



Cosmetology Program Catalog

(Revised 03.25.11)



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Accredited by the National Accrediting Commission of Cosmetology Arts & Sciences, Inc.

MISSION STATEMENT

The mission of DiGrigoli School of Cosmetology is to have students pass the State Board Examination by providing an extensive, accelerated educational program in a stimulating, enthusiastic atmosphere where a combination of passionate artistry, professionalism and people skills lead and inspire individuals to achieve success in the dynamic field of cosmetology and in life.

To meet that goal, we strive to provide a quality educational system that includes an outstanding facility, experienced and highly trained instructors, and a curriculum developed to train and graduate students that are prepared, confident, and excited to enter a career within the salon and beauty industry.

Standard Occupational Classification (SOC) Code:

39-5012.00 Hairdressers, Hairstylists, and Cosmetologists

Provide beauty services, such as shampooing, cutting, coloring, and styling hair, and massaging and treating scalp. May apply makeup, dress wigs, perform hair removal, and provide nail and skin care services. Excludes "Makeup Artists, Theatrical and Performance (39-5091), "Manicurists and Pedicurists" (39-5092), and "Skincare Specialists" (39-5094). Sample of reported job titles: Cosmetologist, Hairstylist, Hair Stylist, Hairdresser, Barber Stylist, Hair Dresser, Manager Stylist, Nail Technician

<http://www.onetonline.org/link/summary/39-5012.00>

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Cosmetology Program Staff & Faculty

CEO/School Owner – Paul J. DiGrigoli
Program Coordinator/Financial Aid Administrator – Jessica Stewart
Admissions Coordinator – Kathryn Vooris
Business Office Administrator/Accountant – Michelle Sares
Instructor – Marisol Navarro
Instructor – Elizabeth Rodriguez
Instructor – Christine Walder

School Licensing & Accreditation

DiGrigoli School of Cosmetology is licensed by the Massachusetts Board of Cosmetology, 1000 Washington Street, Suite 710, Boston, MA 02118 (617) 727-3067 www.mass.gov/dpl/boards/hd. Our programs are accredited by the National Accrediting Commission of Cosmetology Arts & Sciences, 4401 Ford Avenue, Suite 1300, Alexandria, VA 22302 (703) 600-7600 www.naccas.org. To obtain or review documents describing the School's accreditation and licensure, please contact our Program Coordinator at (413) 827-8888 x14 or send an email to info@digrigoli.com.

Non-Discrimination Policy

DiGrigoli School of Cosmetology, both as an employer and as an educational system, is committed to the principles of nondiscrimination and equal opportunity for all people. These commitments are actively pursued in all aspects of both campus and community relationships. The School maintains and promotes a policy of nondiscrimination on the basis of race, religion, color, sex, age, handicap, marital status, or ethnic origin. This policy incorporates by reference the requirements of Federal Executive Orders 11246 and 11375 as amended; Title IX of the Educational Act of 1972; Section 503 and 504 of the Rehabilitation Act of 1973; Section 402, Vietnam Era Veterans Readjustment Assistance Act of 1974; and pertinent Laws, Regulations and Executive Directives of the Commonwealth of Massachusetts.

Student Body Diversity

Information regarding percentages of enrolled full-time students by gender and self-identified racial/ethnic group, as well as Federal Pell Grant recipients, is available on the College Navigator website (<http://nces.ed.gov/collegenavigator>).

Facilities & Services Available for Individuals with Disabilities

Our climate-controlled facility is fully equipped with student work stations, shampoo sinks, portable dryers, back bar, dispensary, laundry room, manicure stations and a private skin care area. Our Student Salon is state-of-the-art and includes skylights in the largest area to provide natural light. There is a training/theory classroom complete with video monitor, digital projector, sound system, and mirrored demonstration stage. We also have an extensive video and reference library. Our large reception area includes a reception desk with computerized appointment booking, client seating, a beverage station and retail product displays. Our facility was planned with students in mind, so that they can learn the art and science of cosmetology in a clean, modern, aesthetic and safe environment.

Reasonable accommodation for persons with known disabilities will be made in accordance with section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act (ADA) of 1990 and the ADA Amendments Act of 2008. No person with a known disability will be intentionally excluded from participation in, be denied the benefit of, or otherwise be subject to discrimination under any School policy, program, service, or in relation to employment because of a disability. School programs and facilities are intended to be accessible to persons with disabilities as required by law. The School offers extended testing times and tutorial assistance for students with intellectual disabilities, referrals for professional assistance, accessible parking, and a ramp for access to the building.

Students wishing to receive an accommodation for a disability should contact the Program Coordinator. Students will be advised on the medical documentation required for an accommodation to be made. The file of materials submitted by the student will be kept confidential. Only those employees required to know of a student's disability will be privy to this information.

Class Schedules & Holiday Observances

Schedule Type	Class Days	Class Hours	Hours per Week	Est. Course Length
Full time	Tue. – Sat.	9:00am – 4:00pm	32.5	31 weeks (8 mos.)
Part time	Tue. – Fri.	9:00am – 1:15pm	16.0	63 weeks (16 mos.)

In accordance with regulations dictated by the U.S. Department of Education, the School will observe Constitution Day with a special program during the normal class day on or closest to September 17th.

The School will be closed on any normal class day upon which one of the following holidays falls:

- Jan 1 New Year's Day
- Jul 4 Independence Day
- Nov (4th Thursday) Thanksgiving Day
- Dec 25 Christmas Day

At the discretion of the School Owner, the School may close on a day directly prior to or after a holiday in observance of that holiday. Notice will be provided to students in advance of any such closure.

Cosmetology Program Curriculum & Course Length

In the Commonwealth of Massachusetts, the required cosmetology course length consists of 1,000 actual clock hours of training. A clock hour is defined as 60 consecutive minutes, of which at least 50 minutes are dedicated to instruction. The cosmetology program consists of both theory and practical instruction. Detailed information on Massachusetts cosmetology licensure requirements is available from our Admissions office at (413) 827-0037 x28 or by contacting the State Board at (617) 727-3067 www.mass.gov/dpl/boards/hd.

