

At the time of enrollment, students may select from the following payment options:

- ❖ Full payment at the time of signing an enrollment agreement.
- ❖ Registration fee at the time of signing enrollment agreement with the balance paid before starting date.

- ❖ Registration fee at the time of signing enrollment agreement with the balance paid before graduation following an agreed payment plan. Students are to stay up to date with the payment plan to attend classes. Students that are unable to comply with their payment plan beyond 30 days will become an administrative withdrawal unless the student requests a Leave of Absence until able to continue with the payment plan as agreed.

FEDERAL FINANCIAL AID

Financial Aid is available for only the Barber Stylist Program to those who qualify. Ruben's Five Star Academy accepts Title IV funding for Direct Loans/Pell Grant; Veterans Administration; Cash Pay or Private Loan source. Qualified individuals who choose to accept any financial aid offers are responsible to repay any loans, private or Title IV, regardless of whether the student is successful in completing the program and obtaining employment.

Ruben's Five Star Academy does not participate in Federal Work-Study, but does participate in the following programs:

William D. Ford Federal Direct Loan (Direct Loan) Program

- Student loans provided by the U.S. Department of Education to enable a student to pay for education after high school.
- Eligible students borrow directly from the U.S. Department of Education to attend participating schools.
- Direct Loans include the following types of federal student loans: Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You repay your Direct Loan(s) to the U.S. Department of Education through your federal loan servicer.
- Pell Grant is money the government provides for students who need it to pay for college. Grants, unlike loans, do not have to be repaid.
- Veterans Administrative Benefits include the Post 9/11 GI Bill and Yellow Ribbon Program.

Financial Aid student eligibility criteria and general information can be found at www.studentaid.gov. All Title IV funds are awarded based on each student's eligibility.

APPLYING FOR FEDERAL AID

A student's eligibility will be determined by filing a Free Application for Federal Student Aid (FAFSA). The application can be found online at <http://www.fafsa.gov>. The student must be fully enrolled at Ruben's Five Star Academy before any Title IV aid will be disbursed on the student's behalf. All information regarding student loans and Parent PLUS loans will be submitted to the National Student Loan Data System (NSLDS) and will be accessible by guaranty agencies, lenders and institutions determined to be authorized users of the data system. National Student Loan Data System (NSLDS) The National Student Loan Data System (NSLDS) is the U.S. Department of Education's online database for federal student loan borrowers. NSLDS receives data from schools, loan guarantee agencies, the Direct Loan program, and other Department of Education programs. This web-based resource provides you with access to the details of your loans. Once a valid FAFSA has been received

on campus, the financial aid award will be presented to the student. At this time, a financial aid representative will contact the student to inform them of the financial aid award, terms, and conditions of the student loan(s) as well as the student's right to decline any aid. Regardless, if a student is new or continuing; the same financial aid process applies for determining eligibility.

If the student has Title IV loans in repayment, they may defer repayment on the loans while enrolled full-time at Ruben's Five Star Academy. For assistance in deferring student loans, please contact the financial aid department at 863-241-0287 or email us at rubens5staracademy@yahoo.com. All students maintain the right to reject any financial aid or other assistance. A financial aid representative is available for questions and assistance including information on terms of the student loan(s) received as part of the financial assistance package, loan repayment schedules, and the necessity for repaying loans. The financial aid director can be reached at Ruben's Five Star Academy phone 863-241-0287 or by email at rubens5staracademy@yahoo.com

Please refer to our website <http://rubens5staracademy.com/> for more information on graduation rates, placement rates, student loan debt, and other consumer information required by the U.S. Department of Education.

Ruben's Five Star Academy uses a national average for the cost of attendance expenses. The budgeting figures for the Award Year budgets are calculated by multiplying the advertised completion time of each program by the monthly figure for each budget component. All financial aid authorization paperwork is completed during orientation, and during each disbursement thereafter. Please contact the Financial Aid department for further information.

LOAN COUNSELING

Students choosing to participate in Federal Financial Aid will be contacted to communicate the student's estimated total award, make decisions on all loans, and, if accepting loans, complete Loan Counseling. The student is also required to complete the Department of Education online Entrance Counseling (EC) session and sign a Master Promissory Note (MPN) at <https://studentloans.gov> Loan Entrance Counseling will review information such as the Financial Aid Award Letter, Title IV Authorization Form, and the Master Promissory Note (MPN). Students choosing to participate in Federal Financial Aid must complete the online Entrance Loan Counseling before any funds are disbursed. A student is processed on their first hour of class (hour 1). Any student borrowing funds for the first time will experience a delay of Direct Loan disbursement for 30 days and Pell Grant; if applicable, is received first. Upon completion, withdrawal, or termination of a program, a student who has received student loans must complete an exit interview with the Financial Aid representative. The online Exit Counseling must be completed at <https://studentloans.gov> before the student will be considered having met all graduation requirements and is mandatory for financial aid purposes.

Students must maintain a 67% in attendance and a minimum 2.0 GPA to be considered making Satisfactory Academic Progress (SAP) in a program to receive financial assistance. Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress during the warning period. Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision,

and prevails upon appeal. Please refer to the Satisfactory Academic Progress (SAP) section in our catalog for more information.

IMPORTANCE OF PAYING OFF LOANS

You must repay your federal student loans, even if you:

- Don't complete your program of study.
- Can't find employment after graduation.
- Aren't satisfied with or didn't receive the education or other services you expected and paid for with your federal student loans.
- Borrow as a last resort and only borrow what you need.
- You don't have to borrow the maximum amount of federal student loans each year; you can request a lower amount through your school's financial aid office.

CANCELLATION AND REFUND POLICY

REFUND POLICY

Should a student's enrollment be terminated or canceled for any reason after the class start, all refunds will be made according to the following refund policy:

1. Cancellation must be made in person or by certified mail.
2. All monies will be refunded if the school does not accept the applicant or if the student cancels within three (3) business days after signing the Student Enrollment Agreement and making initial payment.
3. Books and supplies are non-refundable after the student has received them.
4. Cancellation after the 3rd business day, but before the first class, will result in a refund of all monies paid, except for the registration fee.
5. Cancellation after attendance has begun through 50% completion of the program, will result in a pro ratio refund computed based on the number of hours completed to the total program hours.
6. Cancellation after completing more than 50% of the program will result in no refund.
7. Termination Date: The Termination date for refund computation purposes is the last date of actual attendance by the student unless an earlier written notice is received.
8. Refunds will be made within 30 days of termination or receipt of Cancellation Notice.
9. Cancellation of classes by the institution after attendance has begun will result in a 100 percent refund.
10. Should the prospective student not meet the entrance requirements it will result in a 100 percent refund, if applicable.

CALCULATION POLICY

1. An applicant not accepted by the school shall be entitled to a refund of all monies paid.
2. If a student or legal guardian cancels his/her contract and demands his/her money back in writing, within three (3) business days of the signing of the enrollment agreement, all monies collected by the school shall be refunded except the non-refundable application fee. The cancellation date will be determined by the date said information is postmarked or delivered to the school administrator in person. If a student receives any portion of a kit or textbooks, that student is responsible for 100% of the charges for those items received after three (3) business days of the signing of the enrollment agreement. These policies apply regardless of whether or not the student has started training.
3. If a student cancels his/her contract after three business days after signing, but before entering classes, he/she shall be entitled to a refund of all monies paid to the school less an application fee of \$100.00 for all courses

offered.

4. For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized:

Percentage of Enrollment Time Amount of Tuition and Fees Charged

0.01% to 10%	up to 10%
10.1% to 25%	up to 50%
25.0% to 50%	up to 75%
50.01% to 60%	up to 100%
60.01% or more	up to 100%

5. "Enrollment time" is defined as the hours scheduled to attend between the actual starting date and the last date of physical attendance. Any monies due to the applicant or student shall be refunded within 45 days of formal cancellation by the student or by formal termination by the school, which shall occur no more than 14 calendar days from the last day of physical attendance, or in the case of a leave of absence, the earlier of the scheduled date of the return or the date that the student notifies the school that he/she will not be returning.

6. The refund policy will apply to tuition and fees charged in the enrollment agreement. Other miscellaneous charges to the student for books, extra kit items, products, etc., or debts to the school incurred by the student will be calculated separately at the time of withdrawal. The student is responsible for 100% of the charges for those items; these items become the property of the student when issued and are not included in tuition adjustment computations.

7. If the school is permanently closed or is no longer offering instruction after a student has enrolled, the school will make a Pro-Rata refund of tuition for each student. The school shall dispose of all school records in accordance with state laws.

8. When situations of mitigating circumstances are in evidence, the school may make a settlement which is reasonable and fair to the student and the school.

9. If the course is canceled after a student's enrollment and before instruction in the course has begun, the school will provide a refund of all monies paid.

10. Any return of Title IV funds will be paid as applicable, 1) Unsubsidized Federal Direct Loan, 2) Subsidized Federal Direct Loan, 3) Federal PLUS/Direct PLUS Loan, 4) Federal Pell Grant, 5) Other Federal, state, private or institutional aid, 6) the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

11. Students attending the institution for the first time who withdraw or terminate before the course completion and who are recipients of Title IV funds shall be evaluated for a return of Title IV funds according to federal guidelines.

GRADING SYSTEM

Excellent:	90% -100 %	=	A	4.0	****
Good:	80%-89%	=	B	3.0	***
Satisfactory:	75%-79%	=	C	2.0	**
Unsatisfactory:	0% - 74%	=	F	0.0	*

P: Pass – 100% - 4.0

F: Fail – 0% - 0.0

GRADE ASSIGNMENTS

Theory grades are assigned based on the academic scores of exams administered at the end of each chapter and by the assigned projects related to the corresponding theoretical content of the chapter. Practice grades are assigned based on the student's ability to apply the theory learned and the work activities in the labs and services.

PRACTICAL SERVICES

Students are involved in hands-on activities to assist them to acquire the skills and practice required for their field of employment. When such is the event, students are encouraged to participate and complete the services assigned by their instructor. Each program has a specific number of practical services that need to be completed satisfactorily as a requirement for graduation, as disclosed in the corresponding program description section of this catalog.

DEFINITIONS

Program Duration

Program and courses duration is measured in clock hours.

Clock Hour

One clock hour constitutes 50 minutes of directed, supervised instruction and a 10-minute break.

Period of Enrollment

A period of enrollment or payment obligation: the entire program.

COURSE NUMBERING SYSTEM

Course numbers are based on course codes established by the institution and do not relate to state common course numbering systems. The course numbering system consists of an alpha prefix followed by a digit course number. The Alpha Prefix identifies the academic discipline. The numbers identify the course.

