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Dear Friend,

Thoughts—Ideas—Visions.

It all begins in the mind. Whether creating a hair design, sculpture, painting or a company, nothing happens until someone thinks of it. My own vision for my life's work—and of the creation of Pivot Point—came when I discovered Bauhaus, the most celebrated art school of modern times. Its aim, as is ours, was to train craftspeople to elevate their skills to a higher level of artistic creativity.

By adapting the Bauhaus philosophy to the craft of cosmetology, Pivot Point provides the educational structure to develop true hair designers, estheticians and nail technologists. Pivot Point-trained professionals analyze, envision and plan their work. The key to the Pivot Point difference is based in our belief that the foundation of one's education is in knowing the importance of not only how something works, but why it works that way. Knowing HOW only results in technical skills. Knowing WHY allows the freedom to create. This freedom is achieved through our unique educational delivery system, incorporating interactive technology on the cutting-edge of education.

I am extremely proud that for 45 years Pivot Point has created successful careers for thousands of artists—artists who create in the realm of hair design, esthetics and nails, who satisfy millions of clients in salons throughout the world. Many of the principles of art and form and color are used in all three areas of study and practice.

I invite you to explore with us the uniqueness of Pivot Point International. Join our artistic community. Embark on your own journey of lifelong learning. Let us help empower you to reach the highest levels of hair design, esthetics and nails. Together we will increase the well-being of all of your clients.

Sincerely,



Leo Passage
Founder, Chairman Emeritus

EVANSTON ACADEMY

1560 Sherman Avenue
Evanston, IL 60201
847.866.0500

CHICAGO ACADEMY

3901 West Irving Park Road
Chicago, IL 60618
773.463.3121

BLOOMINGDALE ACADEMY

144 C East Lake Street
Bloomington, IL 60108
847.985.5900

WELCOME TO PIVOT POINT!

Pivot Point International, Inc. is internationally known as a world leader in hair and beauty education. Across the globe, Pivot Point hair designers, estheticians and nail technicians confidently and professionally exceed employers' expectations or lead their own successful businesses. They share a common language that enables them to excel in any situation. They understand the essence of professional beauty careers: caring for the individual clients they serve.

Pivot Point International Academies offer education in Cosmetology, Esthetics, Nail Technology, and Teacher Training. A Pivot Point education enables students to become industry professionals in many specialty areas. Pivot Point's teaching and learning method helps students achieve dreams, accomplish goals and grab opportunity.

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

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

CAREERS IN THE BEAUTY INDUSTRY

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

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

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

CAREER OPPORTUNITIES

The list below is not intended to represent all of the career opportunities available.

Please note: Although placement assistance is provided, employment is not guaranteed.

Salon & Spa

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

Travel

- Platform Artist
- Private Consultant
- Salon or Corporate Sales Director
- Cruise Ship Stylist/Technician
- Hair Designer
- Esthetician
- Nail Technician

Glamorous Opportunities

- TV/Motion Picture
- Celebrity Designer or Makeup Artist
- Fashion Magazine Designer
- Image Consultant

Sales

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

Education

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

* May require additional certification or licensure

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

JOB OUTLOOK

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

EARNINGS

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

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

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

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

CONTINUING EDUCATION REQUIREMENTS/NEEDS

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

INDUSTRY PHYSICAL AND SAFETY DEMANDS

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

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

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

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

LICENSURE REQUIREMENTS

Each of the United States requires cosmetologists, estheticians, and nail technicians to have a license in order to legally practice. Licensure requirements differ among states. Licensure and endorsement information may be obtained by contacting the Career Services Office during regular business hours. Note: International students may not qualify for licensure and are advised to seek guidance from the state prior to entry.

ABOUT PIVOT POINT INTERNATIONAL ACADEMIES

Leo Passage and the Passage family own the academies referred to in this catalog. Mr. Passage, Chairman Emeritus and Founder of Pivot Point is dedicated to the continual upgrade of educational standards and the advancement of the beauty profession. He and the exceptional staff at Pivot Point have been responsible for training countless successful designers and technicians for 45 years.

Academy Mission Statement

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

What Can Be Expected

Pivot Point International Academy offers more than just the education necessary to pass the state board examination to become a practicing cosmetologist, esthetician or nail technician. Simply put, the academies offer an education far beyond the “how” and into the “why.” All course offerings stem from fundamental art and design concepts and principles and incorporate classroom instruction as well as practical client application. Graduates of our academies gain the prestige of being associated with an educational institution that is known and respected throughout the world.

Pivot Point is Unique

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

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

Worldwide Education

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

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

Graduating Success - Based on the NACCAS 2006 Annual Report

Pivot Point International Academies had an enrollment of 595 students. Of those, 485 students or 81.5% completed the program, while 110 students did not finish the program. The completion rate does not reflect the students who may have transferred and completed due in part to the training provided by Pivot Point International Academies, nor does it show those who may have completed their program at the Academy after the designated reporting period. A copy of current placement rates can be found in Pivot Point International Academy’s Completion, Placement and Licensure Rate Disclosure Form, which is given to all prospective students and which is available to all enrolled students annually. Requests for a complete copy of the academy’s outcomes may be obtained by contacting the Admissions Office during regular business hours.

ACCREDITATION

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

PROFESSIONAL AFFILIATIONS

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

Illinois Department of Professional Regulation (Licensure Agency)

320 W. Washington 3rd Floor
Springfield, IL 62786
(217) 785-0800
www.dpr.state.il.us

American Association of Cosmetology Schools (AACCS)

15825 N. 71st Street #100
Scottsdale, AZ 85254-1521
(800) 831-1086
(480) 281-0431
www.beautyschools.org

National Cosmetology Association (NCA)

401 North Michigan Ave.
Chicago, IL 60611
(312) 527-6765
www.salonprofessionals.org

Cosmetologists Chicago (CC)

401 N. Michigan Avenue, Suite 2200
Chicago, IL 60611
(312) 321-6809
www.americasbeautyshow.com

Illinois Association of Cosmetology Schools (IACS)

P.O. Box 10031
Springfield, IL 62791
(217) 522-5566

EDUCATIONAL FACILITIES

Pivot Point currently owns and operates three academy locations in the greater Chicago area. The diversity of these locations offers opportunity to all students, whether they want a small or large-academy experience. The Pivot Point curriculum and philosophy are taught at all locations.

Evanston Academy

Pivot Point Evanston Academy is located at 1560 Sherman Avenue, Evanston, IL 60201. Public parking and public transportation are both easily accessed from this location. The facility consists of more than 12,500 square feet and includes offices, clinic area, dispensary, wet room, break room and classrooms.

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

The **student clinic** is divided into sections similar to a salon/spa, with each section designated for students in a particular unit. This large, well-ventilated, and properly lighted area has workstations, a shampoo area, a dispensary, and reception area. There is also a clinic designed specifically for esthetics services as well as special areas available for performing manicures and pedicures. **Student lockers** are available at this facility. The **student break room** is equipped with chairs and counters for eating lunch or conversing with fellow students during classroom breaks. A refrigerator is also available at this location. The Evanston Academy is located in the Rotary International Building, which offers a full-service cafeteria open to the public for breakfast and lunch.

Bloomington Academy

Pivot Point Bloomington Academy is located at 144C East Lake Street, Bloomington, IL 60108, in the Springbrook Center, approximately 3 miles west of Interstate 355. Ample parking is available and requires a parking permit. The facility consists of more than 15,000 square feet and includes offices, clinic area, dispensary, break room, and classrooms.

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

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

Chicago Academy

Pivot Point Chicago Academy is located at 3901 West Irving Park Road, Chicago, IL 60618. Public transportation is easily accessed from this location. The facility consists of more than 4,000 square feet and includes offices, clinic area, dispensary/supply room, student break room and classrooms.

Our **workshop-style classrooms** are spacious, well-lit, and ventilated. Each one adapts easily either to a lecture, workshop-style class and/or work area, and contains ample seating, modern audio-visual equipment, storage cabinets, water facilities and drying cabinets.

The **student clinic** is similar to a salon. This properly lighted area has workstations, a shampoo area, a dispensary and reception area. There are also special areas for students to perform skin care, manicures and pedicures. **Student lockers** are made available at this facility. The **student break room** is equipped with vending machines, a microwave oven and a refrigerator.

COURSE OFFERINGS

1500 CLOCK HOUR COSMETOLOGY COURSE

The 1,500 Clock Hour Cosmetology Course is offered at the Evanston, Chicago and Bloomingdale Academies. Students can expect to complete this program in less than 10 months if they attend full time and are in satisfactory progress.

Course Objectives

The objective of the cosmetology course is to acquaint students with all aspects of cosmetology to receive the well-rounded educational foundation needed to successfully pass the state licensing examination and become a successful designer. Pivot Point has a complete *Salon Success* module integrated into the program, which helps students prepare for their career. *Salon Success* training addresses communication and business skills specifically designed for the salon or spa environment. With a strong technical background and strong people skills, graduates will have the resources necessary to become successful cosmetologists.

Course Description

Students begin the cosmetology program by discovering the sculpting and designing services as they can be performed on all types of hair. Students will also begin to discover the importance of ethics in relating to clients. Other important subjects that will be explored early in the program are sanitation and hygiene. This information enables future designers to create and maintain a healthy and safe environment not only for themselves but also for their clients. Other areas incorporated early into the program are the different tools and their uses in the sculpting and designing process. Being able to determine the competency and complexities of the medium with which one will be working will be covered in trichology (the study of hair). Students will put this information into practice by learning to shampoo and condition the hair.