- 0 - 250 hours: Students are taught basic techniques in haircutting, virgin color and color retouch applications, perming, hairstyling, manicuring and esthetics. Students will also learn about retail sales, business ethics, sanitation, customer service, personal appearance and hygiene, personal motivation and development, state laws and regulations, salon administration, and job interviewing. Students work exclusively on mannequin heads in the Basic Room as they begin the practical portion of our curriculum.
- 250 - 400 hours: Students move from the Basic Room to the Student Salon upon satisfactory completion of 250 hours. At this point students may begin to service clients by providing scalp treatments, shampooing, manicures, skin care/facial grooming, finger waving, pin curling, marcelling, and haircutting.
- 400+ hours: Students may begin to perform the work of hair coloring, cold and permanent waving, bleaching, hair straightening and hair styling on clients.

All services performed by students on clients are supervised by our licensed cosmetology instructors.

Students approaching completion of 1,000 clock hours will participate in a "mock" State Board Exam at the School. This exam is structured and timed to mimic the actual state exam and utilizes the skills and procedures that students will be required to demonstrate. To download handbooks, applications and forms for Massachusetts cosmetology testing and licensing, visit www.pearsonvue.com.

Curriculum – Minimum Practice

<i>Subject</i>	<i># of Services</i>	<i># of Clock Hours</i>
Manicures	20	50
Hair Straightening/Permanent Waving	10/40	250
Shampooing	10	25
Fingerwaving	25	50
Marcelling & All Iron Curls	30	45
Skin Care & Facial Grooming	20	80
Wig Instruction & Scalp Treatments	20	50
Dyes & Bleaching (packs, tints, rinses, reconditioning)	40	150
Hair Cutting	40	125
Oral/Written/Practical Tests, Sterilization, Hygiene & Anatomy		125
Instruction & Lecture on Sanitation		25
Ethics, Salesmanship, Courtesy & Conduct		15
Career & Employment Information		10
TOTAL HOURS:		1,000

Maximum Time Frame

The maximum time frame a student has to complete the program is 150% of the course length (46 weeks for F/T students, 94 weeks for P/T). Basically, this means that a student must complete 1,000 actual hours of instruction before 1,500 scheduled hours have passed. Once 1,500 scheduled hours have elapsed, the student's enrollment contract will terminate automatically. Students may not exceed an average of 140 clock hours of instruction per month and may not accumulate clock hours outside of the normal class schedule without permission from the School Owner.

Attendance Policy

Students are expected to attend classes regularly and to pursue the instruction and practice work diligently. Excessive absenteeism, tardiness and early departure will not be tolerated without a valid written excuse, which must be approved at the discretion of the Program Coordinator or an instructor. For students receiving financial aid, no more than 10% of the clock hours in a payment period may be considered excused absences. **Students will be automatically withdrawn from the program after 14 consecutive calendar days of non-attendance, unless on an approved leave of absence.**

- *Buffer Hours* - Each student is allowed a specific number of clock hours for unexcused absences from school during the course of the program. The number of "buffer hours" allowed is relative to the total number of hours a student has enrolled for, at a ratio of 1:10. Students that exceed the maximum allowed buffer hours will be charged an hourly overage fee (see our Tuition & Fee Schedule for details).
- *Makeup Hours* - Students that have fallen behind in actual hours of instruction will be allowed the opportunity to make up time on regularly scheduled school days between the hours of 7:00am and 9:00am. Part-time students can also make up hours during weekday afternoons and all day on Saturday. The opportunity to make up hours exists only for the purpose of keeping a student on track for completion of the program within the maximum time frame. Students may not accelerate their progress in the program by making up hours in advance of an absence from school. Makeup hours have no effect on a student's remaining buffer hour balance.

Leave of Absence Policy

Students that need an extended period of time away from school for mitigating circumstances may request a leave of absence from the program. All leaves of absence must be requested in writing and must indicate the start date, return date, and a reason for the request. Leaves of absence must be approved by the Program Coordinator. Upon return from a leave, a student will resume the program at the same level of academic progress (attendance, theory and practical grades) that he or she had prior to the start of the leave of absence. The student's contract period and maximum time frame will be extended by the same number of days taken for the leave.

All periods of non-attendance, including weekends and scheduled school closings, will be accounted for in calculating the maximum time frame for a student's leave of absence. Leaves of absence may not exceed a combined total of 180 calendar days in any 12-month period. The length of a student's leave of absence may be reduced if the 180th day is scheduled to fall on a day the school will be closed.

Students may return to the program at any time prior to the scheduled return date. Returning from a leave of absence after the scheduled return date, or failure to request an extension prior to the leave end date, will result in automatic termination of the student's contract for instruction with DiGrigoli School of Cosmetology. In order to reinstate a contract after termination for this reason, written approval for reentry must be granted by the School Owner. A reinstatement fee of \$50.00 will be applied to the student's account and satisfactory payment arrangements must be made for all current charges due on the account before the student will be allowed to return to school.

If a student borrower of federal Direct Subsidized and/or Unsubsidized Loans does not return from a leave of absence by the scheduled return date, the school will automatically process a Return of Title IV calculation (as described in the school's Refund Policy). Loan repayment terms will be affected and the student's grace period will automatically expire.

Satisfactory Academic Progress (SAP)

Satisfactory progress in attendance and academic work is a requirement for all students enrolled in the school. **Students receiving funds under any Federal Title IV financial aid program must maintain satisfactory progress in order to continue eligibility for such funds.**

Pace of Progression

All students must maintain a minimum cumulative attendance average of 67% in order to be considered making satisfactory progress and to complete the program within the maximum time frame. Student attendance is tracked using weekly timesheets indicating actual hours of instruction. Sign-in sheets are used to record attendance at external school events.

Minimum Academic Averages

All students must maintain a minimum cumulative grade average of 75% in theory and practical work in order to be considered making satisfactory progress. If a passing grade is not achieved, instructors will provide additional assistance and may recommend academic probation.

- *Theory* - The Theory grade is based upon the average of grades received for written tests. Testing is conducted after each unit of the course. Students may retake quizzes and tests with the permission of an instructor.
- *Practical* - The Practical grade is based upon completion of weekly and monthly practical requirements and the average of grades assigned by instructors. All work done on mannequins or clients must be evaluated by an instructor in order to receive a grade. Practical grades are determined by deducting from 100% in defined increments for each procedure performed incorrectly.