PREFIXES

BST	Barbering
NTE	Nail Technology
RSB	Restricted Barber

GRADUATION REQUIREMENTS

To graduate from a program, a student must successfully complete the required hours of the program of enrollment and achieve a cumulative GPA of 2.0 within the time framework established in the institution's SAP policy. In addition, the student must fulfill all financial obligations as stated in the Enrollment Agreement. Upon graduation, a diploma will be awarded. Certification of hours will not be provided until all tuition charges have been paid in full.

SATISFACTORY ACADEMIC POLICY (SAP)

The satisfactory progress policy applies to all students enrolled in a COE-approved program whether receiving Federal Title IV funds, partial funding assistance, or self-pay.

Satisfactory Progress in attendance and academic work is a requirement. Students must maintain Satisfactory

Progress to continue eligibility for funding. To determine Satisfactory Progress, all students are evaluated in academics and attendance at the evaluation points listed below. Students are advised of their academic and attendance status via a progress report.

ATTENDANCE PROGRESS

Students are expected to attend classes as per their enrollment agreement. Students are responsible to clock in and out appropriately to document their hours; the only documentation accepted for student hours is the time clock system. Late arrivals may enter school until 5 minutes after class/scheduled shift begins, students who are more than 5 minutes late must meet with the School Director to obtain authorization to remain in school for the day. Continued tardiness may result in disciplinary action up to and including termination. Students who are going to be absent are expected to call the school prior to the beginning of their scheduled shift. All absences are recorded and made a part of the school's permanent record. The student is responsible for class material and/or tests missed while absent. Students are encouraged not to miss any days during their scheduled "freshman" phase. Students who miss 10 consecutive school days (14 calendar days) without communicating with the School Director/designee may be terminated on the 11th consecutive school day. Students who persist in repeating patterns of absenteeism will be advised and will be subject to appropriate disciplinary action. Students who have excessive absences may be terminated; re-enrollment is at the discretion of the school. Friday and Saturday absences are considered "unexcused"; please refer to the page 20, Student Responsibilities/ Class Attendance for more detail.

Students must attend a minimum of 67% of the cumulative scheduled hours to maintain Satisfactory Progress and complete the course within the maximum allowed time frame. The maximum time frame is equal to 1.5 times the published length of the course. Authorized leaves of absence will not be considered in the maximum time frame evaluation; LOAs will extend the student's contract period and max time frame by the same number of days taken in the LOA. The maximum time frame for transfer students needing less than full course requirements will be determined based on 67% of the scheduled hours. Transfer hours accepted by the school are counted as both attempted and completed hours. Students will be notified of SAP Evaluation results.

ACADEMIC PROGRESS (Qualitative Progress)

Students are assigned theory study and practical assignments. The theory is evaluated by written exams given after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. Practical skills are evaluated according to text procedures and performance standards established by the state licensing agency. Students must maintain a grade average of 70% and pass a FINAL written and practical exam prior to graduation. Numerical grades are considered according to the following grading scale:

Practical and Theory:	90 – 100	A = Excellent
	80 - 89	B = Good
	70 - 79	C = Average
	69 or less	D= Failing

DETERMINATION OF PROGRESS

Students meeting requirements at the end of each evaluation period will be considered making Satisfactory Progress until the end of the next scheduled evaluation. In order for a student to be considered making Satisfactory Progress, the student must meet both attendance and academic minimum requirements. Students who do not achieve minimum standards are no longer eligible for Title IV funds unless the student is on warning or has prevailed upon appeal of negative determination and is now on probation. Students will be evaluated at the following points:

Course / Program	Attended Hours / Evaluation Points
Barber Stylist	450, 900, 1050
Restricted Barber	300, 570
Nail Technology	150, 230

WARNING

Students failing to meet requirements for attendance or academic progress will be placed on Warning Status. Students on Warning Status may continue to receive Title IV funding for one evaluation period. Students are not required to appeal a Warning Status. Students are notified in writing that they are on Warning for the following Payment Period.

APPEAL AND PROBATION

Students on Warning Status who do not meet satisfactory progress requirements at the next evaluation point will lose eligibility for Title IV funding. Students who wish to appeal the school's determination (for reasons such as the death of a relative, injury/illness of the student, or other special circumstances) must appeal within the required time frame and on the school required form (see Appeals). If the school determines that satisfactory progress requirements can be met by the end of the next evaluation period and grants the student's appeal, the student will be placed on Probation Status until the next evaluation point and the student's eligibility for Title IV funding will be reinstated. A student may be placed on Probation Status for one evaluation period.

APPEAL PROCEDURE

If a student is determined as NOT making Satisfactory Progress, the student may appeal the negative determination. The student must submit a written appeal on the school's form to the school administration within 5 days of the determination, with supporting documentation including reasons why the determination should be reversed and a request for re-evaluation. An appeal hearing will take place within five (5) business days of receipt of this written appeal to consider the student's appeal and to determine if the student can achieve SAP by the next evaluation period. This hearing will be attended by the student, parent/guardian if applicable, and appropriate school staff. A decision on the appeal will be made within three (3) business days after this hearing and will be communicated in writing. This decision will be final. Students who prevail upon appeal will have eligibility for Title IV funds reinstated. Students who do not achieve minimum satisfactory progress standards and do not prevail upon appeal are no longer eligible for Title IV funds.

REESTABLISHMENT OF STATUS

A student determined NOT to be making Satisfactory Progress may reestablish Satisfactory Progress by 1) Making up missed tests and assignments and increasing grade average to 70% or better, and/or 2) Increasing cumulative attendance to 67%.

REINSTATEMENT OF FINANCIAL AID

Title IV aid will be reinstated to students who have prevailed upon appeal regarding the status of Satisfactory Progress and have been placed on Probation or who have reestablished Satisfactory Progress by their next evaluation point.

COURSE INCOMPLETES, REPETITIONS, AND NON-CREDIT REMEDIAL COURSES

Course incompletes, repetitions and non-credit remedial courses have no effect on the institution's Satisfactory Progress Policy.

PROCESS OF CORRECTIVE ACTION

WARNING

In the event of non-compliance with School rules and regulations, academic attendance, or professional image, a student will be issued a written warning from his or her instructor. The instructor will advise the student of the non-compliance issue and proceed to identify a corrective action with the student.

APPEAL PROCESS

All students have the right to appeal a decision that can harm /her interests. Appeals must be received in written form within 10 days of dismissal.

The School's President will confer with the School's Education Director and arrive at a decision. The student will be notified in writing of the final determination within 10 days.

SUSPENSION

The institution reserves the right to suspend any student for lack of payment, and/or breach of the rules and regulations of the School.

STUDENT RESPONSIBILITIES

CLASS ATTENDANCE

Students are required to attend classes on a daily basis from Monday through Friday (may include Saturdays in the case classes have been also scheduled for the weekend). Students that do not have attendance within a period of 14 consecutive days will be withdrawn from the school. Students may request a Leave of Absence (LOA) when in need to be out of the school for a period of time due to reasonable circumstances such as family illness, disability, or emergency. Please see the policy on Leave of Absence listed below.

LEAVE OF ABSENCE

A Leave of Absence (LOA) may be granted for reasonable causes like personal and family illness, disability, or emergency for students with a reasonable expectation to return and resume their program of study. An (LOA) must be requested in writing using the school's Leave of Absence Form prior to the beginning of the proposed requested leave. The request must include the reason for the request, the student signature as well as the date requested.

A leave of absence must be approved by Student Services and may not exceed 180 days in the calendar year. The number of days of an LOA is calculated as continuous calendar days including weekends, holidays, and breaks.

Students are to return at the same hour as they left off before the start of the LOA. If a student fails to return from the LOA as scheduled, he or she will be considered withdrawn with the last day of attendance being the last day attended before starting the LOA.

The institution may grant a student multiple leaves of absences as long as the total number of days for all leaves does not exceed 180 days within a calendar year which starts with the first day of the first LOA granted.

In the event of unforeseen circumstances, the institution may grant a leave of absence without having the request form in advance. The student would need then to complete the request form before the end of the LOA granting period.

Students that are not in regular attendance jeopardize the quality of their education. Therefore, a leave of absence is discouraged.

CODE OF CONDUCT

The school is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. Compliance with all applicable laws, regulations, company policies & procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all employees. Employees assisting students in the financial aid process are required to affirm that they will 1) be ethical and conduct themselves with integrity, 2) avoid any conflicts of interest and comply with all Codes of Conduct required by the school, 3) provide prospectively and enrolled students with accurate and complete financial aid and policy information, 4) keep student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA), and 5) comply with federal and state laws and regulations, accreditor rules, and school policies & procedures.

Students are to maintain the highest standard of personal, ethical, and professional conduct. Each student is expected to display behaviors that are indicative of the program they represent and are expected to carry themselves in a manner that represents the values and beliefs of Ruben's Five Star Academy. The institution reserves the right to place on probation or dismiss a student due to unprofessional or disorderly conduct that reflects negatively on Ruben's Five Star Academy, affects other students, or is a potential safety issue.

Students are expected to bring the corresponding books, educational equipment, and all necessary materials to the school daily.

All students must be punctual to class.

In case of absence, the student will be responsible to obtain the covered material from a classmate or instructor, to maintain his/her daily progress.

The institution will make reasonable arrangements for the recovery of hours and work missed. It is encouraged that students take advantage of this option.

A medical certificate is required in case of absence due to a medical condition.

The institution provides a comfortable atmosphere, free of intimidations hostilities, or other offenses. Conduct such as sexual harassment, or any type of physical or verbal threat that interferes with the educational development of students will not be tolerated.

Students must pay all financial obligations in due time.

Visits from children and/or relatives and friends are not allowed on Campus.

The student who is caught destroying or damaging School Property will be expelled and/or legally processed.

The Institution does not allow sales, promotions, or any other forms of commercial activities within the premises. Students that participate in these practices may be suspended or dismissed from the institution.

USING AND CARING FOR THE EQUIPMENT

Students are responsible for their materials and equipment. The equipment and implements of the school should be used gracefully in a suitable and professional manner. Any damage caused to equipment or malfunction detected must be immediately communicated to the school personnel.

PHONE CALLS

No personal calls are allowed during class time. Cell phones and all other electronic devices must be turned off, or placed in silence, and can only be used in the break/lunch area or outside the building during breaks and lunches.

SMOKING

Smoking is permitted during breaks or lunch ***outside the building***. Smokers shall dispose of their cigarette butts in designated containers.