Once students have completed the initial classroom theory and practice segment of the program, they will have the opportunity to continue to build their skills in the clinic by working on clients and models. During this time, students will continue to partake in additional training in the area of sculpting and designing as well as gaining additional theoretical information in business skills and sanitation.

Next, students will move on to hair coloring where they will not only discover how to formulate hair color for any client, but will build on the sculpted form by creating numerous color designs. Hair color, as with other aspects of the program, begins with study and practice techniques with products in the classroom before students move on to adding color clients to their clinic skill set.

Each student continues through the cosmetology program progressing into texture. Texture shows the student how to make permanent texture changes in hair including making curly hair straight and straight hair curly. Students will also have an opportunity to work with hair additions during this phase of their educational experience. Again the techniques will first be practiced in the classroom prior to working on clients and/or models in the clinic.

In the beauty care phase, students will explore esthetics (skin care) and nail technology among other related skills needed in the beauty industry today. Students will study different skin types and treatments as well as the art of makeup. Students will also practice manicures and pedicures as well as artificial nail enhancements. As with all classroom phases, this class is taught with on-going theory and practical sessions. Students are then able to perform all services that the academy's cosmetology clinic offers.

In the final phase of the course, students review and prepare for their final testing, which will assist them in the preparation for the state licensing exam. Students will be evaluated both theoretically and practically on all subjects/aspects they have studied since the beginning of the course. Once all the aspects of studies are complete continued practice on the clinic floor will help to assure the student's success.

750 CLOCK HOUR ESTHETICS COURSE

The 750 Clock Hour Esthetics Course is offered at the Evanston, Chicago and Bloomingdale Academies. Students can expect to complete this program in less than six months if they attend full time and are in satisfactory progress.

Course Objectives

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

Course Description

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

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

Phase 1 will include theory and practical demonstrations with hands-on participation from students. During this phase of the program, students will practice all services on each other.

During this phase students will explore the history of esthetics and how they can help shape the future in the industry as professional estheticians. Students will be exposed to how the sense of touch and proper skin analysis within a treatment can benefit a client in many ways.

Students cover a variety of theory chapters including but not limited to Skin Physiology, Anatomy and Client Care. Students in this phase will also explore practical services including hand treatments, petite facials, balancing facials and back treatments.

Phase 2 will include theory and practical demonstrations with hands-on participation from students. Students will continue to practice all services offered in this phase on each other. Students will also be giving services to clients (and/or models) in the clinic two days per week. During this phase students will demonstrate how advanced equipment such as microdermabrasion can benefit a client's skin.

Students will cover theoretical chapters in hair removal, electricity, chemistry and makeup. Practical services covered include, facial and body waxing, microdermabrasion, glycolic treatments and makeup applications.

Performing a variety of spa services, recommending home products to clients, and selling retail are three crucial components of building a clientele. Pivot Point gives students service and retail goals each week during phases 2 and 3 to prepare them to reach their objective of becoming professional estheticians.

Phase 3 will include theory and practical demonstrations with hands-on participation from students. Students continue to practice all services offered in this phase on one another. Students will also give services to clients (and/or models) in the clinic three days per week. During this phase the student sets goals for his or her career and develops a personal portfolio including cover letter, resume, and a thank-you note.

During this phase students will cover theoretical chapters in advanced treatments, medical office, professional development and business basics. Personal services covered in this phase include body treatments.

350 CLOCK HOUR NAIL TECHNOLOGY COURSE

The 350 Clock Hour Nail Technology Course is available at the Bloomingdale Academy. Limited class starts are available and are announced periodically based on market need. See an Admissions Representative for start dates. Students can expect to complete this program in less than three months if they attend full time and are in satisfactory progress.

Course Objectives

The objective of our Nail Technology Course is to acquaint students with all aspects of nail technology in order to provide them with the well-rounded background they need to become successful nail technicians. Pivot Point strives to teach the basic principles that graduates will rely upon throughout their professional careers. With a strong technical background and strong people skills, graduates will have the resources necessary to become successful technicians. The nail technology course is designed to prepare students for the state-licensing exam and for entry into the professional nail industry.

Course Description

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

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

Title IV funds are not available for the Nail Technology Course.

500/750/1000 CLOCK HOUR TEACHER TRAINING COURSE

The 1,000 Clock Hour Cosmetology Teacher Training Course, the 750 Clock Hour Esthetics Teacher Training Course, and/or the 500 Clock Hour Cosmetology or Esthetics Teacher Training Course are offered at the Evanston Academy (some coursework may be offered at other Pivot Point Academy locations). Limited class starts are available and are announced periodically based on market need.

Admissions Requirements

Must be a currently licensed Cosmetologist or Esthetician and must have a high school diploma or GED. Applicants are required to have at least two years of practical licensed salon/spa experience for the 500 Clock Hour Teacher Training Courses. Proof of licensure is required.

In the State of Illinois cosmetology teachers may also teach esthetics and/or nail technology providing they have demonstrated skills in these areas.

Course Objectives

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

Teacher Training Course Description

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

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

ADMISSION/RE-ADMISSION REQUIREMENTS & PROCEDURES

Pivot Point International Academy is a private institution looking for exceptional students, who possess the desire and willingness to work hard in order to achieve their dreams. Pivot Point International Academy is a private (not an open enrollment) institution. Admission is determined on a case-by-case basis. The Academy does not recruit students who have been admitted to or who are already attending another institution that offers similar programs of study. Pivot Point reserves the right to change scheduled start dates and/or class schedule without prior notice. Schedules may vary depending upon location and/or course. **Note: Applicants who are not seeking a certificate/degree are not considered regular students and will be enrolled as space availability allows.**

The Process

To be considered for admission as a regular student to any undergraduate program, a prospective student must complete the following requirements:

- Complete an interview with an Admissions Representative.
- Complete an application for enrollment.
- Pay a registration fee of \$150.
- Pay an Educational Materials Deposit of \$500.
- Private-pay students are required to make a tuition down payment of \$3,000 (Cosmetology students); \$2,000 (Esthetics students); \$500 (Nail Technology students).
- Be at least 17 years old by the first day of class.
- Must be a High School Graduate, or have obtained a General Educational Development (GED) certificate. Students who have been home schooled may be eligible for enrollment if they meet the standards under state law and if they are beyond the age of compulsory education. See an Admissions Representative for home school qualification evaluation.
- Submit a copy of his or her high school diploma, GED certificate or home school certification.
- Demonstrate proficiency in general English comprehension and mathematics by taking a Wonderlic Exam.

International Students

Pivot Point International Academy accepts International applicants within the following guidelines. In order to be considered eligible for enrollment the applicant must complete the following:

- Complete an admissions interview (in person or by phone).
- Complete and sign an application for enrollment.
- Pay a non-refundable registration fee of \$150.00 USD
- Meet the regular admissions standards including but not limited to age, prior education, and basic education skill requirements.
- Pay an Educational Materials Deposit of \$550 USD and a tuition down payment of \$3,000 USD (Cosmetology students), \$2,000 USD (Esthetics students), or \$500 USD (Nail Technology students).
- Submit a copy of the applicant's High School or College Diploma, translated if necessary (a translated copy must be performed by an international translation service. Translation fees are the responsibility of the applicant.)
- Complete and pass the TOEFL exam (www.toefl.org) with a score of 173 (computer-based) or higher. Applicants are responsible for all fees associated with taking the TOEFL. Results of the TOEFL exam must be sent directly from the testing agency to the Pivot Point corporate headquarters - Attention Admissions Department. Only computer-based scores will be considered. See an Admissions Representative regarding conditions for TOEFL waivers.
- Submit a copy of the applicant's current passport, which must be valid for a period of at least the length of the requested course/program. This standard is measured from the start date of the course in which the applicant expects to begin.
- International students must have an approved I-20/M-1 Visa before the first day of class. For further details please contact an Admissions Representative.
- Provide confirmation of health insurance and immunization.
- Provide evidence showing that the applicant has sufficient funds available to cover educational and living expenses for the period of intended study.

All applicants for international study should seek information from an admissions representative regarding additional documentation, and/or specific country of origin requirements.

External Transfer Applicants - Credit for Prior Education

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

The Academy strives to provide the best possible opportunity for success in the field and has the right to accept or deny the transfer of credit according to its policies and procedures. If accepted, Pivot Point International Academy reserves the right to limit the hours/credits accepted and may require transfer assessment, at the expense of the applicant, prior to the determination of credit for transfer. No test/exam scores shall be issued for phases of the course, which are to be covered by the enrollment agreement and as contracted for at Pivot Point International Academy.

Transfer grades (as applicable) shall be issued on an individual basis and shall be determined by like course scores as provided on an official transcript from the original Pivot Point Member School. In absence of a like course score the transferring student shall be required to re-take the corresponding exam.

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

Internal Transfer Applicants

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

Tuition and Fees for Regular Enrollment

Tuition and fee charges are based on course/program type, are standard for all regularly enrolled students and are based on the specific course start date. Specific fees are posted on the academy's Tuition Schedule addendum. Tuition and fees are subject to change periodically and affect class starts, which fall on or after the effective date of the change.

Tuition and Fees for External Transfer Students

Charges for approved transfers will be based on the number of hours/credits needed and will be assessed at the tuition rate at the time of the transfer student's class start date. A standard registration fee also applies. Additional educational material fees will be assessed on a case-by-case basis and appropriate charges and taxes will apply. Lab fees will be assessed for each clinic phase needed by the applicant.