Grading System

All students are uniformly graded by the evaluation and grading procedures. DiGrigoli School of Cosmetology utilizes the following grading scale:

<i>Letter Grade</i>	<i>Min. Percentile</i>	<i>Max. Percentile</i>	<i>Progress Rating</i>	<i>GPA</i>
A	93%	100%	Excellent	4.0
B	84%	92%	Good	3.0
C	75%	83%	Satisfactory	2.0
D	70%	74%	Unsatisfactory	1.0
F	Below 70%		Failing	0.0

Grades are recorded in the numeric format; letter grades are provided only for the purpose of comparing scores with grading systems used at other schools.

Students receive monthly report cards indicating hours completed and grades achieved in each of the categories described above. Students may request a personal review of grades with an instructor and may appeal a failing grade.

Evaluation of Progress

An evaluation of each student's academic progress is performed upon completion of 450 actual hours, 900 hours and 1,000 hours. Students meeting minimum grade requirements at the time of evaluation will be considered to be making satisfactory progress until the next scheduled evaluation.

Academic Probation & Appeal Procedures

Students failing to meet the minimum requirements for satisfactory progress at the time of evaluation will be placed on academic probation for 30 days. Students on probation are expected to meet with their instructors to develop an academic plan for improvement (such as completing missed assignment or exams, making up hours, etc.).

During the first 30-day academic probation, financial aid recipients will remain eligible to receive federal funds but will be assigned a "financial aid warning" status. **If a student has failed to meet minimum progress requirements by the end of a first probationary period, he or she will lose eligibility to receive federal funds.**

Students may petition for financial aid reinstatement by submitting a written appeal to the Program Coordinator within 5 days of notification that aid was terminated. The student's appeal must include reasons for why he or she failed to make satisfactory progress and what has changed that will allow the student to meet the minimum requirements by the next evaluation. If the appeal is approved, the student will be assigned a "financial aid probation" status and eligibility will be reinstated. The student will then be placed on a second 30-day academic probation.

Any student that is unable to regain satisfactory progress by the end of a second consecutive probationary period will be automatically withdrawn from the program. Students that have been withdrawn for failure to achieve minimum progress requirements may appeal this determination. The student must submit a written appeal, along with any supporting documentation, to the Program Coordinator within 5 days of termination. The appeal should specifically list reasons why the decision to terminate should be reversed and should request a re-evaluation of progress. Should a student prevail on his or her appeal, the student will be automatically reentered into the course and financial aid funding will be reinstated. If a student fails to submit a written appeal, the School's decision will stand.

Withdrawal & Terms for Reinstatement

Students who withdraw from their contracted course, are dismissed, or fail to complete their training will have a notice placed in their student file listing the student's progress at the point of withdrawal and the reason for withdrawal/termination. The decision to permit or deny re-enrollment is made solely by the School Owner. To reenter the cosmetology program, a student must:

- Pay a contract reinstatement fee of \$50.00;
- Make satisfactory payment arrangements for all current charges on the student's account; and
- Receive written approval for reentry from the School Owner.

If accepted for re-enrollment, a student who was failing to meet minimum satisfactory progress requirements at the point of withdrawal will be automatically placed on a 30-day academic probation beginning on the date of reentry. If the student is unable to regain satisfactory progress by the end of the first probation term, the student's contract for instruction will be terminated without future eligibility to reenter the program.

If a student reenters the program within 180 days of the withdrawal date, the student will be treated as if he or she did not cease attendance and the original contract for instruction will be reinstated. For purposes of determining the student's financial aid awards, upon reentry the student will be considered to be in the same payment period he or she was in at the time of withdrawal and will retain his or her original eligibility for that payment period. If a student returns to the program after 180 days, the total number of hours remaining in the program will be treated as the student's entire program. For the purposes of calculating the student's financial aid awards, the student will start a new payment period when he or she reenters the program. The number of payment periods, length of each payment period, and total award eligibility will be pro-rated based on the number of hours remaining in the program.

Course Incompletes/Repetitions/Non-Credit Remedial Program

Course incompletes, repetitions, and non-credit remedial courses do not apply toward the cosmetology program. These courses have no effect upon the school's satisfactory progress standards.

Student Kit & Textbooks

DiGrigoli School of Cosmetology students are provided with a high quality kit during orientation on the first day of classes. The kits contain all of the tools, implements, and supplies needed to complete the course of study. Once purchased, all kit items become the personal property of individual students and are non-refundable. The school will only provide replacements for kit equipment that is found to be defective upon first use by a student.

In accordance with Section 133 of the Higher Education Act of 1965 (as amended), below is a list of the textbooks and supplemental materials we provide to all students as part of the cosmetology program:

ISBN	Publisher	Book Title	List Price
978-1-934636-66-4	Pivot Point International, Inc.	Salon Fundamentals - Cosmetology Textbook, 2 nd edition (2010)	\$79.70
978-1-934636-75-6	Pivot Point International, Inc.	Salon Fundamentals - Cosmetology Study Guide, 2 nd edition (2010)	\$59.75
978-0-615349-32-9	Paul J. DiGrigoli	Booked Solid: The Ultimate Guide to Getting and Keeping Clients (2010)	\$29.99

The DiGrigoli Difference

Our goal is to prepare students to pass the State Board Exam and achieve licensure as a cosmetologist in the Commonwealth of Massachusetts.

We strive to provide a broad education to students so that they may achieve success professionally and creatively in the field of cosmetology. We also love to have fun! At DiGrigoli School of Cosmetology, the atmosphere is positive and energetic. Our students have passion and commitment. Although we expect our students to work very hard to achieve their goals, we believe that they *can* and *should* love what they do.

Practical Experience

Students that have completed 250 clock hours in the program and have moved from the Basic Room to the Student Salon are often very busy servicing clients. On average, 50 new clients visit the school for services each month! Gaining practical experience as a student of DiGrigoli School of Cosmetology is a critical factor for those seeking a successful and financially rewarding career path. DiGrigoli students, under the guidance and supervision of our instructors, perform services such as color application, corrective color, dimensional color, permanent waving, haircutting, hair styling, formal updo's, acrylic nail applications, facials, and much more. Students are strongly encouraged to take photographs of their work as they progress through the program, and to assemble a portfolio to present to future prospective employers.