BREAKS AND LUNCHES

The instructors shall schedule breaks and lunches. Students are responsible for returning to classes on time. Food and drinks are only permitted in the school's *designated* break/lunch area or outside the school.

PERSONAL PROPERTY

The student is responsible to identify and protect his/her personal belongings, materials, and equipment at all times. The school will not take any responsibility for lost or misplaced personal property.

EATING AND DRINKING ON PREMISES

Eating or drinking is not allowed on campus, except for the lounge-snack designated area. Students are encouraged to help maintain campus premises clean at all times.

DRUG ABUSE PREVENTION

The school actively supports the prevention of drug abuse. Upon enrollment, students are provided with the school's policy on drug and alcohol abuse. A list of agencies and counselors is also available on the state website for personal assistance and is available to any student requesting assistance.

ALCOHOL AND DRUGS USE ON SCHOOL PREMISES

The use of alcohol or drugs (unless prescribed by a physician) is strictly prohibited. Alcoholic beverages in public buildings are illegal. The use or possession of drugs and/or drug paraphernalia is also illegal. The use of alcohol or drugs in any form on school premises, on school grounds, or at any school-related activity will result in immediate termination.

Drug Convictions: All employees and students need to notify the institution immediately of any drug convictions or they will be terminated.

WEAPONS

Carrying a weapon in school facilities is prohibited and grounds for immediate termination.

ANTI-HAZING, BULLYING

Ruben's Five Star Academy does not tolerate hazing or bullying by any student or employee of the Institute. Failure to comply will result in the student's suspension from the program.

CHEATING AND STEALING

If a student is caught cheating and/or stealing, he/she will be subject to termination from the program.

CAMPUS CRIME STATISTICS & SECURITY INFORMATION

A handout detailing campus crime statistics is provided at the time of enrollment and is also made available upon request from the school Director.

SCHOOL DRESS CODE

A professional appearance in the school is essential to the overall image of the institution. Each student is required to dress in a clean, neat, and professional manner always. The school requires all students to wear the uniform t-shirt provided by the institution. Open-toe shoes and short pants are not permitted.

Should the dress code requirement not be met, the instructor will send the student home without hours.

VOTER REGISTRATION

The school encourages its students to be registered voters and to exercise their right to vote. The school maintains information for students on Voter Registration in Florida, an online process. This information is provided to each student during the enrollment process. <https://dos.myflorida.com/elections/for-voters/election-dates/>

STUDENT SERVICES, HOUSING, AND COUNSELING

The school conducts an orientation program on the first day of class which provides information about the instructional programs, goals of each course, policies affecting students, and services available to students. Students have access to advising from members of the school staff regarding their program of study, progress, financial affairs, housing, placement, or other areas in which the student may need assistance including referral

to professional assistance when necessary. Students whose progress in the course is unsatisfactory are advised and provided any additional assistance available. When requested, the school may provide assistance and advisement in acquiring adequate housing facilities. A student requiring housing assistance should contact the school prior to enrollment. Housing is not provided by the school.

CAREER COUNSELING

Career counseling is stressed throughout the course in the areas of personal grooming and hygiene, and good posture. Also stressed throughout the course is communication with others both verbal and non-verbal. Areas that are discussed both in class and on a one-to-one basis are the different specialized fields; one may go into, such as competition and platform work, color technician, manager-operator, instructing, etc.

OSHA REQUIREMENTS

In compliance with United States Department of Labor Occupational Safety and Health Administration requirements, the school advises its students of the chemicals used in cosmetology/related training. During the course work, the student learns about the importance of safety in the workplace and how to use and follow the Material Safety Data Sheets (MSDS) for chemicals used in cosmetology or related training. During each unit of study, students are apprised of the various chemicals used and the safe practices that apply. A complete file containing Material Safety Data Sheets for the chemicals used is available in the administrative office. The school endeavors to facilitate a safe environment for staff and students by teaching the proper and safe use of equipment, tools, and products. The school does not assume responsibility for injuries resulting from improper or unsafe use of equipment, tools, or products.

CONFLICTING INFORMATION

The School and Financial Aid Servicer understand that all conflicting information must be resolved before any Title IV funds can be disbursed, therefore students with conflicting information in their files or paperwork may be selected for verification by the School or the Servicer in order to resolve the conflict in question. In such an instance a Verification Documents Required form will be sent to the School FA listing the documents required by the servicer to resolve the conflicting information.

Applicants Selected for Verification: If the Servicer has any reason to believe that any information on the application or any supporting documentation used to calculate the EFC is discrepant or inaccurate, the applicant will be required to provide adequate documentation to resolve the conflict.

Applicants Not Selected for Verification: The Servicer will review all tax returns provided by the school even if they were not requested and will resolve all conflicting information regardless of whether the applicant was selected for verification or not. All C-Codes will be reviewed and resolved.

Selective Service C-Codes will require the student to submit a letter to selective service to verify whether they are a veteran. In the event, the C-code is because they did not register and were required to then they must provide the response letter and written documentation to support their reasons for not registering for selective service. All this will be reviewed, a determination will be made, and the student will be notified by the school of the decision.

For Citizenship C-codes students will be required to provide acceptable documentation proving they are a US Citizen or eligible non-citizen. If the eligible non-citizen student does not pass the automated secondary confirmation the documentation will be sent along with Form G-845 to Homeland Security for secondary confirmation of the validity of the documents submitted.

LOW INCOME

The Servicer requires students and parents who provide financial data on their FAFSA that is below the established poverty level published in the Federal Register annually to complete and sign a low-income statement. This is regardless of being selected for verification.

COST OF ATTENDANCE BUDGETS (For Need Analysis)

The school utilizes data available to the general public from The College Board's website for calculating COA budgets for Schools that it services across the USA. "The Board's X- and X-month living expense budgets show living expense costs by region and metropolitan area. Both a moderate and a low budget are provided. The budgets reflect increases in the Consumer Price Index (calculated by the U.S. Bureau of Labor Statistics) "The budgets are developed based on data from the most recent Consumer Expenditure Survey (CES) and the Indexes of Comparative Costs, both produced by the U.S. Bureau of Labor Statistics. Budget regions correspond to the metropolitan statistical areas (MSAs) defined by the U.S. Office of Management and Budget. Since a factor could not be established for every region of the country, no region is adjusted by a value of less than 1.0."

The school utilizes the figures for the demographic area closest to the school location. For Schools that are not located in a demographic area provided, the scope; will use the standard average Board budgets listed for the entire USA. Also, some State Financial Aid Associations and Agencies set limits on budget figures and provide their own for the purpose of awarding State Grants.

Child Care cost allowances are developed from statistics and studies done by the National Association of Child Care Resources and Referral Agencies detailed tables of Average Annual Child Care Prices by State. The annual amount is divided by 12 and multiplied by the number of months/weeks in the student's COA Budget. Other allowances may be added to indirect costs for loan fees and disability costs on a case-by-case basis. Tuition, books, kit, and fees will also be added. The following sample shows how standard **monthly** allowances make up the indirect cost used in developing COA budgets.

COST OF ATTENDANCE BUDGET SAMPLE

To determine a student's level of loan funding, the Department of Education requires us to develop the annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees, and, if applicable, child-care and expenses related to disability. The following are standard **monthly** allowances that make up the cost of attendance budgets for the **2019-2020** Award Year. These are made for you individually.

Living at home with parents:

Room & Board	Transportation	Miscellaneous	Other	Total
\$806.00	\$274.00	\$441.00	Case by Case	\$1,521.00

Living away from home:

Room & Board	Transportation	Miscellaneous	Other	Total
\$1,204.00	\$409.00	\$658.00	Case by Case	\$2,271.00

DEFAULT PREVENTION AND MANAGEMENT

Entrance Counseling

Regulations require that first-time borrowers of Direct Loan program loans receive entrance counseling. During entrance counseling, schools must explain how the master promissory note works, emphasize the importance of repaying the loan, describe the consequences of default, and show borrowers sample monthly repayment amounts based on their program of study at the school. The school enhances entrance counseling to include financial literacy and ensure that borrowers thoroughly understand all information. In addition, the school collects as much contact information about borrowers as possible during entrance counseling to facilitate future contact if needed. These activities will ensure more knowledgeable, responsible borrowers, and will result in fewer defaulters as well.

Benefits of Our Default Prevention and Management Plan

The activities in the school's Default Prevention and Management Plan promote student and school success by increasing retention and reducing delinquency and default. The school and students receive benefits when we implement the activities, techniques, and tools outlined in this plan. The school benefits by avoiding any limitations on participation in the loan programs due to excessive cohort default rates (CDRs). Students benefit by having continued access to Title IV Student Financial Assistance Programs, learning good debt management practices, and establishing a healthy credit history. The school is actively committed to promoting student success by helping its students learn, graduate, obtain employment, and demonstrate financial responsibility through repayment of the funds borrowed to finance their education.

Consequences of Default for Borrowers

Borrowers who default on student loans face serious consequences. Stafford Loans are considered in default after 270 days without payment. At the time of default, outstanding interest is capitalized, and collection fees may be added, resulting in a loan balance that is higher than the amount borrowed. Defaulted loans are reported to credit bureaus, causing borrowers to sustain long-term damage to their credit rating. Defaulters may also face difficulty in securing mortgages or car loans, may have their wages garnished, and their federal income tax refunds and other federal payments seized. Until the default is resolved, collection efforts continue, and the

defaulter will be ineligible for additional federal student aid. The Department, guarantors, and servicers undertake many activities to prevent borrowers from defaulting. With a minimal amount of time, effort, and expense, schools can play a critical role in helping borrowers avoid the damaging consequences of default.

Consequences of Default for The School

The school may face serious consequences due to high CDRs. Consequences include the loss of participation in the Direct Loan, and/or Pell Grant programs. The school also be provisionally certified. Effective, easy-to-implement tools that reduce defaults, promote student and school success, help preserve the integrity of the loan programs, and reduce costs to taxpayers are available to schools.

Exit Counseling

Regulations require that the school provide exit counseling. Exit counseling is an effective way to prevent defaults and is often the last opportunity that borrowers must work with someone at school regarding their loans. In-depth counseling that focuses on fully explaining repayment plans and choices that fit the borrowers' needs is essential. Exit counseling is the opportunity to clear up any misconception's students may have about their loan obligations and re-emphasize the consequences of default. The school takes full advantage of this opportunity to work with its students. A large percentage of borrowers in delinquency either did not have the benefit of receiving this information or did not receive it timely. Exit counseling is a cornerstone of default prevention and is mandatory.