Transferability of Pivot Point International Academy Credit

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

Credit-to-Clock Hour Conversion

Credit/hour conversion is based on state law, federal law or on a 30 to 1 conversion rate, whichever is less.

Re-Enrolling

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

Re-Enrollment Procedure

In order to be re-admitted to the Academy, the student must apply for re-enrollment. The application for re-enrollment may be found on-line at www.pivot-point.com or by contacting a Student Services Advisor during regular business hours. Re-enrollment applications are submitted to the Registrar/Records Manager and will be reviewed by a committee. Committee decisions are final. Additional charges apply and include a \$150.00 re-enrollment registration fee and all applicable tuition charges, which are calculated with the tuition rate corresponding with the new start date. Educational material needs will be assessed upon acceptance as a re-enrollment. Appropriate charges and taxes will apply.

Re-enrollment Disclosures

- Space is limited. Re-enrollments will only be accepted when space is available. Full course starts are granted priority.
- Pivot Point International Academy has the right to deny re-enrollment.
- A student will only be considered for re-enrollment for up to one year following his or her last date of attendance. The academy strongly recommends that the student re-apply as soon as possible following termination/leave of absence, etc. Failure to do so may result in a significant waiting period prior to a new class start.
- A student who failed to complete Phase 1 of his or her course and who is re-enrolling must contact the admissions office, as he or she is considered a new student for the purpose of placement into class.
- A student who previously enrolled, but who did not re-enroll within one year of his or her last date attended, will be required to apply with the admissions office and will be considered a new enrollment. No prior credit will be granted.
- All prior balances and/or payment plans with Pivot Point International Academy must be in good standing in order to be considered for re-enrollment.
- All requests for re-enrollment must include a detailed description of how the student's situation has improved since the prior enrollment period.
- Re-enrollments will typically return to the beginning of the phase/course segment in which they were previously enrolled.
- Students may be re-admitted only one time regardless of termination (academy initiated) or withdrawal (student initiated).
- Upon re-enrollment the student's expected graduation date will be calculated based on a 100% attendance rate as long as the student returns to the same program within 12 months. The maximum timeframe allowed will be based on the student's prior attendance for students that re-enroll within 180 days of his or her last date attended. Students returning after 180 days and up to 12 months will have his or her maximum timeframe based on 133% of his or her new enrollment period (contracted hours/credits) only.
- It may take up to 90 days for a decision to be made regarding re-admittance. Actual start dates for re-enrolling students are determined as space availability allows.

Non-Discrimination Policy/Equal Opportunity Statement

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

Disabilities and Accommodation

Pivot Point International Academy is committed that no qualified handicapped person, by reason of his or her handicap, will be excluded from enrolling in a course of instruction or be subjected to discrimination based upon disability. However, all prospective students must meet standard admissions requirements.

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

Should a student fail to request accommodation prior to the program start, he or she may submit a written request **within the first week of a phase/segment** of the program to the Student Services Advisor at his or her Academy.

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

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

FINANCIAL SERVICES

Schedule of Fees

Please refer to the enrollment timetable addendum, which includes a description of course, charges. Course costs are subject to change without notice. Please contact the Admissions Office for current information.

Payment Methods

Several payment methods are available. Whether through the various financial aid programs available, private resources, or a combination of methods, each student is treated as an individual and a payment plan will be agreed upon in writing prior to the start of class.

Tuition charges are different for each course offering. In addition to a registration fee, all students are required to make an educational materials deposit. Private pay and international students are also required to make a tuition down payment in order to reserve a seat in the class. Payment terms for the remaining balance may be arranged with a Financial Services Advisor.

Over-Exit Charges

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

Financial Aid (available to those who qualify)

Pivot Point International is approved by the U.S. Department of Education to participate in several federal aid programs. Additional information may be found in the Student Guide published by the Department of Education. In order to qualify for financial assistance all applicants must complete a FREE Application for Federal Student Aid (FAFSA). The application can be completed online at <http://www.fafsa.ed.gov> or by contacting a Financial Services Advisor. The academy's school code is 010836.

To be eligible for student aid an applicant must:

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

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

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

Pivot Point participates in the following student aid programs (additional descriptions for these programs may be found in the *Student Guide* published by the U.S. Department of Education):

Federal PELL Grant

A PELL Grant is a need-based grant. Student(s) need is determined by the information provided on the Free Application for Federal Student Aid (FAFSA). Award amounts depend on eligibility and program funding levels. PELL grants are not available to students, who have previously completed a Bachelor's or Master's Degree, nor are all programs considered eligible for PELL Grant participation. Students are encouraged to apply prior to enrollment and in the case of renewal, prior to the midpoint of

their program. Award years are used in the timing and determination of PELL awards. The deadline for PELL grants is June each year. Students filling applications past established deadlines may forfeit or reduce awards. See a Financial Services Advisor for more information on deadlines and application procedures.

Federal SEOG (Supplemental Educational Opportunity Grant)

This grant is awarded to students with the greatest financial need. Funds for this program are limited and priority is given to PELL grant recipients.

Federal Stafford Loan Program

Subsidized Stafford Loans are need-based loans. The student's need determines the amount of the loan in this program. The federal government pays the interest on the loan while the student is attending the academy on at least a half-time basis and during the 6-month *grace period* before repayment begins. After that time the interest and principle become the responsibility of the borrower and payments begin.

Unlike the subsidized Stafford Loan, an **Unsubsidized Stafford Loan** requires that the borrower is responsible for the interest during training and after. Re-payment begins 6 months after separation (graduation or withdrawal) from the course/program.

Students must be enrolled at least half time in order to qualify for and receive proceeds from Stafford Loans (subsidized and unsubsidized). Interest rates on all Stafford Loans are determined annually and are variable. **Note: A change in law will make loans originated after July 1, 2006 subject to a fixed interest rate of 6.8%**

Stafford Loan Note: Although there is no set deadline for student loans, students should be advised that they may reduce their loan amount if they fail to submit loan applications prior to the end of an academic year and/or prior to their last date attended. Pivot Point requires time for processing; therefore, applications should be submitted at least 15 days prior to the end of the period described above.

Federal PLUS Loan (Parent Loan for Undergraduate Students)

This program offers low-interest loans for parents of undergraduate dependent students. The parent(s) are the borrower and are subject to credit check. Repayment of these loans begins 60 days after the loan has been disbursed to the academy. Effective July 1, 2006, the Interest Rate on PLUS loans is fixed at 8.5%.

Loan Advising

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

In addition to entrance advisement, all student loan recipients will also be required to complete exit advisement. The financial aid advisor will review the repayment requirements, options, and default consequences as well as discuss debt management strategies and other issues which will assist the borrower during repayment. Personal contact information will be updated at this time, which will be forwarded to the lender. **Note: Students should schedule an individual or group appointment with financial services during the final phase of the program. Loan types and amounts may be impacted by the program duration and dependency status of the student.**

Additional loan information may be found at:

http://studentaid.ed.gov/students/publications/student_guide/2006-2007/index.html

Loan Repayment Requirements

All loans (Stafford and PLUS programs) require repayment by the borrower according to the terms of the promissory note. Repayment options may include deferment and forbearance options. Borrowers should contact their lender as needed. There is no pre-payment penalty for Stafford and/or PLUS Loans. **Repayment suggestions** - Students are encouraged to contact their lender to set up electronic debiting when possible to assist with timely repayment. Pay more and more frequently to assure rapid repayment of student loans.

Additional Financial Assistance Issues

Alternative Funding and Scholarships: Pivot Point also participates in alternative funding options along with scholarships to qualifying students. For more eligibility details, application forms and deadlines contact a Financial Services Advisor during regular business hours.

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

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

Award Year/Academic Year

All financial aid is impacted by the definition of an Award Year and an Academic Year. An **Award Year** is defined by the Federal Government as July 1 of a year to June 30 of the preceding year. An **Academic Year** is defined by the institution for each program offered. The academic year must be within guidelines established by the Federal Government.

Cosmetology Day - 1,200 hours and 30 weeks
Esthetics Day/Evening - 900 hours and 30 weeks (prorated to 750 hours/22 weeks or 750 hours /34 weeks)

For students who begin after July 10, 2006
Cosmetology Days - 1,050 hours and 27 weeks
Cosmetology Evening - 900 hours and 38 weeks
Esthetics Day - 900 hours and 26 weeks (prorated: 750 hours/19 weeks)
Esthetics Evening - 900 hours and 38 weeks (prorated: 750 hours/32 weeks)

Nail Technology - No financial aid is awarded in this program

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

Payment of Awards

Most funds are disbursed according to payment periods or award periods. Funds at Pivot Point are all delayed for at least the first 30 days of attendance. Award amounts in most cases are divided into two payment periods and will only be disbursed after the payment period has begun and only if the student is deemed to be in satisfactory progress. In the case of second payment periods, awards will be disbursed only if the student has achieved the appropriate number of hours required for the payment/award. Failure to achieve the proper number of hours by the required date may reduce or cancel the payment amount/award.

To avoid delays in the payment of awards students applying for financial assistance should make sure that all corresponding application materials, verification documents and/or other financial aid related items are in to the financial aid office. Pivot Point is not responsible for the reduction or cancellation of aid due to a student's failure to submit required application materials or a failure to maintain eligibility standards.