Advanced Classes

At least once per month, DiGrigoli School of Cosmetology schedules free in-house advanced classes for students enrolled in the program. Classes in cutting, coloring, product knowledge, and business ethics are taught by guest educators, as well as by school owner Paul DiGrigoli – an accomplished hairdresser and national educator for the cosmetology industry. Based on the class content, instruction in advanced classes may include lecture and demonstration. Mr. DiGrigoli also conducts regularly-scheduled motivational Life Skills classes, designed to help students learn the key components of personal development.

Student Competitions

Throughout the year, there are themed student design competitions that all students are encouraged to participate in. Student entries must be completed on mannequin heads and all work must be performed during school hours. Prizes are awarded for predetermined categories that recognize artistic ability, technique, creativity, and composition. Past competition themes have included seasonal holidays (Halloween, Valentine's Day, etc.), Romance, Elegance, Avant-Garde, and more.

Field Trips & Community Events

Whenever possible, DiGrigoli School of Cosmetology schedules student field trips to beauty industry/hair shows throughout the region – Boston, New York City, and Providence, RI have been recent destinations. At these shows students can attend classes and demonstrations in all aspects of the cosmetology field, conducted by major beauty manufacturers and industry business leaders such as Toni & Guy, Redken, Rusk, Matrix, Andis, and OPI.

DiGrigoli School of Cosmetology is regularly asked to conduct presentations at area high schools for College Fairs and Career Days. DiGrigoli students may volunteer their time to represent our school at these exciting events. The presentations give our students valuable experience in demonstrating their skills and presenting to the public.

We often participate in local community events and fundraisers as well, and encourage DiGrigoli students to get involved. Recent events have included creating a float for the Holyoke Saint Patrick's Day Parade and participation in multiple Cut-A-Thons for charitable causes.

Student Rally / Graduation

At the beginning of each month the school holds a high-energy rally where, along with our instructors and school owner Paul DiGrigoli, students celebrate their accomplishments of the previous month.

There are awards for perfect attendance, volunteerism, and other performance categories. Students nearing completion of the required 1,000 clock hours are acknowledged at these rallies with a graduation ceremony. Family and friends are welcome to attend.

Admission Requirements

Classes for new students (full-time or part-time) begin on the first Tuesday of every other month – January, March, May, July, September, and November. *Holidays may delay start dates.* Each enrollment period ends two weeks prior to the next scheduled class start date, though exceptions may be made for special circumstances at the discretion of the Program Coordinator. To apply, students must submit a completed enrollment application with a non-refundable \$50.00 registration fee. Applications are available from our Admissions office or online at www.digrigoli.com.

Each admitted student must meet the following requirements:

- Must have completed high school or its equivalent; or if enrolled under a training agreement with a government agency, school district, and/or other entity, meet the admission requirements set out in the training agreement and/or applicable state licensing or certification regulations.
- Must be a minimum of 16 years of age.
- Must be a U.S. citizen or eligible non-citizen.

Proof of High School Completion or Equivalent

Applicants must be able to provide a valid high school diploma, GED or certified transcript indicating the student's graduation date. *In Massachusetts, a Certificate of Attainment does not meet this requirement.* If the School has reason to believe that a diploma is not valid (i.e., issued by a "diploma mill"), we will contact the department of education for the state in which the school was located to determine if a diploma from the school is recognized by that state.

For the purposes of determining student eligibility to receive financial aid, evidence of receiving Federal Student Aid (Pell Grants, Direct Loans or FFELP Loans) while enrolled at another postsecondary educational institution may be accepted as temporary file documentation until the applicant is able to provide proof of high school completion or equivalent.

DiGrigoli School of Cosmetology does not offer Ability to Benefit (ATB) testing, nor does the school accept students who have passed ATB testing.

Proof of Age

Applicants must be able to provide valid proof of date of birth. Acceptable documentation includes a driver's license, passport, or birth certificate and photo ID.

Proof of Citizenship

Applicants must be able to provide valid proof of citizenship status. U.S. citizens can provide a Social Security card or certified statement from a SSA office. Acceptable documentation from eligible non-citizens includes (but is not limited to) a certificate of citizenship, certificate of naturalization or permanent resident identification card.

Conditional Acceptance

Students that are unable to provide all required documentation by the end of the enrollment period may be admitted if they sign a Conditional Acceptance Agreement that specifies submission deadlines for each missing document. Students that are "conditionally accepted" may be ineligible to receive Federal Student Aid awards and/or may be required to leave their student kits at school until all required documents are on file.

Transfer Students

We do not recruit students currently enrolled at any other schools offering similar programs of study. DiGrigoli School of Cosmetology accepts transfer students that are able to meet the following requirements:

- Applicants must enroll for a minimum of 500 clock hours of instruction at DiGrigoli School of Cosmetology.
- Applicants must submit a Transfer Student Hours Worksheet indicating hours completed at the previous school and a zero balance, before transfer hours will be accepted.
 - a. Students with a balance due to the previous school will have to sign a 1,000-hour contract at our school to start. Once the balance is paid in full, we will apply the transfer hours and amend the student's contract.
 - b. Students that received financial aid at the previous school during the current award year will have pro-rated eligibility for awards, based on the funds received at the other school and the number of hours the student enrolls for at our school.
- Transfer hours must have been completed by the student after the age of 16 and within the past year. Between 1 and 3 years, only 50% of the hours are transferrable. Transfer hours expire after 3 years.
- Applicants terminated from other school programs for drug/alcohol offenses or unprofessionalism may not be accepted into our program.
- Students who have completed 1,000 hours of training but have not received a license may enroll for "brush up" training. This training takes approximately 2-1/2 weeks to complete (80 hours at 32.5 hours per week). Financial aid is not available for brush up training courses and the total cost for training must be paid in full by the student.

All documentation required for admission must be in English. Birth certificates, diplomas and any other documents containing information in a foreign language must be translated.

Tuition & Fee Schedule

The following Tuition and Fee Schedule pertains to the 2010–2011 academic year. The School reserves the right to change this tuition and fee schedule without prior notice. You must contact our Admissions or Financial Aid office for current program charges. Students and parents should be prepared to pay for expenditures associated with living expenses, travel, and personal items.