Withdrawals and Default

Many borrowers who default on their loans are borrowers who withdrew from school prior to completing their academic programs. These borrowers, at the highest risk of default, can often be identified while still on campus. Early identification and timely intervention can improve student retention and reduce the number of defaulted loans. In addition to fulfilling the regulatory requirement to provide exit counseling to students, the school attempts to work with students even after they have left school by encouraging them to complete their programs of study and helping them resolve the issue(s) that prompted their withdrawal.

FINANCIAL AID CODE OF CONDUCT

The school is committed to ensuring the integrity of its employees and students with respect to all aspects of its school and its operations. Compliance with all applicable laws, regulations, company policies & procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all employees. Employees assisting students in the enrollment/financial aid process are required to affirm that they will 1) be ethical and conduct themselves with integrity, 2) avoid any conflicts of interest and comply with all Codes of Conduct required by the school, 3) provide prospectively and enrolled students with accurate and complete enrollment/financial aid and policy information, 4) keep student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA), and 5) comply with federal and state laws and regulations, accreditor rules, and school policies & procedures.

STUDENTS WITH DISABILITIES POLICY

The school complies with the Americans with Disabilities Act of 1990; the school facility is wheelchair accessible. The school does not offer a Comprehensive Transition Postsecondary Program for students with intellectual disabilities.

VACCINATION POLICY

While the school encourages its students to lead happy healthy lifestyles and stay disease-free it does not have any specific vaccination policy. Vaccinations are not a requirement to be licensed in the State of Florida.

VERIFICATION

Students selected by the U.S. Department of Education for the process of verification are required to submit to the School Financial Aid Office additional student and or parents' financial and household information (the documentation required as indicated in the U.S. Department of Education's Application and Verification Guide). The school uses a Third-Party Servicer for awarding and approving student aid and for completing the verification process. The verification procedures will be conducted as follows:

Third-Party Servicer Policy and Procedure for Verification

- 1) Students that require verification documents should be given a **"Verification Documents Required Form"** by their FA at the school listing any documents required. This form lists all the regulatory required notifications to the student regarding the process of verification. See form. These are listed below.
- 2) The school's designated official must then call the student in and collect the necessary documents to complete the Verification process.
- 3) The student should be asked to submit all required documentation to the School FA within 14 days from the date the student is notified that the additional documentation is needed due to being selected for verification. If the student does not provide all the required documentation within the 14-day time frame, at the school's discretion the student may need to be notified that they will be required to make other payment arrangements until the documentation is received and the student's eligibility for Federal Aid has been established.
- 4) The appropriate School official may reserve the right to make exceptions to the 14-day policy stated above on a case-by-case basis due to extenuating circumstances.
- 5) Once the documents have been received the school official should then review and upload those documents as part of the initial FA file.
- 6) Provided all the required documents are received and there are no discrepancies to hold up the process, the student's aid package will be further processed.
- 7) A Verification Comparison form will be completed, uploaded and an e-mail notification will then be sent to the school saying that verification has been completed.

8) The servicer FAA will notify the School FA of any changes to the student's financial aid awards resulting from corrections made due to the verification process. An adjustment(s) will be made to the Financial Aid Worksheet and a new Award Notification can then be printed at the school and presented to the student for signature.

9) Any students selected for V4 or V5 verification will be reported on FAA Access.

R2T4

Students who receive financial assistance from Title IV Programs (Federal Pell Grant, Direct Loans, PLUS loans) and withdraw from school prior to completing more than 60% of the scheduled hours in the payment period are subject to the Return of Title IV Funds requirements of the U.S. Department of Education.

Please note: The Last Date of Attendance (LDA) will be used in the below calculation. The Date of School Determination (DSD) must be no later than 14 calendar days from the LDA. The school will then notify the student within 30 days of the DSD and make any required refunds no later than 45 days from the DoSD. If a student does not return from an approved Leave of Absence (LDA) the DSD will be the date the student was scheduled to return from the LOA. The school calculates R2T4 on a payment period basis.

The Return of Title IV Funds procedure is as follows:

1. Determine the percentage of the payment period completed. To determine the percentage, divide the clock hours scheduled to have been completed as of the withdrawal date (last date of attendance) in the payment period by the total clock hours in the payment period.
 1. If this percentage is greater than 60%, 100% is retained.
 2. If this percentage is less than or equal to 60% multiply the percentage of the Title IV aid earned times the total of the Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period as of the date the student withdrew (LDA)
2. Compare the amount earned to the amount disbursed. If less aid was disbursed than was earned, the student may receive a post-withdrawal disbursement for the difference. If more aid was disbursed than was earned, the difference is refunded back to Title IV programs.
3. Allocate responsibility for returning unearned aid between the school and the student. Students who receive living expenses would be responsible for the repayment of any unearned aid. If the student's share of the unearned funds that must be returned is attributed to a Title IV Loan program, then repayment will still be based on the terms and conditions of the promissory note. If the student's share of the unearned funds that must be returned is attributed to a Title IV Grant Program, the initial amount to return will be reduced by 50%.
4. Distribute the unearned aid of the payment period back to the Title IV Programs.

Refunds at this School will be returned in the following order:

1. Federal Direct Subsidized Loan
2. Federal Direct Unsubsidized Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant Program

Refunds less than \$1.00 will not be made to Title IV Programs.

Please be advised that this is only the Return to Title IV refund. Once the School determines the amount of Title IV aid that the school may retain, the institution will then calculate the institutional/state/accrediting agency's refund policy.

If you did not receive all the funds that you earned, you may be due a post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse

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

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

A School's Responsibilities in The Return of Funds by the Student

A school has responsibilities that continue beyond completing the Return calculation and returning the funds for which it is responsible. Here we discuss the institution's participation in the return of funds by the student.

DETERMINATION DATE / WITHDRAWAL DATE (OFFICIAL / UNOFFICIAL WITHDRAWAL)

The actual last date of attendance would be the last day the student was physically in attendance. A withdrawal date on a student who had been previously attending could be up to, but not to exceed 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

Grant Overpayments

The applicable regulations limit the number of grant funds a student must repay to one-half of the grant funds the student received or could have received during the applicable period. Moreover, repayment terms for students who owe Title IV grant overpayments were established to ensure that students who could not immediately repay their debt in full had the opportunity to continue their eligibility for Title IV funds.

Students who owe overpayments because of withdrawals initially will retain their eligibility for Title IV funds for a maximum of 45 days from the earlier of:

1. the date the school sends the student notice of the overpayment, or
2. the date the school was required to notify the student of the overpayment.

Within 30 days of determining that a student who withdrew must repay all or part of a Title IV grant, the school will notify the student in writing via U.S mail that he or she must repay the overpayment or make satisfactory arrangements to repay it. In its notification, the school will inform the student of the following five items:

1. The student owes an overpayment of Title IV funds.
2. The student's eligibility for additional Title IV funds will end if the student fails to take positive action by the 45th day following the date the school sent or was required to send a notification to the student.

*******The student should contact the school to discuss his or her options*******

Consequences for Not Following upon the Notification

If the student takes no positive action during the 45-day period, the school will report the overpayment within a few days of the end of the 45-day period to NSLDS on the NSLDS Professional Access Web site under the AID tab, "Overpayment List" menu option after the 45-day period has elapsed. If the student fails to take one of the positive actions during the 45-day period, the student's overpayment will be reported immediately to the NSLDS and referred to the Debt Resolution Services for collection.

The school will also notify the student in writing via U.S. mail using a Refund Calculation worksheet, of the amounts of aid that were retained by the school for institutional charges and the amount(s) of aid that will be refunded by the school to each Title IV program. The student will also be notified of the amount of Title IV loans they will owe after all applicable refunds have been made, the requirement for the student to complete exit counseling, when the student will be responsible to start repayment of their student loans, and who they may contact for further assistance or to report any changes to their personal information.

The requirements for Title IV program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

RIGHTS AND RESPONSIBILITIES OF THE STUDENT

Students are responsible for completing all forms accurately and by the published deadlines. They are also responsible for submitting the information requested to the Financial Aid Office in a timely manner. Along with the information, students are responsible for keeping the Financial Aid Office up to date with any changes to name, address, and marital status. In addition, students should notify the Financial Aid Office of any assistance from non- sources such as scholarships, loans, and educational benefits. Students are responsible for informing the Financial Aid Office of any enrollment changes such as requests for leave of absence. Lastly, but not limited to, students are responsible for maintaining satisfactory academic progress, and re-applying for aid each year.

EQUALITY OF OPPORTUNITIES - DISCRIMINATION AND HARASSMENT POLICY

Ruben's Five Star Academy prohibits discrimination or harassment based on race, ethnic or national origin, religion, age, sex, color, physical or mental condition, marital status, or veteran status under any program or activity under its purview. Sexual harassment includes harassment based on gender, pregnancy, childbirth, or related medical condition and inappropriate conduct of a sexual nature.

STUDENT RIGHT TO KNOW ACT

Ruben's Five Star Academy students have access to records as provided under federal and state law. Ruben's Five Star Academy complies with the Student Right to Know Act (PL 101-542).

INFORMATION DISCLOSURE

To disclose students' personal information, written authorization is required. All information asked for by the United States Department of Education will be provided, in accordance with all applicable laws and regulations.

PRIVACY AND FILE ACCESS POLICY

The Privacy Act of 1974 prohibits the release of privileged and confidential information concerning individual students unless authorization is received by the student and/or guardian (if the student is a minor) for each third-party request. The school form may be used for this purpose. It is the school's policy that no information is released without written authorization by the student, except a parent who claims the student on their Federal tax return. The school will release information to any federal, state, or local official, auditor, or accrediting body having the authority to request such information. Upon request, a student will be scheduled time to review or give permission to an outside individual to review his/her student records. These records may include academic, financial aid, and advisement records. A student may not review income and asset information on parents in the file without the written consent of the parents. Cumulative education records are maintained for each student for a minimum of three years after graduation or termination.

POLICY FOR SAFEGUARDING STUDENT INFORMATION

The Ruben's Five Star Academy is committed to implementing and maintaining a comprehensive information security program, to maintain and safeguard your non-public personal information against damage or loss. The policy covers all student records in whatever form (hard copy, electronic).

Ruben's Five Star Academy's Director/administrator shall be responsible to coordinate the school's information security program. The Director shall, at least once every 3 years, assess foreseeable internal and external risks to the security, confidentiality, and integrity of student information that could result in the unauthorized disclosure, misuse, alteration, destruction, or another compromise of the information. The risk assessment shall cover every relevant area of school operations, including employee training & management, network & software design, information processing, storage, transmission and disposal, and ways to detect, prevent and respond to attacks, intrusions, or other systems failures. The Director shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.