Verification

Some student financial aid applicants will be selected for a process called verification. Pivot Point verifies all applicants selected through the random process as well as others. Disbursement of aid will be held until the process of verification has been complete. If selected, the student (and parent/guardian if the student is dependent) must submit additional documentation, including but not limited to copies of federal tax returns, to the financial aid office within 15 days of the date of verification notice. A standard verification form will also be used which can be obtained from a Financial Services Advisor during regular business hours. Financial Services Advisors monitor for verification and will provide written notification of the requirements and deadlines to all selected applicants.

Student assistance requested: If selected (as identified by an asterisk on the top right hand corner of the ISIR/SAR) the student should contact a Financial Services Advisor immediately to expedite the process.

Fraud

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

Suspension of Aid

Student aid may be suspended for a number of reasons including but not limited to failure to maintain eligibility standards, failure to maintain satisfactory progress standards of the academy, and others. Failure to successfully progress toward graduation according to the standards under the academy's maximum timeframe policy will also result in the suspension of one's financial aid. See the satisfactory progress section of this catalog. Additional information regarding eligibility and financial aid standards can be found in this catalog and in the Student Guide as published by the U.S. Department of Education.

Students whose aid has been suspended will be responsible for payment of all outstanding charges due the academy. Students may also be responsible for overpayments and/or other funds due to financial aid programs due to eligibility changes.

Reinstatement of Aid

If a student believes his or her suspension of aid is incorrect or if the student has mitigating or special circumstances, he or she may appeal the determination. The student is required to provide all documentation he or she would like to have considered. If the appeal is successful, the student's aid may be reinstated.

If a student has had his or her aid suspended for failure to meet satisfactory progress standards and once he or she is evaluated and has been found to meet the 80% attendance and academic requirement in a subsequent official evaluation period, he or she shall be deemed to be making satisfactory progress and is again eligible to receive any available and eligible Title IV funds. Check with a Financial Services Advisor to determine if additional application materials are needed due to award year changes or new eligibility requirements.

Refund Policy, Cancellation & Settlement Policy

1. An applicant not accepted by the academy shall be entitled to a refund of all monies paid. All such refunds will be made within 10 business days of denial.
2. A student (or in the case that the student is under legal age 18, his or her parent or legal guardian) may cancel his or her enrollment and demand his or her money back in writing, by midnight on the 5th day after signing the enrollment agreement or contract. The cancellation date will be determined by the earlier of the postmark on the written notification, or the date said information is delivered to the academy administrator in person. All monies collected by the academy shall be refunded. This policy applies whether or not the student has actually started training. Refunds will be paid within 30 business days of cancellation.
3. If a student cancels his or her enrollment after the 5 days after signing the enrollment agreement or contract, he or she shall be entitled to a refund of all monies paid to the academy less a registration or application fee of \$150.00 USD.
4. For students who enroll in and begin classes, the following schedule of tuition adjustment shall apply:

Percentage of elapsed enrollment time at notice of cancellation compared to total time of course:	Percentage of tuition and other instructional charges which the academy may retain:
Within 5 days after date of enrollment or if academy cancels a course.	0%
After five days but prior to completion of the first day.	Application - registration fee (may not exceed \$150) and the cost of books and materials.
After first day but prior to completion of 5% of course.	Application-registration fee, 10% of tuition or \$300, whichever is less, and cost of books and materials.
5.0% - 9.9%	30% of tuition + withdraw/term. fee
10.0% - 14.9%	40% of tuition + withdraw/term. fee
15.0% - 24.9%	45% of tuition + withdraw/term. fee
25.0% - 49.9%	70% of tuition + withdraw/term. fee
50.0% and over	100% of tuition

5. Enrollment time is defined as the time elapsed between the actual start date and the date of the student's last day of physical attendance in the academy. Any monies due the applicant or student shall be refunded within 30 days from any of the following situations whichever occurs first: a) formal cancellation by the student as defined in item 2, b) formal termination by the academy for any cause, which includes non-payment of any amount when due hereunder, failure of a student to attend class for 15 days without the academy's consent, or c) failure to return from an approved leave of absence by the documented date of scheduled return or the date that the student notifies the institution that he or she will not be returning. The cost of books, equipment and supplies is not included in the tuition adjustment computation and such items will not be refunded.
6. In case of a major illness or other life-altering circumstance the academy may make a settlement, which is reasonable and fair to both.
7. Cost of books, equipment and supplies is non-refundable after issuance. However, the student will receive a credit for any non-disbursed portion of student equipment/kits.
8. If the course is cancelled subsequent to a student's enrollment, the academy shall at its option:
 - A. Provide a full refund of all monies paid; or
 - B. Provide completion of the course
9. If the academy is permanently closed and is no longer offering instruction after a student has enrolled, the student shall be entitled to a pro-rata refund of tuition.
10. Should a student withdraw or be terminated prior to graduation, an administrative fee, not to exceed \$150.00 will be charged.
11. Refunds (unearned monies) will be made within 30 days of the date of cancellation, withdrawal, or termination distributing first to the appropriate Title IV program(s).
12. A student who owes a Title IV overpayment must repay the amount in full or make a satisfactory repayment arrangement with the Department of Education.

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

Treatment of Title IV Funds if the Student Withdraws

In addition to the academy's Refund Policy, Federal Law requires the institution to use specific formulas in order to determine how much of the financial aid (Pell and SEOG grants, student loans, parent loans and/or others - if applicable), which was scheduled to be disbursed for a student he or she is in fact entitled to. Simply stated, through a process called Return of Title IV, the academy is required to recalculate a student's federal aid eligibility if he or she fails to complete the program.

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

Effective July 1, 2006: If a post-withdrawal disbursement is available, and the funds come from a student loan, the student must authorize (in writing) its disbursement. Such an authorization may enable to the student to assist with his or her tuition and fees. Without written authorization the academy may not disburse the amount. This would be the same as declining the disbursement. See a financial services advisor for post-withdrawal disbursement issues prior to July 1, 2006.

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

Note: Returns (as applicable) are paid toward loan programs first in order to reduce the student's loan debt. Changes in the Return of Title IV requirements will affect students who withdraw on or after July 1, 2006. Those changes will adjust the return calculation to the use of schedule hours when determining the amount of aid scheduled to be disbursed.

Samples of Refunds based on the academy's Refund Policy and the Return of Title IV Policy are available upon request by contacting the Financial Aid Office at the Evanston location during regular business hours.

EDUCATION

Look at hair, skin and nails in a whole new way

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

Instructional Methods

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

Teacher Training Instructional Methods

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

EDUCATIONAL MATERIALS

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

Textbooks

Pivot Point International, Inc. publishes many of the textbooks students receive during their course of study. These books are filled with step-by-step photographs and illustrations. Supporting audio-visual programs, which relate directly to these textbooks, are used within the classroom. This helps to ensure a consistent education. Textbooks not only give

a solid educational foundation but also create a reference library that can be used throughout one's education and career.

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

Educational Tools and Equipment

The educational tools provided are professional, state-of-the-art items designed by artists and educators who believe in precision workmanship. As cosmetology students progress through each phase or segment of education, they will receive an extensive set of equipment that has been designed for optimum learning. Educational materials are dispatched in their entirety at the beginning of the Esthetics and Nail Technology courses.

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

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

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

EDUCATIONAL AND ADMINISTRATIVE STAFF

Pivot Point International Academy employs a highly trained and educated staff of individuals who are always willing to use their expertise to assist the student. A listing of our staff is included with this catalog. See the Addendum for a list of educational and administrative staff.

ATTENDANCE

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

Class Hours

Pivot Point International Academies are open 6 days a week Monday through Saturday. Typical class schedules are:

Bloomington Academy & Evanston Academy

Days - Monday through Friday 8:30 a.m. to 5 p.m.

Evenings - Tuesday through Friday 6 p.m. to 10 p.m.
& Saturday 8:30 a.m. to 5 p.m.

Effective for classes beginning after January 1, 2008-- Pivot Point International Chicago Academy is open 5 days a week, Tuesday through Saturday. Typical class schedule is:

Chicago Academy

Days - Tuesday through Saturday 8:30 a.m. to 5 p.m.

Evenings - Tuesday through Friday 6 p.m. to 10 p.m.

Specific schedules are outlined in the student's enrollment agreement.

Clocking Procedure

Pivot Point International Academy expects students to be punctual and prepared to begin class on time. **The student is required to clock in and out in order to receive hours for the day.** The student must be in uniform to clock in upon arrival and is expected to physically be in his or her classroom or clinic assignment prior to its start (8:30 a.m. for day classes and 6 p.m. for evening classes). After the student is dismissed by his or her educator at the end of the day (5 p.m. for day classes and 10 p.m. for evening classes), the student is required to clock out at the time clock. Students will not earn hours for periods in which they do not both clock in and out.

Students who are approved for make-up time must clock in and out according to their standard schedule. Rosters will be used in order to document make-up time. Students must sign in and out on the roster in order to receive credit for make-up time.

Lunches and Breaks

A student who attends class for at least six hours in a given day is permitted to take up to two 15-minute educational breaks (one in the morning and one in the afternoon). A 30-minute lunch break is also taken. Evening classes do not take a lunch/dinner break Tuesday–Friday, but take one 15-minute educational break. A break is taken approximately one hour after the start of the class session.

Time Clock Use for Breaks: Students are not required to clock out for educational breaks.

Time Clock Use for Lunch: Students are required to be off the clock for lunch. The time clock will automatically subtract a 30-minute lunch period for all students as applicable to the class schedule.