Tuition and Initial Fees

Registration fee (non-refundable)	\$50.00
Activity fee	\$200.14
Student kit / textbook fee	\$989.99
MA sales tax (6.25%)	\$61.87
<u>Tuition (\$10.50 per clock hour)</u>	<u>\$10,500.00</u>
TOTAL PRICE OF ATTENDANCE:	\$11,802.00

The registration fee, activity fee, student kit and textbook charges, and applicable sales tax are not part of tuition and must be paid for in full by the course start date for which a student enrolls, *unless incorporated into a financial aid award package that the student has accepted in writing.*

The activity fees collected from individual students at the start of a new class are combined into a fund to pay for extracurricular educational activities (including but not limited to field trips and class projects) scheduled for that class.

If an individual student does not participate in an activity offered by the School, this does not warrant a refund – in whole or in part – of the activity fee. If all activity fee funds collected from the student body are depleted during the term of enrollment, students may incur additional out-of-pocket expenses. Participation by students in activities that are not School-sponsored will be voluntary and costs associated with participation will be announced in advance to the student body.

Overage Fees

Students are required to pay an overage fee of \$12.00 per clock hour for any instruction required to complete the program after all buffer hours have been depleted. This fee may be waived only by written consent of the School upon a demonstration of circumstances warranting such a waiver, such as a medical leave of absence. All monies received for overage fees prior to a student's completion of the program will be refunded if the student's contract for instruction is terminated.

Payment Methods & Financial Assistance

Tuition and fees are payable by cash, check, money order, or by credit card (MasterCard and Visa only). Checks and money orders should be made payable to DiGrigoli School of Cosmetology. Payments are accepted by mail, in person, or by phone (with credit card). Please address mailed payments to Accounts Payable, 1578 Riverdale Street, West Springfield, MA 01089.

The School offers a 5% discount on tuition charges (fees and sales tax excluded from discount) for payment in full of the price of attendance, if paid within 7 business days of the class start date. This discount is not offered for all class starts. Interested applicants can contact our Admissions office to inquire.

Interest-Free Payment Plan

Students may enroll in an interest-free payment plan with the School for any anticipated account balance remaining after initial fees and/or financial aid have been applied to the student's account. Payment plan options include monthly installments or lump-sum payments on designated dates. Installments are due and payable on the first scheduled school day of each month, subsequent to the class start date. The School may, at its option and without notice, prevent a student from attending classes until a past due monthly installment has been received. We generally allow a maximum grace period of 5 business days, however a suspension may be issued on the first day a payment is late if a student has a history of delinquent payments to the School.

Federal Student Aid (FSA) Programs

The School is currently approved by the U.S. Department of Education to participate in the following FSA Title IV programs:

- *Federal Pell Grant* - The Pell Grant is available to undergraduate students who demonstrate financial need. The grant amount is based on income, assets, family size, and the cost of education; and ranges from a minimum of \$659 to a maximum of \$5,550 per academic year. The Pell Grant does not have to be repaid.
- *Federal Direct Stafford Loan* - Stafford Loans are low-interest loans that are originated and guaranteed by the federal government. Depending on the need of the student, as calculated by the U.S. Department of Education, these loans are either made on a subsidized basis (where the federal government pays the interest during enrollment, deferment and grace periods) or an unsubsidized basis (where the student is responsible for such interest). Maximum loan eligibility is based upon a student's grade level and federal dependency status. Effective July 1, 2010, the interest rate for Federal Stafford Loans is 4.5% for subsidized and 6.8% for unsubsidized loans. A loan fee of 1.0%, less a 0.5% up-front rebate, is deducted from the loan before it is disbursed. Repayment of these loans begins six months after the student ceases to be enrolled at least half time.

The amount of your monthly repayment is calculated based upon the total amount that you have borrowed, as well as the repayment plan that you choose.

- *Federal Direct Parent Loan for Undergraduate Students (PLUS)* - A PLUS loan is available to parents of eligible dependent children. A parent may borrow up to the cost of education, less any other financial assistance, each academic year. Credit worthiness is a factor in obtaining this type of loan and a credit check will be performed at the time of application to assess eligibility. In the event that a PLUS application is denied, the student will be awarded the maximum unsubsidized Stafford loan amount for which they are eligible. The interest rate for PLUS loans as of July 1, 2010, is 7.9%. Repayment of the loan begins within 60 days of when the loan is disbursed unless special deferment conditions apply.

The *Code of Conduct for Education Loans* is available from our Financial Aid office or online at www.digrigoli.com.

The average indebtedness and average monthly payment amount for students who have borrowed Direct Loans are as follows, based on our current price of attendance:

- For students with full Pell Grant eligibility, regardless of dependency status, the average loan debt is approximately \$5,611.00.
- For dependent students *without Pell Grant eligibility*, the average loan debt is \$6,222.00.
- Parents of dependent students who apply and are approved for a Parent PLUS loan typically need to borrow approximately \$5,702.00.
- For independent students (and dependent students whose parents are denied a PLUS loan) *without Pell Grant eligibility*, the average loan debt is \$10,667.00. These students would need to sign a payment plan agreement with the school for the remaining balance not covered by financial aid awards.
- On a standard repayment plan, typical monthly loan payment amounts range from \$62.00 to a maximum of \$117.00 per month.

To receive FSA funds, a student must meet the following general eligibility requirements:

- Must be enrolled as a regular student in an eligible program. A regular student is someone who is enrolled or accepted for enrollment at an eligible institution for the purpose of obtaining a certificate offered by the School.
- Cannot be enrolled simultaneously at an elementary or secondary school.
- Must have a high school diploma or equivalent.
- Must be a U.S. citizen or eligible non-citizen (proof of citizenship or Alien Registration number required from foreign students).
- Must make satisfactory academic progress.
- Must meet enrollment status requirements. A student must be enrolled at least half time to receive aid from the Stafford and PLUS loan programs. The Pell Grant program doesn't require half-time enrollment, but the student's enrollment status does affect the amount of Pell a student receives.
- Must have resolved any drug conviction issues. A federal or state drug conviction can disqualify a student for FSA funds if the conviction was for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid. Additional information is available in our *Notice of FSA Penalties for Drug Law Violations*.