Records for prospective students who are not accepted or who do not enroll in the school will be held for 12 months then destroyed in a secure manner. Records of enrolled students shall be maintained in accordance with federal and state law and accreditation requirements. Students shall receive notice of this policy at the time they enroll.

MAINTENANCE OF STUDENT RECORDS

Official academic records are maintained by the Student Services Department. Included are admission applications and associated documentation, the records of grades and credits received in courses at this institution or accepted from other institutions; and other documents directly relating to the student's academic progress and status.

STUDENT RECORDS DUPLICATES

The student may request a copy of his/her record in person or through a representative authorized by them in written consent, provided that all financial obligations have been met. Transcripts are maintained and available to students and regulatory agencies indefinitely. Financial records are held for seven (7) years.

GRIEVANCE POLICY

The administration, faculty, and staff of Ruben's Five Star Academy maintain an open-door policy for students to voice their concerns or complaints. Occasionally, a student or former student will require assistance with a problem at a level outside of Ruben's Five Star Academy. **As of now NO complaints have been filed.**

Ruben's Five Star Academy grievance procedure is as follows:

1. The student attempts to handle the grievance with the instructor in a calm and professional manner.
2. If the grievance cannot be settled at this level, the student may ask for the intervention of the Student Services office to attempt to mediate, arbitrate, or rectify the situation. In most cases, complaints can be discharged at this level of intervention.
3. If a satisfactory result cannot be accomplished at this level, a written description of the grievance can be directed to the school President. The School President will evaluate the grievance and gather information. The student will be kept informed by the School President as to the status of the grievance, as well as the resolution of the problem.
4. In cases where the grievance is not settled at the institutional level, the student may also contact the Department of Education that regulates the institution:

The Commission for Independent Education (CIE)

325 West Gaines Street, Suite 1414, Tallahassee, FL 32399-0400

Phone: (850) 245-3200, Toll free: (888) 224-6684

www.fldoe.org/cie

Council on Occupational Education (COE)

7840 Roswell Road, Building 300, Suite 325

Atlanta, GA 30350

Telephone (Local): 770-396-3898

Telephone (Toll-Free): 800-917-2081

Fax: 770-396-3790

<http://www.council.org/>

The US Department of Education

<https://studentaid.gov/feedback-center/login/complaint>

VIOLENCE AGAINST WOMEN REAUTHORIZATION ACT OF 2013 OR VAWA

This document has been designed to inform all students and employees of the Violence Against Women Act and it emphasizes our commitment to the health and safety of our students and employees. The policy explains how our school addresses and promotes awareness of domestic violence, dating violence, sexual assault and rape, stalking, and consent. Each October we provide this policy with updated statistics to all our prospective students and staff. It is also reviewed with all students during orientation and with staff at the time of hire. Annual training is provided by local law enforcement officials and or local crisis centers to help emphasize the necessity of awareness and to provide different options for reducing the risk of becoming a victim of sexual offenses or sexual violence. It includes education on the warning signs of abusive behavior and how to avoid potential attacks. The school's Campus Security Coordinator, the School Director, is committed to making this school a safe place for all to receive an education.

Sexual offenses or acts of sexual violence, including domestic violence, dating violence, sexual assault, and stalking are illegal regardless of the victims' gender, sexual orientation, gender identity, or gender expression and as such are strictly prohibited.

Definitions and Examples

Domestic Violence: Abuse committed against an adult or a minor who is a spouse or former spouse, cohabitant, or someone with whom the abuser has a child or is having a child, has an existing dating or engagement relationship or has a former dating or engagement relationship.

Example: Jane, a student just broke up with her boyfriend Dan a few days ago. He just appeared on her doorstep yelling, kicking the door, and threatening to do her bodily harm if she does not open the door right now. He has been physically abusive to her in the past but she kept it to herself. Dan is becoming quite angry and she hears him repeatedly calling her a "slut". He demands that she open the door. She is extremely frightened. He tells her he is not leaving until she opens the door.

Dating Violence: Violence committed by someone: a) who is or has been in a social relationship of a romantic or intimate nature with the victim and b) where the existence of such a relationship shall be determined based on a consideration of the following factors:

- i. the length of the relationship
- ii. the type of relationship
- iii. the frequency of interaction between the persons involved in the relationship

Example 1: Jim and Jan have been dating for a few months. One day they are sitting on the couch watching TV together and Jan starts talking. Jim becomes angry with her talking and tells her to shut up or he will shut her up and he shakes his fist at her. Then he stands up and kicks the coffee table.

Example 2: Matt has started dating Mindy. Mindy is constantly on edge about remembering to check in with Matt. The relationship has become sexual, and Matt has demanded they date each other exclusively and that

Mindy should only see and talk to people Matt approves. Mindy wants out of the relationship but is afraid to tell Matt for fear the interaction will become physical.

Sexual Assault: The term “sexual assault” is defined as engaging in physical sexual activity without the consent of the other person. An act of sexual assault may involve:

Physical force, violence, threat, or intimidation

Ignoring the objections of the other person

Causing the other person’s intoxication or incapacitation through the use of drugs or alcohol

Taking advantage of the other person’s incapacitation, including his or her voluntary intoxication, his or her state of intimidation, or another inability to consent

Example 1: Alex and Kris are at a party and both are drinking heavily. Alex is having trouble standing up, so Kris leads Alex over to a couch where Alex can lie down. Alex passes out and wakes up to find Kris on top of her, engaging in sexual activity.

Example 2: Terry and Leslie are working late on clients at the school salon. Terry thinks Leslie is being nice when Leslie offers to walk Terry home. Terry invites Leslie inside the house so they can continue their conversation. Leslie starts to kiss Terry, and Terry readily kisses Leslie back. Leslie starts touching Terry’s genitals. Terry pushes Leslie’s hand away and says, “No, I don’t want to.” Leslie becomes more forceful, and continues to fondle Terry’s genitals despite Terry saying, “No!”

Stalking: The term “stalking” is defined as behavior in which a person repeatedly engages in conduct directed at a specific person that places that person in reasonable fear of his or her safety or the safety of others.

Example 1: Adrian meets Jesse through a class group project. The group members exchange telephone numbers and Jesse calls Adrian for help with the project. As the quarter goes on Jesse repeatedly asks her out on a date and he refuses to take no for an answer. Adrian is in fear of her safety and tells him that she is not interested in dating him, but Jesse continues with this behavior that is unwanted and unwelcome by Adrian. He repeatedly texts her throughout the day despite her requests that he stop texting her. Before each group meeting, Jesse waits outside the classroom to greet her, “What took you so long? I’ve been waiting for you for almost an hour, but I don’t mind.”

Example 2: Julian recently met Ashley, who works on campus. They’ve gone out a few times, always meeting at a public place, never at either person’s home. Julian thinks these dates have been fun but knows there isn’t a serious future with Ashley and has told Ashley so. The next day, when Julian arrived at home, there were several notes left on the door from Ashley. The same thing happened again four times that week, with the same message asking if Ashley can have just one more chance. Julian, now in fear of her safety, arrives at home and sees Ashley sitting in a parked car staring directly at Julian’s house.

Consent: Consent is:

Informed: Consisting of an affirmative, unambiguous, conscious decision by each participant to engage in mutually agreed-upon sexual activity.

Voluntary: Given without coercion, force, threats, or intimidation. Positive cooperation in the act or expression of intent to engage in the act pursuant to an exercise of free will.

Revocable: Consent to some form of sexual activity does not imply consent to other forms of sexual activity. Consent must be ongoing throughout a sexual encounter and can be revoked at any time. Once consent has been revoked, sexual activity must stop immediately.

Consent is given when a person is not:

Incapacitated:

- Physical and/or mental inability to make informed, rational judgments
- States of incapacitation include, but are not limited to, unconsciousness, sleep, and blackouts
- Where alcohol or drugs are involved, incapacitation is defined with respect to how the alcohol or other drugs consumed impacts a person's decision-making capacity, awareness of consequences, and/or ability to make fully informed judgments.

A person cannot give consent if he or she is:

- Unconscious or coming in and out of consciousness
- Under the threat of violence, bodily injury, or other forms of coercion, or if his/her understanding of the act is affected by a physical or mental impairment

Other considerations with regard to consent include:

Silence does not equal consent, lack of verbal resistance does not constitute consent and lack of physical resistance does not constitute consent. Consent is not indefinite; consent may be withdrawn at any time, and at that time all sexual activity must cease unless or until additional consent is given.

Minors and incapacitated persons cannot give consent. Whether the accused knew, or a reasonable person should have known, that the complainant was incapacitated

Bystander Intervention:

- Most people want to help in difficult situations
- Incorrectly assume that someone else will take action

The phenomenon is known as Diffusion of Responsibility:

- Each bystander's sense of responsibility to help decreases as the number of witnesses increase
- End result is that nobody speaks up, comes forward, or helps

This is not bystander apathy:

- People may be truly concerned about the welfare of the victim
- Sincerely believe that someone else will help
- Another person is either more likely or more qualified or more capable

What should you do?

Specific interventions can be divided into four main types:

- Engage: say or do something that directly engages one or more of the parties involved
- Distract: say or do something to interrupt the interaction
- Enlist: ask for the help of someone else who may be better able to intervene
- Delay: say or do something after the difficult moment or incident has passed

How do you decide what to do?

Things to consider before you act:

Is the situation an emergency or non-emergency?

Should intervention be direct, indirect or both?

DIRECT Emergency

Take someone's keys away, drive the person home

- Remove the person from the situation
- Administer CPR

INDIRECT Emergency

Call 911

Seek assistance from a professional

Distract the people involved

Enlist help from others

DIRECT Non-Emergency

Talk to the person directly about the situation

INDIRECT Non-Emergency

Speak to and get help from someone with more expertise and/or authority: your campus Director, a campus administrator, or other professional

S.E.E.

Safe Responding:

- Choose a course of action, direct or indirect, that best ensures the safety of those involved, including yourself

Early Intervention:

- Take action before the problem becomes worse

Effective Helping:

- Implement specific helping skills depending on the situation

Identifying Warning Signs

Identifying some of the warning signs that may lead to a sexual offense or an act of sexual violence.