Note: A 30-minute adjustment will not take place during contracted Tuesday-Friday schedule evening classes.

If the student is late returning to class following a break or lunch period, he or she will not be admitted into class. The student will be required to clock out and leave for the remainder of the day, and the 30-minute adjustment will still apply.

Absenteeism

Any education missed due to absence is the responsibility of the student. In the event of extended absence, see the Leave of Absence policy. A student who is absent for 15 consecutive calendar days will be automatically terminated from the program.

Late Arrival (Tardy Policy)

Students who are not clocked in and/or who are not physically in class/clinic prior to 8:30 a.m. for day classes, or 6:00 p.m. for evening classes, will not be admitted into class. Each student, however, will be granted a designated number of late admit passes respective of the length of his or her program. A student will not receive additional “late passes” after he or she has used the total number granted and/or after his or her contract end date has expired (even if the student is in school beyond his or her scheduled time period). A student may use his or her late admit pass should he or she arrive after 8:30 a.m. but no later than 10:00 a.m. for day classes, or after 6:00 p.m. but no later than 7:30 p.m. for evening classes.

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

Students with a pre-approved late arrival are required to notify the Academy Director (or his or her designated authority) in order to clock in and will be expected to enter class in a manner that allows for limited distraction or disruption. Students will not earn hours for periods not clocked in regardless of approved or unapproved status.

Early Departure

A student who leaves the academy prior to regular dismissal time is considered to be an early departure. If a student must leave the academy earlier than his or her scheduled dismissal time, he or she is asked to advise the educator in advance of the departure and he or she must clock out in order to receive hours. Students will not earn hours for periods in which they are not clocked in.

Make-Up Hours Policy

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

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

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

Clock-Hour Acceleration Warning

Clock-Hour Acceleration is defined as exceeding the number of one’s scheduled hours, and possibly completing hours prior to completion of required curriculum. The State of Illinois monitors the pace in which a student would normally be able to complete a program. Curriculum is designed for completion according to the pace allowed by the state. Attendance above 100% will impact a student’s amount of financial assistance. Students are encouraged to contact a Financial Services Advisor to determine the impact.

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

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

In order to be considered to be in SAP all students regardless of their program and/or attendance schedule must meet the academy's policy regarding academics and attendance at the time of official progress evaluations. Unofficial reviews of progress are not used when determining the student official satisfactory progress but will be used to advise the student toward meeting the standard by the time of official review. All standards of progress apply to private pay students as well as financial aid students. Various components of the satisfactory progress policy may differ by course/program type and/or as identified in this policy.

Pivot Point International Academy's minimum satisfactory progress standards for official determination are:

- 80% cumulative theory* (qualitative measure).
- 80% cumulative practical* (qualitative measure).
- 80% cumulative rate of attendance* (quantitative measure) that will allow the student to complete his or her program within the maximum timeframe allowed.

***Note: Students enrolled prior to 8/1/07 will be held to the previous cumulative standard of 75%; Teacher trainees are measured at 85% in all standards. This is assumed throughout the SAP policy.**

Students who have outside agency sponsorship may be required by agreement with that agency to maintain a higher standard/measure of satisfactory progress. Only students admitted under such agreement will be affected. Those students will be notified of the requirements therein.

Course Incompletes, Repetitions and Non-Credit Remedial Courses

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

Re-enrollment impact of course repetitions - in the event a student re-enrolls into the same program/course and must start at the beginning of a phase/segment of the course, the student must take all tests or exams in that phase/segment (i.e. repeat); the newer score will be used and will impact the student satisfactory progress determination.

SAP Academic Requirements

The qualitative measure for satisfactory progress is determined by achievement in theory and practical work. All students must maintain a minimum cumulative grade average of 80% in both theory and in practical for each evaluation period.

Grading and Evaluation Procedures

Throughout all courses students are evaluated by qualified instructional staff and guided to the highest level of their potential. Students are evaluated and tested based on their technical skills and theoretical knowledge. The evaluation of progress is administered through written tests and practical exams. Students are required to take all exams and complete all assignments within the course curriculum as described and/or assigned. Written exams are graded on a point system which is then converted to a percentage. The converted percentages will be used when determining the grade average. Practical exams are graded with a pass/fail system. Students receive a pass/fail on specific criteria, known as "Elements." Each passed Element within a practical exam will receive a point. Points are then tallied and issued a percentage score based upon total number of Elements covered. Practical exams are performed on practice mannequins, student-provided models, clients/guests of the academy, and/or a combination of all of the above.

Note: All students are required to pass all phases/segments in order to move to the next phase/segment. Exams (practical and/or written) may be timed in order to assess the student's timing and efficiency against the standards in the beauty industry.

Grade Scale

The grading scale is based on percentages. Letter grades are not issued nor are incomplete ratings. To **graduate with honors**, a student must achieve a 95% in both theory and in practical work. Scores of **80% to 100%** are considered to be satisfactory (Passing).

A student must maintain a cumulative grade average of 80% or better at the time of official evaluation to be considered to be progressing in a satisfactory manner in the course. **Note: A student enrolled prior to 8/1/07 will be held to the previous cumulative standard of 75%.**

Phase Requirements

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

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

Exam Make-Up

If a student is absent on the day of an exam (written or practical), he or she is required to make up the exam within 3 scheduled school days of his or her return to class and during times established by his or her educator. In order to maintain the credibility of the exam, at its discretion the academy may use an alternate exam for a make-up attempt. If the student has provided documentation to academy administration, which determines the absence to be considered "valid" due to mitigating circumstances, the make-up exam will be considered a first attempt (i.e. the same grading scale and criteria will be used as were used during the original exam sitting).

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

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

Exam Retake (Retesting)

Failed exams may be retaken within the same phase/segment of the course. If re-taken the maximum score shall be recorded as 80%. The re-take score shall be used when determining the cumulative average and thus the student's satisfactory progress status. The student will be permitted two exam retake attempts for each failed exam.

Mock State Board Examinations

The Mock State Board Examination assists students in their preparation for the State of Illinois licensing State Board Examination, for which a passing score of 75% is required by the state for licensure. The Mock State Board Examination is a theoretical exam that covers laws and practices, client safety, and sanitary procedures. Pivot Point International Academy requires a passing score of at least 80% on the Mock State Board Examination. The Mock State Board Exam score will be considered in the cumulative theory grade average and impacts the student's satisfactory progress standing.

SAP Attendance Requirements

All students are required to attend regularly. Failure to do so may result in failure to meet satisfactory standards and/or termination. The student must maintain a minimum cumulative attendance average of 80% during each official evaluation period in order to be considered to be meeting the satisfactory progress standard.

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

All absences other than those covered by an approved leave of absence or official closure/holiday periods shall be recorded as such and shall be used in the determination of the student's cumulative attendance average and satisfactory progress status.

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

Maximum Timeframe Determination

The academy requires a student to progress through the program toward graduation within a set and standard timeframe. Based upon the academy's requirement for 80% attendance, the maximum timeframe during which students are to complete any course is 133% of the published course length. This quantitative measure of progress will be reviewed at the midpoint of the program and during each official evaluation period thereafter. If at any time it is determined that a student is unable to complete the program within the maximum established timeframe, the student will be deemed to be in unsatisfactory progress and, therefore, ineligible for financial aid (if applicable) and may be terminated from the program.

Any student who falls below 80% attendance is advised that he or she may be in jeopardy of not completing within maximum timeframe. A student in this situation must increase his or her cumulative attendance average immediately. Failure to increase the attendance rate by the midpoint or evaluation period (as applicable) may result in termination from the program.

LOA (Leave of Absence) impact on maximum timeframe: If a student takes an approved leave of absence, his or her expected graduation (contract period) date will be adjusted for the number of actual days taken on leave. The maximum timeframe is adjusted accordingly.

Monthly Review (Unofficial Reviews)

All students' attendance and academic progress will be monitored monthly. Academy staff will print reports, rosters and/or computer printouts and will review the students' cumulative progress. Students who are deemed to be below the academy's cumulative standards at the time of the unofficial review will be issued a warning; advised of their

progress; and notified of measures they should take to improve the situation by the time of the next monthly review in order to assure that their progress comes within standards by the official satisfactory progress evaluation.

Students who fail to maintain progress standards for a second time will be placed on a second warning and will be advised of the actions they must take to improve their status. Students who are below the academy standards during any third monthly review will be terminated from the program.

All students will receive at least two progress reports during their program. These progress reports will contain information regarding the student's progress to date on attendance and on academics.

Note: Failure to meet attendance standards may also result in additional charges (over-exit fees) for periods beyond the enrollment agreement terms.

Warning System

Students who are deemed to be progressing below the academy's standards in academics and/or in attendance during a monthly review will be subject to the academy warning system.

Written Warning - Used for a first-time monthly review in which the student is below the cumulative academic and/or cumulative attendance standards, which will allow for him or her to maintain SAP by his or her official evaluation period.

Final Written Warning - Used for any second monthly review in which the student is below standard on a cumulative basis. A second warning does not have to be based on a second consecutive monthly (unofficial) review.

Termination - If a student fails to progress at or above the academy's standards in academics and/or attendance a third time during a monthly (unofficial) review, he or she will be terminated from the program.

SAP Official Reviews

Official review of the student's progress will take place at least once by the midpoint of the academic year or at least once by midpoint of the program for courses that are shorter than an academic year in length.