Students applying for financial assistance from FSA Title IV programs must complete the Free Application for Federal Student Aid (FAFSA). Applications can be completed online at www.fafsa.ed.gov. Our Federal School Code is 041169. For assistance with completing a FAFSA or for answers to questions about financial aid, please contact our Financial Aid office at (413) 827-8888 x14 or by email at faa@digrigoli.com.

All new and continuing students should submit a FAFSA as soon after January 1 as possible, each year. *Students currently enrolled are required to reapply for financial assistance if the award year will crossover (occurs on July 1 of each year) during the course of enrollment.*

If a student transfers from another institution during the same award year, federal regulations require that we request information through the National Student Loan Data System (NSLDS) about any disbursements made while the student was enrolled at the previous school to ensure that future disbursements are accurate and do not exceed any federally mandated maximums. Since the information on the NSLDS system may not be accessed earlier than 30 days from your official withdrawal date from another institution, your financial aid package may change after review of your record on the NSLDS system.

You will receive a Student Aid Report (SAR) by email from the U.S. Department of Education approximately 3 business days after you file your FAFSA online (up to 3 weeks if filed by mail). The SAR summarizes the data you reported on the FAFSA. It is important to review your SAR for accuracy. If corrections are necessary, you can make changes at www.fafsa.ed.gov or by contacting our Financial Aid office.

The U.S. Department of Education will automatically send the School an electronic copy of any FAFSA that includes our Federal School Code. Our Financial Aid office will generate an estimated award notice upon electronic receipt of an applicant's FAFSA. Financial aid award letters are typically mailed to prospective students within 2 business days of receipt of a processed FAFSA. We will advise you if additional information and/or documents are needed to complete your financial aid application.

Any applicant that has not submitted all required documentation, as indicated by our Financial Aid office, cannot receive financial aid. To prevent delays in awarding aid, it is important that you respond in a timely manner.

First-time borrowers of Federal student loans must complete Direct Loan entrance counseling and all borrowers (including parents borrowing PLUS loans) must electronically sign a Master Promissory Note before loan funds can be disbursed and credited to a student's account. Our Financial Aid office will provide information on completing these requirements with your award letter. Student borrowers must also complete loan exit counseling when they withdraw, drop below half time or graduate from the program. The School will not issue a certificate of completion and licensing application to any student borrower that has not completed exit counseling.

FSA awards will be disbursed and applied to a student's account based on that student's completion of instruction hours and academic progress in the program. All financial aid recipients must meet minimum academic progress standards to maintain eligibility for awards. *Please see our Satisfactory Academic Progress policy for additional details.*

The school will not schedule any loan disbursements until all required paperwork from the borrower has been submitted to the Financial Aid office. This includes FAFSA verification documentation, entrance counseling results, a signed Master Promissory Note, and any other documentation requested by the Financial Aid Administrator.

The 1st loan disbursements are released 30 days after the class start date for which a student has enrolled, unless the student has previously borrowed Federal Stafford loans or if a Parent PLUS loan will be used (in which case, the disbursements will typically be released within the first week of classes). The 1st Pell Grant disbursements are scheduled for disbursement within the first week of classes. The 2nd award disbursements are released when the student has completed 450 *actual* hours of instruction at the school, if the student has maintained Satisfactory Academic Progress as defined in the school policies. The 3rd award disbursements are released at 900 *actual* hours of instruction, and the last disbursements at 950 hours.

The school receives disbursements from the U.S. Department of Education via Electronic Funds Transfer (EFT). Within 3 business days of receipt, the disbursement(s) will be credited to the student's account and an updated account ledger will be provided to the student (and/or parent, upon request). Loan recipients will also receive a loan disbursement notification letter describing the type of loan disbursed, the amount credited to the student's account, the date the disbursement was credited, and the borrower's rights to cancel all or part of the loan disbursement.

Federal Benefits for Veterans & Dependents (G.I. Bill)

For information on eligibility, how to apply for benefits, programs covered by the GI Bill, and payment amounts, call (888) 442-4551 or visit www.gibill.va.gov/GI_Bill_Info/benefits.htm. Additional information pertaining to MA veterans can be found at www.sec.state.ma.us/cis/cisvet/veteduca.htm.

Examples of benefit programs include:

- *Montgomery GI Bill (Chapters 35 & 1606)* - The MGIB program provides up to 36 months of education benefits. Generally, benefits are payable for 10 years following your release from active duty.
- *Dependents' Educational Assistance Program (Chapter 35)* - DEA provides up to 45 months of education benefits to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service related condition.

Massachusetts Rehabilitation Commission (MRC) Training Grants

MRC's Vocational Rehabilitation Program (VRP) assists individuals with disabilities to obtain and maintain employment. The VRP helps individuals with documented physical, psychiatric and/or learning disabilities by providing funding for training. Recipients of Social Security benefits typically qualify automatically for this grant. *NOTE: There is currently a 3-month waiting period before MRC grants are disbursed to the school.* For more information or to apply for benefits, call Ted Scibelli at (413) 736-7296, or visit www.state.ma.us/mrc.

Massachusetts One-Stop Career Centers

The Workforce Investment Act (WIA) provides funding and training grants to dislocated workers and other financially disadvantaged individuals that require training to enter the workforce. WIA and Trade Program grants are available through the following agencies:

- *CareerPOINT*, 850 High Street, Holyoke, MA (413) 532-4900 www.careerpointma.org
- *Franklin/Hampshire Career Center*, 178 Industrial Drive, Suite 1, Northampton, MA (413) 586-6506 www.fhcc-onestop.com
- *FutureWorks*, One Federal Street Building 103-3, Springfield, MA (413) 858-2800 www.getajob.cc

NOTE: The application process for funding through these agencies generally takes multiple weeks to complete. To receive funding, students must complete the agency requirements prior to starting classes and are encouraged to apply at One-Stop Career Centers at least six weeks in advance of enrolling at the School.

Scholarship Programs

The American Association of Cosmetology Schools (AACCS) sponsors a number of scholarship programs:

- *SportClips* – Up to 25 cosmetology students will be awarded a \$1,000 scholarship provided by SportClips. Applications must be postmarked by January 31st.
- *Farouk Systems USA* – Up to 6 cosmetology students will be awarded a \$1,000 scholarship provided by Farouk Systems USA. Applicants must be midway through their training as of August 31st and applicant's graduation date must be on or after November 1st. Applications must be postmarked by August 31st.