These behavioral warning signs may include, but are not limited to:

- Jealousy – excessive questions about who a partner spends time with
- Controlling Behavior – not allowing a partner to make personal decisions
- Isolation – curtailing a partner's social interaction
- Verbal Abuse – saying things about or to a partner that are meant to be cruel
- Blame-shifting for feelings and problems – blaming a partner, family, or the School for one's own inabilities or lack of responsibility
- Making threats of violence – saying things like "If you talk to him/her again, I'll kill you." Or "If you leave me, I will kill myself."

What to say:

If you suspect someone you know is a victim of a sexual offense or an act of sexual violence, talking with them about it can be difficult. The most important thing you can do is to let them know that they have support and that they do have options.

Some guidance on what to say and do can include:

- Offer your support without judgment or criticism
- Tell him or her that you're concerned for his or her safety
- Encourage him or her to get help
- Try to avoid a confrontation while doing so

Avoiding Potential Harm

It's important to remember that while we can take steps to minimize risk, the only person to blame when a sexual offense or an act of sexual violence happens, is the perpetrator.

Strategies you can use for placing yourself in the best position to avoid harm and to minimize the risk of a sexual offense or an act of sexual violence. Some of these strategies include:

Trust your gut instincts. If a situation doesn't feel right, don't worry about offending people, just leave

Notice when someone doesn't respect your boundaries, and not being afraid to assert your right to have your boundaries respected.

Understand that most perpetrators of sexual violence look for someone in a vulnerable position. This understanding can help guide your actions and choices.

Other strategies for placing yourself in the best possible position to avoid harm and minimize risk may include:

- Control access to your home or dorm room and your car by locking your doors and not leaving windows wide open if they provide easy access.
- Use "situational awareness" by noticing where you are and who's around.
- Don't be afraid to ask for help in situations that feel unsafe, such as asking for an escort to your parked car or asking people to walk with you.
- Travel in groups when possible and appropriate.

Reporting an Offense

A sexual offense or an act of sexual violence can be very frightening and disorienting.

Often, victims do not know where to turn or how to reach out for assistance and help.

If you've been involved in a sexual offense or an act of sexual violence, you are encouraged to:

- Find a safe place
- Seek medical attention
- Get support
- Preserve evidence
- Report the crime

Other strategies for placing yourself in the best possible position to avoid harm and minimize risk may include:

- Control access to your home or dorm room and your car by locking your doors and not leaving windows wide open if they provide easy access.
- Use “situational awareness” by noticing where you are and who’s around.
- Don’t be afraid to ask for help in situations that feel unsafe, such as asking for an escort to your parked car or asking people to walk with you.
- Travel in groups when possible and appropriate.

Reporting and Offense

A sexual offense or an act of sexual violence can be very frightening and disorienting.

Often, victims do not know where to turn or how to reach out for assistance and help.

If you’ve been involved in a sexual offense or an act of sexual violence, you are encouraged to:

- Find a safe place
- Seek medical attention
- Get support
- Preserve evidence
- Report the crime

In addition, as the victim of a sexual offense or an act of sexual violence, you are also encouraged to report this to your campus:

- School Director
- Human Resources office
- Any manager, supervisor, department head, or other designated employee responsible for responding to reports of sexual violence

Even if you are a bystander witnessing, or receiving a report of, a sexual offense or an act of sexual violence, you are encouraged to reach out to any of these resources for guidance and assistance.

Investigation and Disciplinary Proceedings

Campus proceedings to investigate and institute disciplinary action for sexual offenses or acts of sexual violence will:

- Provide a prompt, fair, and impartial investigation and resolution
- Be conducted by trained officials
- Use the standard of evidence set forth in the applicable policy

Both the accuser and the accused will have the same rights to have others present during an investigation and disciplinary proceedings, including an advisor of their choosing.

Investigation and Disciplinary Proceedings

All parties involved will be informed simultaneously in writing of:

- Initial outcome of the proceeding
- Appeal rights
- Subsequent changes to the result, resulting from an appeal

To the extent permitted by law, the school will protect the confidentiality of victims by omitting victim identifying information from publicly available documentation.

Disciplinary Actions and Sanctions

The following disciplinary actions and sanctions may be imposed, as appropriate, if a person is found to have committed a sexual offense or an act of sexual violence:

- Suspension
- Expulsion
- Termination of employment

Perpetrators of crimes may also be subject to criminal prosecution.

Campus Resources

Depending on the circumstances and if reasonably available, victims may also request assistance with changing their:

- Academic situation
- Living situation
- Transportation situation
- Employment situation

Regardless of whether he or she chooses to report the sexual offense or act of sexual violence to campus or local law enforcement.

We hope this policy is helpful to all concerned and will help us to keep our campus a safe and pleasant learning environment.

STUDENT SERVICES

CAREER SERVICES

It is the policy of Ruben's Five Star Academy to assist students in finding employment upon graduation. Prior to and after graduation, the Student Services Department advises students on career development skills and assists them in finding employment in their chosen career field.

EMPLOYMENT ASSISTANCE

While the school cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities bulletin board for students to review. Students also receive training in how to write a resume, complete an employment application and prepare for an effective interview.

COUNSELING

Counseling is available to all students for career and academic reasons. Students with issues of a personal nature will be referred to local public or private agencies for professional assistance.

MEDIA SERVICES RESOURCE CENTER

The school Media Center houses additional learning resources for active students and graduates. Resources include a computer connected to the internet, additional textbooks, reference materials, as well as program-appropriate subscriptions. The media services resource center is open during normal business hours.

TRANSCRIPT REQUESTS

Student transcripts are permanently maintained at the institution and are available from the Student Services Department. One copy of the official academic transcript is provided to each student upon program completion and satisfaction of all financial obligations to the school. Students may request, in writing, additional copies of transcripts for a fee.

Provided a hold does not exist for non-financial compliance, a student may request a transcript from the Student Services Department. Transcript requests may be made in person or by mail. There is a charge of \$15 for official transcripts and \$5 for non-official transcripts. Official and non-official transcript requests may take between five (5) to ten (10) business days to process.

BARBER STYLIST PROGRAM

1200 CLOCK HOURS - 40 WEEKS

PROGRAM OBJECTIVE

The objective of the Barber Stylist program is to prepare the student for the Florida Barber State Board licensing exam. A licensed Barber Stylist will be able to find employment in salons, spas, resorts, and private practices.

PROGRAM DESCRIPTION

The Barber program provides students with the knowledge and expertise necessary to work in a barbershop salon. This comprehensive program provides its participants with the proper training in all necessary areas.

DIPLOMA

Upon successful completion of the program, students receive a diploma.

DELIVERY METHOD

This program is offered on-campus only (onsite - traditional delivery, not offered online).

DISCLOSURE

After successful completion of the program, students must obtain a Florida Barber License in order to apply for employment.

DURATION

This program has a duration of 1200 hours. Full-time students complete the program in 40 weeks attending 30 hours weekly, Monday through Friday 9:30am to 4pm (morning classes). Part-time morning students complete the program 60 weeks, attending 20 hours weekly. Monday through Friday 9:30am to 2pm.

PROGRAM START DATES

New students are allowed into the program on Mondays.

ADMISSION REQUIREMENTS

Prospective students must comply with Ruben's Five Star Academy admissions requirements as stated in this catalog under the Admissions section.

PROGRAM COST

Registration Fee \$100

Tuition \$15,650

Books & Uniform \$450

Kit & Supply \$1,800

Licensing & Test Preparation \$350

Total Program Cost \$ 18,350

PROGRAM OUTLINE

Code	Course Name	Total Hours	Theory Hours	Lab Hours	Service Hours
BST-001	Florida Laws and Rules	150	150	0	0
BST-002	Safety, Sanitation and Sterilization	325	60	65	200
BST-003	Hair Structure and Chemistry	50	50	0	0
BST-004	Hair Cutting	200	40	40	
	a.I. Freehand				30
	a.II. Shear over comb				30
	a.III. Clipper over comb				30
	b. Syle Cuts including blow drying				30
BST-005	Shampooing	75	10	10	55
BST-006	Chemical Services	350	50	60	
	a. Permanent Qaving				80
	b. Coloring and Bleaching				80
	c. Hair Relaxing and Curling				80
BST-007	Shaving, Beard and Mustache Trimming	50	7	8	35
TOTALS		1200	367	183	650

ELIGIBILITY REQUIREMENTS FOR A FLORIDA BARBER LICENSE

The examination for licensure to practice barbering with a barber license consists of a written examination. Applicants to this examination must achieve a passing grade in order to be eligible for a license to practice barbering. An applicant who has completed all requirements for examination and paid the fee specified in Rule 61G3-20.002, F.A.C., will be admitted to the examination for licensure.

Applicants that have been found guilty of a felony, may not be eligible to seat for the barber state exam or receive the corresponding license.

We encourage students to learn about the current examination eligibility requirements by visiting the official site for the Florida Department of Business and Professional Regulation, Florida Barber’s Board, Chapter 476, Florida Statutes page:

http://www.myfloridalicense.com/dbpr/pro/barb/documents/printable_barber_lawbook.pdf

COURSE DESCRIPTIONS

BST-001 Florida Laws and Rules

This course presents an overview of barber law, rules, and regulations in relation to consumer protection for both health and economic matters. This course also includes 4 hours of HIV/AIDS training in relation to the barber profession. By the end of this course, students will be able to define the limitations of the authority of the Board of Baber; define the rulemaking authority of the Board of Barber; understand the qualifications for licensure; understand the procedures and context of examinations; comprehend the requirements for barber salons and inspections; be aware of the disciplinary proceedings and penalties for violations of Chapter 477, F.S.; understand the complaint procedures for violations of Chapter 477, F.S., or the rules promulgated pursuant thereto; understand the definitions as used in Chapter 477, F.S.; understand the requirements through rules and regulations for license renewal; know the fees and their disposition; explain the origin and transmission of HIV/AIDS; explain the prevention methods of HIV/AIDS required by Florida Statute; procedures for protection against the spread of the disease; and list the guidelines and principles of cleanliness and safety required of a barber and a barbershop. Duration: 150 hours (lecture hours). Pre-requisite: None.