Official Evaluation Periods

Satisfactory Progress is officially determined according to evaluation periods for each course. Students will receive a written notice of their official SAP determination including a description of actions required should the student be deemed to be below the SAP standards of the academy. Students that are below the SAP standards at the time of official review will also be expected to meet with a student advisor to discuss the actions they should take in order to achieve a satisfactory standing by the next official evaluation period.

Official Evaluation periods are based on actual time completed and completed as follows:

- Cosmetology Day: 525, 1,050, 1,275, and 1,500 hours.
- Cosmetology Evening: 450, 900, 1,200, and 1,500 hours.
- Esthetic Day/Evening: 375 and 750 hours.
- Nail Technology Day/Evening: Takes place at least once by midpoint in the program or 175 hours and at 350 hours.
- Teacher Training: Takes place at least once by midpoint in the program.

Transfer student evaluation periods are based on the total number of hours/credits the transfer student is contracted for. All transfer students will have at least one official evaluation prior to the midpoint of their contract length or at the time of evaluation periods described above, whichever is earlier.

Re-enrollment evaluation periods are determined by the amount of time since the last date attended. Students that re-enroll within 180 days of their last date attended will be reviewed according to the evaluation timetable above. Students that re-enroll 181 days or greater after their last date of attendance will be evaluated based on the number of hours/credit needed during the new enrollment only. Re-enrollments are treated similar to a transfer with regard to evaluation periods.

Determination of SAP Status

If a student is meeting or exceeding the minimum requirements in academics and attendance at the time of official evaluation, he or she shall be considered to be in SAP until the next scheduled official evaluation. If the student is below the minimum standards at the time of official evaluation, he or she will be placed on probation until the next official evaluation or until he or she successfully appeals the SAP determination. If during the next evaluation the student continues to be below the progress standards, he or she will be placed on suspension and may be subject to termination.

In order to be considered in SAP at least once by midpoint of the academic year, or midpoint of the program in the case of programs that are less than an academic year, the student must meet the minimum standards on both the academic and attendance on at least one official evaluation prior to that time.

SAP Probation

Students who do not meet the minimum satisfactory progress standards during an official evaluation period shall be placed on probation. During a probationary period a student shall be considered to be making satisfactory progress until the next official evaluation period. During periods of probation a student continues to be eligible for financial aid (if applicable). There is no probation period granted to Nail Technology students due to the shortened length of the program and due to the limited evaluation periods available.

If at the time of the next official evaluation period the student is at or above the progress standards, he or she will be considered to be in satisfactory progress until the next official evaluation period. If the student is below the satisfactory progress standards during that official evaluation, he or she will be placed on suspension.

SAP Suspension

Students that are determined to be below the satisfactory progress standards for a second consecutive official evaluation period shall be placed on suspension. During periods of suspension, a student is considered to be out of satisfactory progress and will not be eligible for financial aid until the next official evaluation period or until he or she has successfully appealed the SAP determination. Students may also be subject to termination from the program at the discretion of academy management.

Re-Establishment of Status

Students who have been placed on Financial Aid probation or suspension will have their status restored to satisfactory if they have attained the required attendance and academic requirements at the time of the next official evaluation period or if they successfully appeal the satisfactory progress determination.

Once the student is officially evaluated and is determined to be meeting the progress standards in both attendance and academics, he or she shall be deemed to be making satisfactory progress and is again eligible to receive any available and eligible Title IV funds.

SAP Issues Related to Transfers and Course Transfers

The academy does not consider prior performance measures when considering the initial SAP status for a transfer student except as it pertains to the granting of prior credit. In other words, a transfer student is treated as if he or she is a new student with regard to SAP. Upon acceptance the student is deemed to be in SAP until the first available evaluation period, which is based on his or her current enrollment only (contacted hours). All transfer students regardless of the amount of transfer credit are required to maintain satisfactory progress in order to successfully move toward graduation (see maximum timeframe). Such maximum timeframe shall be based on 133% of the transfer student's contracted hours. Maximum timeframe reviews shall take place at least once by midpoint of the transfer students contracted hours.

SAP Issues Related to Re-Enrollment or Internal (Same Course) Transfers

Students who withdrew or were terminated and who successfully re-enrolled into the same program within 180 days of their withdrawal date will return to the program in the same SAP status in which they left (example: on suspension = return on suspension, in satisfactory progress = return in progress) until the next evaluation period. Students who left during an initial evaluation period (who did not yet have an evaluation) shall be deemed to be in satisfactory progress until an official evaluation period; treated similar to a student who was on an official leave of absence.

Students who re-enroll into the same program after 180 days of their withdrawal date may be considered in satisfactory progress upon re-admission if they were in SAP at the time of their withdrawal. If the student was deemed in unsatisfactory progress, he or she would remain in that same status upon re-enrollment and until his or her first evaluation period in the new enrollment, which would be based on the new enrollment period only or unless he or she was successful in an appeal of his or her SAP status. If the student had never been evaluated for SAP during the prior enrollment, he or she will be considered to be in SAP and will not be evaluated until the first available evaluation period, which is based on the new enrollment period only.

Appeal Policy

A student who has lost his or her eligibility for SFA funds, or the right to temporarily or permanently attend classes, or in some way had an adverse action or sanction rendered against him or her due to an unsatisfactory progress (academic and/or attendance) determination, maximum timeframe, and/or another violation of the academy's rules and regulations, may appeal the academy's determination. No appeals will be considered in cases of termination due to conduct/behavior in a manner in which a student was threatening, abusive, caused harm to another and/or unlawful acts. All appeals will be considered on a case-by-case basis. The following guidelines apply:

- All official appeals are to be made in writing and forwarded to the Registrar/Records Manager within 15 calendar days from the date of notice of the adverse action. The academy is not required to consider appeals which are filed more than 15 calendar days from the date of notice of the adverse action;
- In order to expedite the process, a student who would like to make an appeal should indicate on the letter the specific appeal and outcome he or she is seeking;
- All documentation must be attached. Documentation is required in cases where mitigating or special circumstances apply;
- Appeals will be reviewed by a committee within 30 days of receipt unless specific situations require earlier determination;

- The outcome of appeals will be forwarded to the student in writing within 30 days of the determination and documentation of same will be retained in the student's file (records).
- All decisions are considered final.

Note: Appeals involving outside agencies may not reach a determination within the guidelines above.

Emergency Appeal: a student who has been terminated will be permitted to submit an emergency appeal if **mitigating circumstances** were involved.

- The student will not be permitted to attend class until he or she has submitted a written appeal with all supporting documentation.
- All such emergency appeals must be submitted to the Academy Director within 48 hours (or 2 business days, whichever is longer) of the notice of termination.
- If said appeal is received, the student will be permitted to attend according to his or her regular schedule while the appeal is pending.
- All mitigating circumstances appeals will be considered within seven business days of receipt.
- Failure to submit appeal within the required timeframe and/or if the appeal is denied will result in immediate termination.
- If the appeal is denied, the student will be subject to the stipulations under the adverse action as previously determined.
- If the appeal is granted, the student shall be restored to his or her prior status with all rights and benefits established in this policy. Exception: The use of mitigating circumstances in an appeal of satisfactory progress does not yield a student a change in attendance average or grade average; it only allows the student to maintain a temporary satisfactory progress standing. In other words, a mitigating circumstances appeal does not repair a student's grades or attendance rate.

Leave of Absence

A leave of absence (LOA) may be granted for medical or bereavement reasons. The Academy Director must approve all requests for LOA. Failure to gain approval may result in unofficial withdrawal according to the academy's withdrawal and termination policies. A single LOA may be approved for a period of no less than 21 days or no greater than 120 days. No leaves will be approved during the first phase/segment. Students needing extended periods of time off during this phase will need to withdraw. Withdrawals are subject to the re-enrollment process.

Students considering an LOA should seek advice from their Academy Director or a Student Service Advisor to determine the impact of a leave prior to deciding on such.

Deadline for Filing a Request: Leaves should be requested in advance of the requested leave date. In emergency situations this may not be possible; therefore, the student is to contact the Academy Director within 2 business days of the start of the leave period. Documentation will be required in order to approve a leave.

All requests for leave are to be submitted in writing and should be accompanied by a leave of absence request form. (Faxed requests may be considered; however, by federal regulation emailed requests are not sufficient). Forms may be obtained during regular business hours by contacting the Academy Director or a Student Services Advisor. Students should submit all documentation they would like to have considered at the same time they file the request form. Notice of the outcome of the request for leave will be made in writing within 5 business days of receipt.

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

The student's enrollment agreement (scheduled graduation) will be administratively adjusted upon conclusion of the leave extending the student's enrollment period based on the actual calendar days the student was on an approved leave.

Students will be required to return to the beginning of the phase/segment in which they were at the time of the leave and which has not been satisfactorily completed. Therefore students should consider taking their leave at the conclusion of a phase whenever feasible.

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

A student who fails to return by the scheduled return date will be terminated the day following the expected return date. If that student subsequently returns, he or she will be considered a re-enrollment and will start at the beginning of the phase from which he or she originally withdrew (due to non-return).

Note: Student loan recipients who fail to return from LOA are advised that their withdrawal date will be calculated as the day they began their leave; therefore, their loan grace period (for repayment purposes) will begin the first day of their leave. This will result in the expiration of all or part of their grace period requiring repayment to begin immediately. The academy's refund policy and the terms therein are not impacted by the LOA policy.