- *Dream Shears/Trade Essentials* – Up to 15 cosmetology students will be awarded a \$500 scholarship provided by Dream Shears/Trade Essentials and AACCS. Applications must be postmarked by January 31st.

For all AACCS-sponsored scholarships, applicants must be in good standing as of the submission date. Applicants must have maintained at least 80% attendance, 80% grade average and demonstrate financial need. The application must also be verified by a school official. All scholarship applications require the submission of a written essay. Application forms and details for these scholarships can be downloaded from the AACCS website, www.beautyschools.org.

- *Joe Francis Haircare* – To be considered for this \$1,000 scholarship, the applicant must be currently applying for entrance or actively enrolled in a cosmetology program. If you will graduate between the dates of January 1st through August 31st of the current award year, you are not eligible. Esthetician or Nail training students are not eligible. Applications are collected from January 1st through June 1st of each year. For details and to download an application form, visit www.joefrancis.com.

Various state and federal programs have deadline dates that extend throughout the academic year. Consult our Financial Aid office for specific dates that may affect applications for these programs. Applications made after those respective dates will only be considered if funds remain available. *All eligibility criteria, including acceptance into an eligible program of study, must be met by the above-mentioned deadlines.*

Although award decisions will not be made until an applicant has been officially accepted for enrollment by the School, it is important to note that financial assistance applications can and should be completed prior to admission acceptance.

Course Cancellation & Refund Policies

If the program or course for which a student has enrolled is canceled subsequent to enrollment and before instruction in the course has commenced, the school shall at its option either (a) provide a full refund of all monies paid; or (b) provide completion of the course at an alternate institution offering similar educational programs in the same geographic area.

The school may refund a portion of tuition and educational expenses to students who withdraw from the program. If all or parts of educational costs are paid for by private loan, Federal Title IV Student Aid funds, or other funding source, a return of funds will be made to the source(s) according to their policies – whether the withdrawal is official or not.

The school refund policy, Federal Return of Title IV Funds policy, and all other lenders' policies are independent of each other. **The return of funding to outside sources may result in educational costs not paid and due from the student to DiGrigoli School of Cosmetology.** In the event of a refund policy conflict, the school policy most beneficial to a student's interest will be observed in compliance with State and Federal regulations and guidelines.

It is important for students to thoroughly review all refund policies prior to enrolling at the school and to be well aware of the financial implications associated with termination of a contract for instruction.

DiGrigoli School of Cosmetology Refund Policy (per M.G.L. Chapter 255, Section 13K)

1. You may terminate the contract for instruction at any time.
2. If you terminate the contract for instruction within five (5) days you will receive a refund of all monies paid, provided that you have not commenced the program.
3. If you subsequently terminate the contract for instruction prior to the commencement of the program, you will receive a refund of all monies paid, less the actual reasonable administrative costs described in paragraph 7.
4. If you terminate the contract for instruction during the first quarter of the program (0-250 hours), you will receive a refund of at least seventy-five per cent (75%) of the tuition, less the actual reasonable administrative costs described in paragraph 7.

5. If you terminate the contract for instruction during the second quarter of the program (251-500 hours), you will receive a refund of at least fifty per cent (50%) of the tuition, less the actual reasonable administrative costs described in paragraph 7.
6. If you terminate the contract for instruction during the third quarter of the program (501-750 hours), you will receive a refund of at least twenty-five per cent (25%) of the tuition, less the actual reasonable administrative costs described in paragraph 7.
7. If you terminate the contract for instruction after the initial five-day period, you will be responsible for actual reasonable administrative costs incurred by the school to enroll you and to process your application, which administrative costs shall not exceed fifty dollars (\$50.00).
8. If you wish to terminate the contract for instruction, you must inform the school in writing of your termination, which will become effective on the day such writing is mailed.
9. The school is not obligated to provide any refund if you terminate the contract for instruction during the fourth quarter of the program (751-1,000 hours).

Federal Return of Title IV Funds Policy

The Higher Education Amendments of 1998 established a Return of Title IV Funds policy that requires both schools and students to return federal funds amounts that have not been earned. The amount earned is defined as the percentage of the school term completed, as calculated using calendar days, at the time a student withdraws from school (i.e., number of clock hours the student was scheduled to attend, divided by number of hours for which federal aid was disbursed). Students who have received federal student aid and withdraw without completing the course can lose eligibility for future aid because of failure to make satisfactory academic progress, regardless of the point at which they withdraw.

If a student completes more than 60% of the hours within a payment period, it is determined that all the aid has been earned. If a student completes 60% or less of the hours in a given payment period, the earned and unearned portions will be calculated and reported to the student in writing by the school. The “unearned” portion of the tuition will be returned to the appropriate Title IV program. The school will then bill the student for the amount of tuition that was returned in excess of the school’s refund policy. The “unearned” portion of the aid that was disbursed directly to the student will also be calculated. If applicable, the student will owe repayment to the Title IV programs. The student will receive an overpayment letter and will be given 45 days to make the repayment. The student will be ineligible for further Title IV aid until the funds are repaid or satisfactory payment arrangements have been made with the Department of Education.

Student Code of Conduct

All students enrolled at DiGrigoli School of Cosmetology must conform to all rules and regulations of the school and local, state, and federal agencies, as listed and described in the *Student Handbook* and other relevant documents distributed to the student body. All existing school policies are reviewed with new students during orientation. New policies will be distributed to students by written notice in a timely manner.

Students must conduct themselves in a professional manner at all times. Conduct unbecoming the profession or school may warrant dismissal from the cosmetology program. If a student is dismissed for unsatisfactory progress or misconduct, he/she will not be reinstated into the program until the school administration and faculty are assured that the reason for dismissal has been (or will be) corrected.

Warning/Suspension Policy

For the first violation of any school policy, students will receive a verbal warning. A second violation will result in a written warning. A third violation will result in a suspension of up to 3 days, at the discretion of the School Owner.

The Warning/Suspension Policy will renew for a student 30 days after an initial verbal warning if no further warnings have been issued. Suspension time will be counted against a student's buffer hours. All written warnings and probation/suspension notices are maintained in student files.