BST-002 Safety, Sanitation, and Sterilization

Through this course, students learn about the ways in which infectious materials may be used causing harm in the barbershop; the principal tools and implements used in the practice of barbering; and the importance of anatomy and physiology to the barbering profession. By the end of this course, students are able to define decontamination, list three levels of decontamination used for the prevention and control of pathogen transmittal, identify the chemical decontamination agents most commonly used in barbershops, demonstrate proper decontamination procedures for tools, equipment, and surfaces, discuss Universal Precautions and the responsibilities as a professional barber; identify the parts of shears, clippers, and razors; demonstrate the correct techniques for holding combs, shears, clippers, and razors; as well as demonstrate honing and stropping techniques; describe the structure and reproduction of cells; describe the structure of the skull and its relationship to barbering; as well as identify important muscles of the head, face, and neck that relate to barbering services. Duration: 325 hours (60 lecture hours, 65 laboratory hours, 200 service hours). The number of services to complete this course: 200. Pre-requisites: None

BST-003 Hair Structure and Chemistry

This course instructs students about basic chemistry related to barbers, principles of electricity and light therapy, properties of and disorders of the skin as well as properties and disorders of hair and scalp. By the end of this course, students will be able to: define organic and Inorganic chemistry; define the matter and its states; define PH and understand the PH scale; recognize different formulations such as emulsions; as well as suspensions and solutions; identify and define common electrical terms; discuss and recognize electrical modalities and their uses; identify visible and invisible light rays; as well as explain the effects of ultraviolet and infrared rays; describe the structure and divisions of the skin; list the functions of the skin; identify recognizable skin disorders; name and describe the structures of the hair, the three layers of the hair shaft, hair protein, and process of hair; list the characteristics of hair important in hair analysis; identify different types of hair loss; and identify common hair and scalp disorders. Duration 50 hours (lecture hours). Pre-requisites: None.

BST-004 Hair Cutting

This course instructs students about the history of barbering, the required professional image, man's haircutting, styling, and hair replacement. By the end of this course students are able to define the origin of the word Barber, demonstrate an understanding of the evolution of barbering, describe the barber surgeons and their practices, identify and explain the importance and function of state barber boards; discuss the ways in which life skills, values, and beliefs influence professional image; explain the relationship between personality and attitudes and the demonstration of professional behavior, demonstrate an understanding of effective human relations and communications skills, list the qualities of professional ethics, discuss the basic principles of personal and professional success, and create short-term and long-term goals; explain the art and science of men's haircutting and styling; the term envisioning and the importance of the client consultation; the principles of facial shapes and profiles; demonstrate the performance of the following cutting techniques: fingers- and shear, shear-over- comb, clipper cutting, clipper-over-comb, and razor cutting; as well as demonstrate shaving the outline areas; explain the reasons why men may purchase hairpieces; identify the types of hair used in hairpiece construction; demonstrate how to measure a client for a hairpiece; fitting, cutting in, and cleaning of hairpieces; as well as alternative hair replacement methods. Duration: 200 hours (40 lecture hours, 40 lab hours, 120 service hours). The number of services required to complete this course: 120. Pre-requisites: None.

BST-005 Shampooing

By the end of this course students will be able to explain the theory and demonstrate the practice of shampooing; scalp & hair analysis, including draping, brushing, scalp manipulation, conditioning, and rinsing. Duration: 75 hours

(10 lecture hours, 10 laboratory hours, 55 service hours). The number of services required to complete this course: 55. Pre-requisites: None.

BST-006 Chemical Services

This course instructs students about the different chemical services to be provided to barber clients as well as the principles and practices of hair coloring. By the end of this course students are able to discuss the principles of color theory and relate their importance to hair coloring; identify the classifications of hair color products and explain their actions on hair; products used in hair color and lightening; discuss safety precautions used in hair coloring and lightening; explain the effects of chemical texture services on the hair; identify the similarities and differences between chemical texture services; list the factors of hair analysis for chemical texture services; perform a permanent wave; reformation curl; and provide hair relaxing services;

Duration: 350 hours (50 lecture hours, 60 laboratory hours, 240 service hours). The number of services required to complete this course: 240. Pre-requisites: None.

BST-007 Shaving, Beard, and Mustache Trimming

By the end of this course students are able to discuss general sanitation and safety precautions of shaving, beard, and mustache trimming; demonstrate the ability to perform standard cutting positions and strokes with a straight razor; identify the 14 shaving areas of the face as well as perform a facial and neck shave. Duration: 50 hours (7 lecture hours, 8 laboratory hours, 35 service hours). The number of services required to complete this course: 35. Pre-requisites: None.

NAIL TECHNOLOGY PROGRAM

240 CLOCK HOURS - 8 WEEKS

PROGRAM OBJECTIVE

This program teaches nail, hand, and foot beautification, massage techniques, safety measures, and sanitation. At the completion of the program, students will qualify to obtain a Florida Nail Specialist License and seek employment as a nail technician.

PROGRAM DESCRIPTION

This program provides instruction and practical experience, so students develop skills in manicuring, pedicuring, nail art, and artificial nail work. Upon successful completion of the program hours, clinic services, and final exam, the student receives a diploma and is eligible to register with the state as a nail technician.

DIPLOMA

Upon successful completion of the program, students receive a diploma.

DELIVERY METHOD

This program is offered on-campus only (traditional delivery, not offered online).

DISCLOSURE

After successful completion of the program, students must obtain a Florida Nail Specialist License in order to apply for employment.

DURATION

This program has a duration of 240 hours. Full-time students complete the program in 8 weeks attending 30 hours weekly, Monday through Friday 9:30am to 4pm (morning classes). Part-time students complete the program in 12 weeks attending 20 hours weekly, Monday through Friday 9:30am to 2pm (morning classes).

PROGRAM START DATES

New students are allowed into the program on Mondays.

ADMISSION REQUIREMENTS

Prospective students must comply with Ruben's Five Star Academy admissions requirements as stated in this catalog under the admission section.

PROGRAM COST

Registration Fee \$100

Tuition \$1,920

Books & Uniform \$375

Kit & Supply \$400

Licensing & Test Preparation: \$185

Total Program Cost \$2,980

PROGRAM OUTLINE

Code	Course Name	Total Hours	Theory Hours	Lab Hours	Services Hours
NTE-001	Florida Cosmetology Laws and Rules	5	5	0	0
NTE-002	HIV/AIDS	4	4	0	0
NTE-003	Sanitation	4	2	2	0
NTE-004	Ethics	2	2	0	0
NTE-005	Nail Theory and Related Subjects	20	20	0	0
NTE-006	Manicures	28	4	4	20
NTE-007	Pedicures	18	4	4	10
NTE-008	Tips with Overlay	47.5	5	5	37.5
NTE-009	Sculpting Using A Form	47.5	5	5	37.5
NTE-010	Nail Wraps and/or Mending	23	4	4	15
NTE-011	Nail Fill-Ins	15	2	3	10
NTE-012	Artificial Nail Removal	11	3	3	5
NTE-013	Polishing and Nail Art	15	5	5	5
Totals		240	65	35	140

ELIGIBILITY REQUIREMENTS FOR A FLORIDA NAIL SPECIALIST LICENSE

A Florida nail specialist license is required to perform nail services. Applicants that have been found guilty of a felony, may not be eligible to receive the corresponding license.

We encourage students to learn about the current eligibility requirements by visiting the official site for the Florida Department of Business and Professional Regulation (DBPR):

http://www.myfloridalicense.com/dbpr/pro/cosmo/documents/printable_cosmetology_lawbook.pdf

COURSE DESCRIPTIONS

NTE-001 Florida Cosmetology Laws and Rules

This course presents an overview of cosmetology law and rules and regulations in relation to consumer protection for both health and economic matters. By the end of this course, students will be able to define the limitations of the authority of the Board of Cosmetology; define the rulemaking authority of the Board of Cosmetology; understand the qualifications for licensure; understand the procedures and context of examinations; comprehend the requirements for cosmetology salons and inspections; be aware of the disciplinary proceedings and penalties for violations of Chapter 477, F.S.; understand the complaint procedures for violations of Chapter 477, F.S., or the rules promulgated pursuant thereto; understand the definitions as used in Chapter 477, F.S.; understand the requirements through rules and regulations for license renewal; and know the fees and their disposition. Duration: 5 hours (lecture hours). Pre-requisite: None.

NTE-002 HIV/AIDS

This course provides instruction regarding HIV/AIDS and other communicable diseases. By the end of this course students are able to explain the causes of HIV/AIDS, hepatitis, tuberculosis, and other communicable diseases and how these diseases are spread; the dangers associated with these diseases; and how to avoid contamination from the diseases in the practice as a cosmetologist. Duration: 4 hours (lecture hours). Pre-requisite: None.

NTE-003 Sanitation

This course instructs students in the use chemical agents to disinfect implements and equipment to promote and protect good health in the community. By the end of this course students will be able to define terms and to

describe and clarify bacteria in relationships to the spread of disease; as well as to describe four (4) methods of sanitation; describe the various agents used to prevent the spread of disease; describe measures used to disinfect service areas; effectively disinfect the nail technician's implements to prevent the spread of disease; and disinfect necessary equipment to prevent the spread of disease. Duration: 4 hours (2 lecture hours, 2 laboratory hours). Pre-requisite: None.

NTE-004 Ethics

This course instructs students in the principles of an ethical and successful career in the beauty industry. By the end of this course students will be able to define terms and to list principles that contribute to personal and professional success; create a mission statement; explain how to set short and long-term goals; discuss the most effective ways to manage time; define ethics; and list the characteristics of a healthy, positive attitude. Duration: 2 hours (lecture hours). Pre-requisite: None.

NTE-005 Nail Theory and Related Subjects

By the end of this course students will be able to describe the history of nail care and career opportunities: communication for success: communication basics, the client consultation, special issues in communication, in-salon communication; general anatomy and physiology; skin structure, growth, and nutrition: anatomy of the skin, aging of the skin, disorders of the skin, preventing skin problems in the salon. Nail structure and growth: the natural nail, nail anatomy, nail growth. Nail disorders and diseases; and the basics of chemistry. Duration: 20 hours (lecture hours). Pre-requisite: None.

NTE-006 Manicures

This course provides students with the knowledge and practice required to perform manicures. By the end of this course students will be able to discuss the basic chemistry of nail salon products; explain adhesion and how adhesives work; identify the two main categories of nail coatings; describe the basic chemistry of all nail enhancements; describe the overexposure principle and its application to nail care products; describe the scope of practice; nail technician tools; professional nail products; perform a basic manicure; perform a man's manicure; massage; spa manicures; paraffin wax treatment; and nail art. Duration: 28 hours (4 lecture hours, 4 laboratory hours, 20 service hours). The number of services required to complete this course: 20. Pre-requisites: None.

NTE-007 Pedicures

This course provides students with the knowledge and practice required to perform pedicures. By the end of this course, students will be able to describe the equipment used when performing pedicures; proper use of the tools to reduce the potential development of ingrown toenails; callus softeners; basic pedicure and spa pedicure; and foot and leg massage. Duration: 18 hours (4 lecture hours, 4 laboratory hours, 10 service hours). The number of services required to complete this course: 10. Pre-requisites: None.