Advising**Non-Academic/Non-Attendance Issues**

The academy staff will provide advising on general issues of a non-academic or non-attendance nature as needed or requested by the student. Students needing such services should see the Academy Director or their Student Services Advisor during regular business hours. Pivot Point does not employ a professional counselor nor does the academy assert responsibility for professional counseling services.

Professional Referrals

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

Substance Use and Abuse Issues

Pivot Point has a strict drug and alcohol policy that may be found in the student conduct section of this catalog. It is however, a part of the academy's philosophy to provide informational services and referrals to students and staff who may be struggling with related issues. The complete copy of academy's policy on drug and alcohol abuse and prevention is available to students, prospective students, employees and prospective employees upon request by contacting the Academy Director, Student Services Advisor or the Human Resource Office during regular business hours.

Satisfactory Academic Progress (SAP) Advising

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

General Information and Conduct Issues

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

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

Financial Assistance

Student Financial Assistance (SFA) information may be found in the Student Guide, which is produced by the U.S. Department of Education; in the financial services section of the catalog; and by contacting the main Financial Aid Office located in Evanston during regular business hours. Financial Aid Advisors are also available at each academy location at least two days a week. Specific hours are posted at each location. Appointments are recommended. Student loan advising is also provided for students who request student loans. Such advising is called entrance and exit counseling. Students should see a Financial Aid Advisor for assistance.

Graduation Requirements

Prior to the start of the student's final phase or during the student's final phase of education an "exit interview" form will be distributed. All students must complete the exit interview which will be collected prior to the student's last date of attendance. It is the student's responsibility to ensure that all of his or her exams, curriculum, Mock State Board Examination and other assignments are completed and to ensure that his or her financial obligations have been met prior to the completion of his or her hours and exams. Failure to comply with payment agreement will deem the student to be in default and subject to all reasonable collection charges and/or attorney fees.

All student financial aid recipients are also required to attend an exit interview with a Financial Services Advisor.

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

1. Complete a minimum of the documented hours for the contracted course of study as required by the State of Illinois and/or Pivot Point, whichever is higher.
2. Complete all examinations, both written and practical and complete all assignments as outlined in the course description.
3. Achieve a minimum cumulative average of 80% in practical and in theory.*
4. Pass the Mock State Board examination with a minimum score of 80%.
5. Fulfill all financial obligations to the academy as stipulated in the enrollment agreement (contract), payment schedules, addendums and/or as outlined by satisfactory payment agreement.

***Note: A student enrolled prior to 8/1/07 will be held to the previous cumulative standard of 75%.**

Career Placement Assistance

Although Pivot Point International Academy provides placement assistance, career guidance and opportunity referrals, it is primarily an educational institution, not a job service, and therefore may not guarantee employment. However, the academy attempts to assist students and graduates in job-seeking skills and interview assistance, including but not limited to guidance on professional expectations, including conduct and appearance.

Pivot Point is dedicated to the success of its students as professional designers, estheticians or nail technicians. Academy staff will provide assistance to help students find employment within the beauty industry to current students and graduates. In addition, Pivot Point International Academy provides advising opportunities, reciprocity and endorsement information through the Career Services Office during regular business hours. Students and graduates may contact the Career Services Office directly or may visit www.pivot-point.com, where available career opportunities are posted regularly.

State Board Examination

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

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

State Board Exam Application Assistance

After the student has completed all the graduation requirements, he or she should make an appointment with a Student Services Advisor to file for the state board exam and to request a transcript, which is required to be presented to the state prior to testing. This appointment may be made no sooner than 48 hours after the completion of all graduation requirements.

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

Failure of the State Board Exam

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

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

Failure to Take the State Board Exam

A student who fails to take the State Board Exam may attend a Mock State Board Workshop Review. The workshop is complimentary to Pivot Point graduates and can be attended as many times as necessary. Information regarding workshop dates may be obtained through the Career Services Department during regular business hours.

Initial Licensure

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

All examinees are required to provide proof that they have completed a minimum of 1,500 hours (Cosmetology Student), 750 hours (Esthetics Student) or 350 hours (Nail Technology Student) in a course of instruction and proof that they have passed a final examination that tests the students' theoretical and practical knowledge of the curriculum studied. The state requires a passing score of at least 75% or greater on both the theoretical and/or practical portions of the State Board Examination.

The Illinois Department of Professional Regulation requires the following for licensure as an instructor (Cosmetology, Esthetics or Nail Technology): submission of all pertinent forms and payment of all monies. Examinees must be at least 18 years of age, have a high school diploma (or its equivalent), and a current license as a cosmetologist, esthetician or nail technician. Persons may take a 500-hour teacher's training course at a licensed institution if they have had at least 2 years of practical experience as a professional licensee in the field within the 5 years preceding the examination. If the person does not meet the 2-years requirement within the last 5 years standard, he or she will be required to take a 1,000 hour (cosmetology), 750 hour (esthetics) or 625 hour (nail technology) teacher training course at a licensed institution.

Licensure Notes: Persons licensed as cosmetology educators may teach in esthetics or nail technology based on demonstrated skills in the area of practice. Clinic educators may have additional and/or different requirements - see the Academy Manager for more information.

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

International Students Note: International students and/or others without a valid Social Security Number may not be able to test for licensure.

INTERNSHIPS

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

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

Qualifications for Interns

In order to qualify for the internship program, a student must have a cumulative grade average of at least 90% (in theory and in practical) as well as cumulative attendance rate of at least 90%. Students must have completed a minimum of 1,000 hours (cosmetology), 500 hours (esthetics) and 235 hours (nail technology). Cosmetology students may intern only during Clinic 4 or Clinic 5. Esthetics students may intern only during Phase 3 and only on clinic days. Nail technology students may only intern during clinic periods and only as scheduled by the Academy Director.

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

Full-time (day) students *may* intern up to 3 times a week for no more than 8 hours a day, not to exceed 24 hours per week.

Evening students *may* intern up to 3 times a week for no more than 4 hours a day, not to exceed 12 hours per week.

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

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

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

OUTSIDE EDUCATIONAL OPPORTUNITIES

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

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

Pivot Point International Academy is not responsible for cancellations or alterations of off-site educational events. The cost associated with competition is the responsibility of the participant. See the Academy Manager for more information and specific criteria for competition participation.

Statement of Non-Association

At times flyers and/or other announcements may appear on bulletin boards and/or other public venues in and around the academy for opportunities for students to participate in outside events or classes. The appearance of such notices or announcements does not in any way imply that Pivot Point International Academy promotes or sanctions such an event or class. Pivot Point International Academy shall not be responsible for the content, format or activities related to such events or classes.

ACADEMY CALENDAR

The academy is closed for the following legal holidays: New Year's Day, Martin Luther King Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day and Christmas Day. The holiday schedule is subject to change. Variations in the holiday schedule will be posted, announced in classes and/or general announcements at each academy location.

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

Class **start dates** vary based on course and location but generally occur once every two months. Please refer to the enrollment timetable addendum for specific start dates. Pivot Point reserves the right to change scheduled start dates and/or class schedule without prior notice. Schedules may vary depending upon location.

ACADEMY CLOSURES

Adverse Weather

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

Bloomingtondale	847-985-5900
Chicago (Irving Park)	773-463-3121
Evanston	847-905-5300

Closings will also be listed on AM radio stations 720 and 780 along with Television stations 2, 5, 7, 9 and CLTV; or can be found on line at www.emergencyclosings.com.

Note: Scheduled hours (absent hours) will not be assessed to students for official closures. The student's contract will be administratively extended by length of the closure if such closure results in the student going beyond his or her expected contract end date. Students who choose not to attend on days when the academy is officially open will be assessed scheduled hours (absent time).

Other Closures

The academy will close periodically with notice for staff training and meeting purposes.

STUDENT BENEFITS

Students will receive a Pivot Point Student I.D. card. The I.D. card will enable a current student to purchase products at beauty supply houses, where normally only licensed professionals are permitted to shop. Students also receive 25% off regularly priced retail products purchased from Pivot Point.

Internships may be available to students who meet the requirements outlined for their course.

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

STUDENT RIGHTS AND RESPONSIBILITIES

Records Privacy, Access and Release of Information

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

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

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

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

2. A student or parent (of a dependent student) must make a written request to review educational records. The notice should include a description of the specific records requested for review. There is no fee for reviewing records. However, if copies are requested, a \$25.00 administrative fee may be charged.
3. Records will be made available during regular business hours and on an appointment basis. Pivot Point will attempt to schedule such a review within 5 business days of the request receipt. Under the law the review must take place within 45 days. The review of all records will be supervised by an appropriate academy official who may assist in the interpretation of the records.
4. No personally identifiable information will be released to a third party without the written consent of the student or parent unless it is:
 - A. To academy officials (including but not limited to educators) who have educational interest in the information.
 - B. To officials of another school/academy where the student seeks or intends to enroll.
 - C. To representatives of a state or federal governing agency, a company, servicer, or agency contracted by the academy, which has a specific business purpose in utilizing the information/data in effort to carry out the duties of their office and/or as required under the law/regulation or on behalf the academy.
 - D. To financial aid representatives and/or servicers contracted by the academy as necessary to determine student(s) eligibility for aid, the amount of aid, conditions for the aid, and/or to enforce the terms and conditions of the aid.
 - E. To state officials if required by state statute.
 - F. To an authorized representative of the Department of Education. This includes employees of the Department as well as organizations or firms under contract to conduct studies for educational agencies or institutions in order to develop, validate, or administer student aid programs or improve instruction. No personally identifiable information will be released except to representatives of the organization, and the information provided to the organization will be destroyed when no longer needed for the study.
 - G. To the academy's accrediting agency to carry out accrediting functions and/or duties.
 - H. To parents of a dependent student.
 - I. To comply with a judicial order, subpoena or *ex parte* order.
 - J. To meet needs in the case of an immediate threat to the health and safety of students or other individuals as authorized under the authority and rights of the Campus Security/Clery Act.
5. The disclosure of information will be recorded in the file and will include parties receiving information and the legitimate interests of the parties for inspection of the records.
6. Pivot Point does not produce a student directory.