Fighting or confrontations of any nature may result in an immediate suspension. If necessary, local law enforcement may be notified to ensure the safety of our students. Any major policy infractions, including theft from the school, may be grounds for immediate termination.

DiGrigoli School of Cosmetology may terminate a student's contract for instruction at any time for violation of the school's policies as described within the *Student Handbook*. The school reserves the right to modify its policies from time to time, and will advise students of any and all modifications in writing.

Drug & Alcohol Abuse Prevention Policy

The DiGrigoli School of Cosmetology policies for Drug & Alcohol Abuse Prevention apply to all students and all employees. Unlawful possession, use, or distribution of illicit drugs or alcohol are strictly prohibited on school property or as part of any school activity. The School will provide information and literature on the prevention of drug and alcohol abuse, as well as agency referrals, to any student or employee upon request. The *Notice of FSA Penalties for Drug Law Violations* is available from our Financial Aid office or online at www.digrigoli.com.

Non-compliance with this standard will impose an immediate 30-day suspension from the school, as well as a referral for prosecution. During the suspension, students must enroll in a rehabilitation program and provide proof of program entry to the school. After the suspension, students will only be allowed to return to the cosmetology program with written authorization from a counseling agency confirming that the student has discontinued use of drugs or alcohol. If a student is unable to provide the required authorization, the contract for instruction will automatically be terminated.

DiGrigoli School of Cosmetology will notify students in writing of any drug or alcohol policy violations. A student is allowed up to 3 days from receipt of written notice to request a formal hearing with school officials. If a hearing is requested, a minimum of 3 school officials will attend and the student will be allowed legal representation if necessary. All testimonies given at the hearing, as well as the school's decision, will be documented in writing and distributed to all parties involved in the case. In all cases, the school's decision will be final. If a student re-enters the cosmetology program and violates a drug or alcohol policy a second time, he or she will be permanently dropped from the school.

Campus Security

DiGrigoli School of Cosmetology assumes no responsibility for loss, theft, or damage to a student's personal property. Additionally, the school is not responsible for any loss, theft, or damage to student vehicles or their contents while parked on or off of school property. Lockers are available for use in the school lunch room. Students must provide their own padlocks or combination locks. Students are discouraged from bringing valuables or excess money to school.

We refer all law enforcement issues to the local police for resolution, as we do not retain any campus-based security personnel. Prompt reporting of criminal activity is in the best interest of all students and school staff. The School will report to students, in a timely manner, any occurrences of crime that may pose a threat to their safety. Such crimes include: Aggravated Assault, Murder/Non-Negligent Manslaughter/Negligent Manslaughter, Robbery, Motor Vehicle Theft, Arson, Burglary (Forcible, Non-Forcible and Attempted), and Sex Offenses (Forcible and Non-Forcible). Additionally, the school maintains reports on liquor law violations, drug law violations, and illegal weapons possession. Annual security reports are distributed to prospective students, current students, and employees of the school on October 1st of each year.

The *Annual Security Report* is available from the Program Coordinator or online at www.digrigoli.com.

Privacy of Student Records

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records. Parental rights regarding their children's education records transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. These rights include:

1) The right to inspect and review the student's education records within 45 days of the day the School receives a request for access. A student should submit a written request to the Program Coordinator that identifies the record(s) the student wishes to inspect. The Program Coordinator will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records requested are not maintained by the School, the Program Coordinator will advise the student of the correct official and/or agency to contact.

2) The right to request the amendment of the student's education records that the student believes are inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA. A student who wishes to ask the School to amend a record should write the Program Coordinator, clearly identify the part of the record the student wants changed, and specify why it should be changed. If the School decides not to amend the record as requested, the School will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3) The right to provide written consent before the School discloses personally identifiable information from the student's education records, except to the extent that FERPA authorizes disclosure without consent. The School will make a reasonable attempt to notify each student of these disclosures. The School discloses education records without a student's prior written consent under the FERPA exception for disclosure to:

- School officials with legitimate educational interests. A school official is a person employed by the School in an administrative, supervisory, academic or research, or support staff position; a person or company with whom the School has contracted as its agent to provide a service instead of using School employees or officials (such as an attorney, auditor, or collection agent); or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibilities for the School.
- Officials of another school in which a student seeks or intends to enroll.
- Certain government officials or other parties in order to carry out lawful functions (such as individuals who have obtained a court order or subpoena).
- Appropriate parties in connection with financial aid to a student.
- Organizations doing certain studies for the School (such as Federal, State, local or accrediting agencies).

4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the School to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:

Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-5901

At its discretion, the School may provide directory information in accordance with the provisions of FERPA. Directory information is defined as that information which would not generally be considered harmful or an invasion of privacy if disclosed.

Designated directory information includes the following: student's name, addresses (local, permanent and email), telephone number, date and place of birth, pictures of students (for use in School publications, press releases and advertisements), all educational institutions previously attended, enrollment status, grade level, participation in officially recognized activities, dates of attendance, anticipated and actual graduation date, and certificates/awards received. Students may withhold directory information by notifying the Program Coordinator in writing; please note that such withholding requests are binding for all information to all parties other than for educational purposes. Students should consider all aspects of a directory hold prior to filing such a request, as it may adversely impact future requests from potential employers and other important individuals or organizations. Requests for nondisclosure will be honored by the School until informed to the contrary. The School assumes no liability as a result of honoring a student's instructions that directory information be withheld.

Graduation Requirements

In order to graduate from DiGrigoli School of Cosmetology and receive an Education Completion Certificate/State Licensing Application, students must:

- Successfully complete the contracted number of clock hours in the cosmetology program within the maximum time frame.
- Pass all written and practical examinations with an average cumulative grade of 75% or better.
- Make satisfactory payment arrangements for all financial obligations to the school.

NOTE: All student borrowers of Federal Direct Stafford Loans must complete exit counseling before a certificate of completion will be issued to the student.

Job Placement Assistance

By law, we cannot guarantee employment or salary range for any student. However, upon request, DiGrigoli School of Cosmetology will provide job placement assistance to any enrolled student or graduate of our cosmetology program. School services include interviewing classes, personalized one-on-one job preparation sessions, handouts of potential employer expectations, resume preparation/review, portfolio preparation, identifying employment opportunities and salon/spa referrals.