NTE-008 Tips with Overlay

By the end of this course students will be able to apply nail tips; identify supplies needed; apply and describe the three types of nail tips; fabrics used in nail wraps; demonstrate stop, rock and hold methods of applying nail tips; removal of nail tips; 2-week and 4-week fabric wrap maintenance procedures; and fabric wrap removal procedures and precautions. Duration: 47.5 hours (5 lecture hours, 5 laboratory hours, 37.5 service hours). The number of services required to complete this course: 15. Pre-requisites: None.

NTE-009 Sculpting Using a Form

By the end of this course students will be able to describe how to safely use electrical equipment in the salon; safety devices; explain differences between the two types of electric currents; electrical measures; explain monomer liquid and polymer powder nail products; demonstrate the proper procedures for applications of one

color and two colors; maintenance; crack repair procedures; and removal procedures. Duration: 47.5 hours (5 lecture hours, 5 laboratory hours, 37.5 service hours). The number of services required to complete this course: 15. Pre-requisites: None.

NTE-010 Nail Wraps and/or Mending

By the end of this course students will be able to identify supplies needed for nail tip application; describe the types of nail tips available; proper procedures and precautions; using fabric applications. Duration: 23 hours (4 lecture hours, 4 laboratory hours, 15 service hours). The number of services required to complete this course: 10. Pre-requisites: None.

NTE-011 Nail Fill-Ins

By the end of this course students will be able to describe the types of electric files most used; define RPM, torque, tolerance, variable speed; discuss why bits should be used concentric for safe use; perform practice techniques for cuticle area; cleaning and disinfecting metal file bits. Duration: 15 hours: (2 lecture hours, 3 laboratory hours, 10 service hours). Number of services required to complete this course: 10. Pre-requisites: None.

NTE-012 Artificial Nail Removal

By the end of this course students will be able to describe the chemistry and main ingredients of UV gel; applying one color two colors UV gels; types of UV gels used; supplies needed; when it is recommended and not to use; best types for each service; UV lamps and UV bulbs; demonstrate the removal of artificial nails. Duration: 11 (3 lecture hours, 3 laboratory hours, 5 service hours). Number of services required to complete this course: 5. Pre-requisites: None.

NTE-013 Polishing and Nail Art

By the end of this course students will be able to list and describe how color is classified in the color wheel; how to use polish in art; brushes; basic techniques in hand-painted nail art; use of products; UV gel while nail art creation; embellishments use; airbrush; demonstrate the application of nail art. Duration: 15 hours (5 lecture hours, 5 laboratory hours, 5 service hours). Number of services required to complete this course: 10. Pre-requisites: None.

RESTRICTED BARBER

600 CLOCK HOURS - 20 WEEKS

PROGRAM OBJECTIVE

The objective of the Restricted Barber program is to prepare the student for the Florida Barber State Board licensing exam. A licensed Restricted Barber will be able to find employment servicing men salons, spas, resorts, and private practices.

PROGRAM DESCRIPTION

The Restricted Barber program provides students with the knowledge and expertise necessary to work in a barbershop salon. This comprehensive program provides its participants the proper training in all necessary areas.

CREDENTIAL AWARDED

Upon successful completion of the program, students receive a diploma.

DELIVERY METHOD

This program is offered on-campus only (traditional delivery, not offered online).

DISCLOSURE

After successful completion of the program, students must obtain a Florida Barber License to apply for employment

DURATION

This program has a duration of 600 hours. Full-time students complete the program in 20 weeks attending 30 hours weekly, Monday through Friday from 9:30am to 4pm (morning classes). Part-time students complete the program in 30 weeks attending 20 hours weekly, Monday through Friday from 9:30am to 2pm (morning classes).

PROGRAM START DATES

New students are allowed into the program on Mondays.

ADMISSION REQUIREMENTS

Prospective students must comply with Ruben's Five Star Academy admissions requirements as stated in this catalog under the Admission's section.

PROGRAM COST

Registration Fee \$100

Tuition \$ 7,125

Books & Uniform \$450

Kit & Supply \$1,100

Licensing & Test Preparation \$375

Total Program Cost \$9,150

Ruben’s Five Star Academy will pay a one-time BDPR application, examination, HIV, and appointment fees for graduate students of the Restricted Barber program.

PROGRAM OUTLINE

Code	Course Name	Total Hours	Theory Hours	Lab Hours	Service Hours
RST-001	Florida Laws and Rules	75	75	0	0
RST-002	Safety, Sanitation, and Sterilization	325	60	60	205
RST-003	Hair Structure and Chemistry	15	15	0	0
RST-004	Hair Cutting	120			
	a.I. Freehand		5	5	20
	a.II. Shear over comb		5	5	20
	a.III. Clipper over comb		5	5	20
	b. Style Cuts including blow drying		5	5	20
RST-005	Shampooing	15	5	5	5
RST-006	Shaving, Beard, and Mustache Trimming	50	10	10	30
TOTALS		600	185	95	320

ELIGIBILITY REQUIREMENTS FOR A RESTRICTED FLORIDA BARBER LICENSE EXAMINATION

The examination for licensure to practice barbering with a restricted barber license consists of a written examination. Applicants to this examination must achieve a passing grade to be eligible for a license to practice barbering. An applicant who has completed all requirements for examination and paid the fee specified in Rule 61G3-20.002, F.A.C., will be admitted to the examination for licensure.

Applicants that have been found guilty of a felony, may not be eligible to seat for the barber state exam or receive the corresponding license.

We encourage students to learn about the current examination eligibility requirements by visiting the official site for the Florida Department of Business and Professional Regulation, Florida Barber’s Board, Chapter 476, Florida Statutes page:

http://www.myfloridalicense.com/dbpr/pro/barb/documents/printable_barber_lawbook.pdf

COURSE DESCRIPTIONS

RST-001 Florida Laws and Rules

This course presents an overview of barber law, rules, and regulations concerning consumer protection for both health and economic matters. This course also includes 4 hours of HIV/AIDS training about the barber profession. By the end of this course, students will be able to define the limitations of the authority of the Board of Barber; define the rulemaking authority of the Board of Barber; understand the qualifications for licensure;

aware of the disciplinary proceedings and penalties for violations of Chapter 477, F.S.; understand the complaint procedures for violations of Chapter 477, F.S., or the rules promulgated pursuant thereto; understand the definitions as used in Chapter 477, F.S.; understand the requirements through rules and regulations for license renewal; know the fees and their disposition; explain the origin and transmission of HIV/AIDS; explain the prevention methods of HIV/AIDS required by Florida Statute; procedures for protection against the spread of the disease; and list the guidelines and principles of cleanliness and safety required of a barber and a barbershop. Duration: 75 hours (lecture). Pre-requisite: None.

RST-002 Safety, Sanitation, and Sterilization

Through this course, students learn about how infectious materials may be used causing harm in the barbershop; the principal tools and implements used in the practice of barbering; and the importance of anatomy and physiology to the barbering profession. By the end of this course, students can define decontamination, list three levels of decontamination used for the prevention and control of pathogen transmittal, identify the chemical decontamination agents most commonly used in barbershop, demonstrate proper decontamination procedures for tools, equipment, and surfaces, discuss Universal Precautions and the responsibilities as a professional barber; identify the parts of shears, clippers, and razors; demonstrate the correct techniques for holding combs, shears, clippers, and razors; as well as demonstrate honing and stropping techniques; describe the structure and reproduction of cells; describe the structure of the skull and its relationship to barbering; as well as identify important muscles of the head, face, and neck that relate to barbering services. Duration: 325 hours (60 lecture hours, 65 lab hours, 205 service hours). Several services are required for completion of this course: 205. Pre-requisites: None

RST-003 Hair Structure and Chemistry

This course instructs students about basic chemistry related to barbers, principles of electricity and light therapy, properties of and disorders of the skin as well as properties and disorders of hair and scalp. By the end of this course, students will be able to: define organic and Inorganic chemistry; define the matter and its states; define PH and understand the PH scale; recognize different formulations such as emulsions; as well as suspensions and solutions; identify and define common electrical terms; discuss and recognize electrical modalities and their uses; identify visible and invisible light rays; as well as explain the effects of ultraviolet and infrared rays; describe the structure and divisions of the skin; list the functions of the skin; identify recognizable skin disorders; name and describe the structures of the hair, the three layers of the hair shaft, hair protein, and process of hair; list the characteristics of hair important in hair analysis; identify different types of hair loss; and identify common hair and scalp disorders. Duration 15 hours (lecture). Pre-requisites: None.

RST-004 Hair Cutting

This course instructs students about the history of barbering, the required professional image, man's haircutting, styling, and hair replacement. By the end of this course students are able to define the origin of the word Barber, demonstrate an understanding of the evolution of barbering, describe the barber surgeons and their practices, identify and explain the importance and function of state barber boards; discuss the ways in which life skills, values, and beliefs influence professional image; explain the relationship between personality and attitudes and the demonstration of professional behavior, demonstrate an understanding of effective human relations and communications skills, list the qualities of professional ethics, discuss the basic principles of personal and professional success, and create short-term and long-term goals; explain the art and science of men's haircutting and styling; the term envisioning and the importance of the client consultation; the principles of facial shapes and profiles; demonstrate the performance of the following cutting techniques: fingers- and shear, shear-over- comb, clipper cutting, clipper-over-comb, and razor cutting; as well as demonstrate shaving

alternative hair replacement methods. Duration: 120 hours (20 lecture hours, 20 lab hours, 80 service hours). The number of services required to complete this course: 80. Pre-requisites: None.

RST-005 Shampooing

By the end of this course students will be able to explain the theory and demonstrate the practice of shampooing; scalp & hair analysis, including draping, brushing, scalp manipulation, conditioning, and rinsing. Duration: 15 hours (5 lecture hours, 5 lab hours, 5 service hours). The number of services required to complete this course: 50. Pre-requisites: None.

RST-006 Shaving, Beard, and Mustache Trimming

By the end of this course students can discuss general sanitation and safety precautions of shaving, beard and mustache trimming; demonstrate the ability to perform standard cutting positions and strokes with a straight razor; identify the 14 shaving areas of the face as well as perform a facial and neck shave. Duration: 50 hours (10 lecture hours, 10 lab hours, 30 service hours). Several services are required to complete this course: 30. Pre-requisites: None.

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STAFF AND FACULTY

STAFF

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Admissions.....	Rocio Oliveros
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