A complete copy of Records/FERPA policy is available upon request. See the Academy Director and/or a student services advisor during regular business hours. Annual notice of this policy may be found in the academy's catalog and/or in other publications or notices.

Record Retention and Transcripts

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

Each graduate is entitled to receive one free academic transcript upon completion of all graduation requirements. Additional transcripts may be obtained through the registrar/records office for a cost of \$2.00 each. Diplomas are issued only once and only to graduates. Duplicate diplomas are not available.

Note: Transcripts are released only to former students who did not complete the program/course if the student has satisfied all charges/fees due to Pivot Point International Academy. Requests for transcripts under this policy may be made on the appropriate request form by contacting the academy's registrar/records office. One such transcript will be awarded for free; additional transcripts shall be at a cost of \$2.00 each.

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

STUDENT CONDUCT, STANDARDS, RULES AND REGULATIONS

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

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

Crime Prevention and Statistics

Pivot Point strives to provide a safe educational environment. In accordance with federal requirements the academy reports and maintains statistical information for at least the 3 preceding years with regard to crimes, which may have occurred on campus and/or on property used and as related to the educational mission of the academy. Those statistics are made available to all prospective students and enrolled students in the admissions office. A complete copy of the annual Campus Crime and Statistics Report is available by contacting the compliance office during regular business hours. Annual notice of this policy may be found in the academy's catalog and/or in other publications or notices.

Dress Code/Uniform Standards

All students are required to dress and groom themselves in a manner commensurate with the highest standards of the professional beauty industry. This standard should be maintained during class and clinic, as well as during approved off-site educational events.

Proper personal hygiene should always be maintained. Gender appropriate makeup (eyes, lips and cheeks) is strongly recommended; styled hair is required. All students are required to wear socks or stockings and shoes with an enclosed toe and enclosed heel with a heel height of no more than two (2) inches. Bare midriffs, and/or head coverings of any kind are not permitted; nor are clothing items bearing logos, phrases, words, lewd and/or offensive symbols permitted. Students may not wear denim (unless management has authorized such in order to commemorate a special event). Students who wish to purchase additional uniforms may contact guest services during regular business hours for purchase. See below for specific requirements by course.

Undergraduate Students

Students are required to wear Pivot Point-issued or designated uniforms, which include a Pivot Point Logo top or uniform shirt and approved pants, as designated by program of study. Logo and/or uniform shirts must be clean and in excellent condition at all times. Academy staff has the right and responsibility to advise a student of any unacceptable uniform/dress code presentation. Violation of dress code requirements may result in dismissal from class until such time the student comes into compliance with all dress code requirements. Dismissal from class due to dress code violation will result in loss of credit/hours. Pivot Point logo jackets or sweatshirts may be worn over the logo shirt.

- **Cosmetology and Nail Technology Students:** Required to wear solid black professional, creased dress pants and a black Pivot Point logo top. Black shoes are required as are black or nude stockings or socks.
- **Esthetics Students:** Required to wear approved solid white scrub bottoms and a white Pivot Point logo top. White rubber-soled shoes are required as are white or nude stockings or socks. See additional requirements above.

Teacher Trainees

As representatives of Pivot Point International Academy, teacher trainees must be dressed in all black professional attire at all times during scheduled work shifts and/or at all outside educational events. Sleeveless, bare midriff, open-toe/heel shoes and denim are not allowed.

Alteration of the uniform is not authorized. Students who have a specific medical or religious need to alter the dress code in any way must seek approval and documentation from the academy's Accommodation Coordinator. For additional information and to request referral to the Accommodation Coordinator, go to the admissions office.

Drugs and Alcohol Use/Abuse

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

Duty to Warn

In order to provide a safe environment, students have a duty to warn Pivot Point staff of any violations of company policies, academy rules and regulations, laws and/or to advise staff of any threat to the occupants of the academies and/or company-owned properties. Timely warnings in a case of imminent danger will not constitute a violation of FERPA as allowed under the Campus Security/Crime Act. Pivot Point International Academy will make every effort to make timely contact with students in the event of a threat or emergency on campus which may impact the student's ability to attend.

Educational Environment Needs

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

Educational Honesty

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

Food and Drink

Due to health and safety standards and in order to prevent damage to personal or academy property and to facilitate a learning environment, eating, drinking and chewing gum are prohibited in classrooms during periods of educational instruction (class time) and in the clinic at all times. Water, in a clear bottle/container, is permitted in the clinic and in classrooms.

Guest Service/Clinic Requirements

As a part of the learning process students are required to participate in a variety of clinic/guest services. Failure to perform or refusal of assigned services and/or failure to participate in assigned learning experiences will result in disciplinary action including and up to termination.

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

Health and Welfare of Others

All students are expected to conduct themselves in a manner that will limit the potential for harm, damage or injury of another and/or to property. Gross negligence, abuse, or endangering the health and welfare of another is prohibited. This would include but is not limited to the use of verbal, or written (including electronic/internet) threats, intimidation, coercion, verbal or non-verbal abuse or harassment, discriminatory behavior, inappropriate physical conduct, contact or behavior and/or other behavior deemed inappropriate by academy management. Students participating or displaying these behaviors or actions are subject to disciplinary action up to and including termination and subsequent legal action.

Incident/Accident Reports

In situations where damage and/or an injury occurs on academy property staff may document the occurrence on an incident report. Students who are involved in the occurrence and/or who may have witnessed the occurrence may also be asked to issue documentation on an incident report. Incident report forms may be obtained by contacting the Academy Director or Student Services Advisor during regular business hours.

Phone and Electronics Use

The use of cell phones, pagers, blackberries, PDAs, iPods, and other communication or electronic devices is limited to break times and will only be allowed in the student lounge or outside the academy.

Record Keeping

In an effort to protect fellow students, staff, and Pivot Point clinic guests, all students are required to conduct proper client consultation, and are further expected to document services rendered on client cards and/or other available record systems. Hold Harmless Client Release Forms are required for all clients, models and/or other persons receiving services of any kind at the academy.

Sanitation

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

Search Procedure

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

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

Solicitation

No outside solicitation is permitted without approval from the Academy Director.

Smoking Policy

Smoking is permitted only in designated areas outside the academy. These areas must be kept free of smoking-related debris at all times. Smokers should be careful to limit odors that may be offensive to others, including fellow students and/or clinic guests.

Theft and Misuse of Property

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

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

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

Time Clock Use

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

Trade Name

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

Weapons

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

Any person threatening (verbally or otherwise) the use of a weapon against any person related to the academy is subject to disciplinary action up to and including expulsion from the program. Violators of this policy are also subject to prosecution under the law.

Any person with knowledge of weapons on academy property shall inform an appropriate authority immediately. See the duty to warn policy.

Other Conduct-Related Issues

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

Penalty for Violation of Rules

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

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

CHANGE OF STATUS

Withdrawal Policy

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

Rescission of Notice to Withdraw - In the event that the student wishes to continue the program following the submission of a withdrawal notice, the student may rescind his or her intent to withdraw by providing written notice. The notice to rescind the withdrawal notice must be submitted within 14 days of the student's last date attended in order to allow the student to resume class prior to the 15th day of absence, which would otherwise require the academy

to withdraw the student according to the withdrawal policy. Periods of absence resulting from a student's change of notice to withdraw will impact the student's cumulative attendance average and will impact the student's SAP status.

Unofficial Withdrawals

Students who do not officially withdraw will be subject to termination for failure to attend (who are absent) for 15 consecutive days. This policy does not apply to students who are on an approved leave of absence.

Termination/Expulsion Policy

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

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

Termination and Withdrawal Fees

All persons, regardless of the reason for separation (withdrawal or termination) will be assessed an administrative **Withdrawal/Termination fee of \$150.00** USD as described in the enrollment agreement.

Any student owing a balance to the academy as a result of withdrawal or termination must make satisfactory repayment arrangements by contacting the Student Accounts Supervisor during regular business hours. Pivot Point has the right to collect late fees and penalties on unpaid balances. If third party collections are deemed necessary to insure collection of the debt, additional charges will be the responsibility of the student or guarantor of the enrollment agreement.

COMPLAINT/GRIEVANCE POLICY

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

If this method does not produce the desired result, the student should contact his or her educator for assistance. If the educator is unable to resolve the complaint/grievance the student may submit a formal/written complaint to the Academy Director. If further action is still necessary the complainant may submit a formal complaint to the appeals committee by submitting a letter to the Registrar/Records Manager. Formal complaints/grievances must include all information the complainant wishes to have considered including but not limited to a description of the complaint and a description of the actions taken by the parties involved to resolve the complaint. All formal complaints will be taken under advisement within 14 business days of receipt. Complaints must be filed within 2 years of occurrence in order to be considered, although early submission is requested in order to facilitate a comprehensive review and satisfactory result.

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

ADDENDUMS

For addendums, see separate Addendum portion of the catalog. All addendums and information contained therein supersede information provided in this publication.