

BLUE CLIFF CAREER COLLEGE

A Christian College Providing Career Training
in the industries of Massage Therapy and Cosmetology and Esthetics.

Our Campus is in Mobile and is located at:
2970 Cottage Hill Road, Suite 175
Mobile, Alabama 36606
(251) 473-2220



www.blue.edu

SCHOOL CATALOG

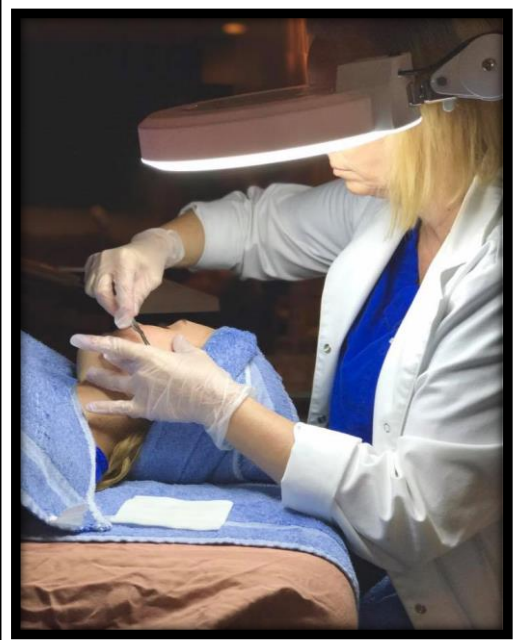
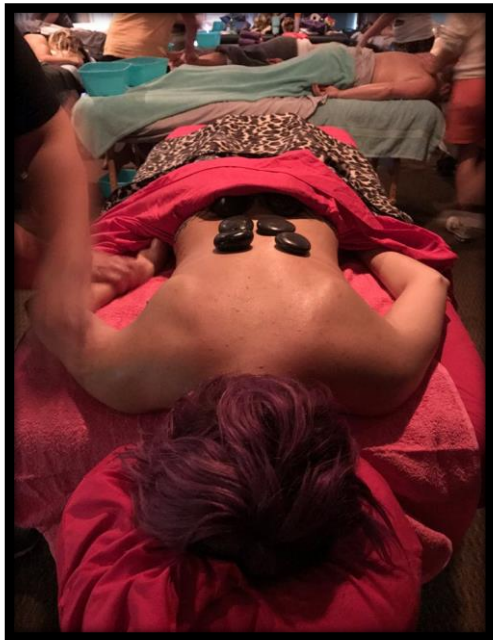
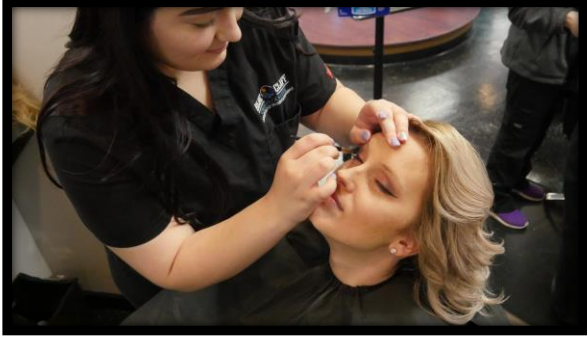
Published June 20, 2017
2017 / 2018

I, _____, state that I have received a copy of the school
(Please Print)
catalog published on _____. I understand that this is part of my
enrollment agreement and is subject to updates.

(Signature)

(Date)

CHOOSE A CAREER THAT MATTERS!



(Pictured above: Anastasia Lowe, Kristen Rowland, Teri Helton, Ruby Johnson, Luis Carreras, Sarah Harris, Brittany Teasley, Zachary Wilson)

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Dear Prospective Student,

Thank you for considering Blue Cliff Career College (BCCC) as part of your plan to become a working licensed massage therapist, licensed cosmetologist, licensed esthetician or cosmetology instructor.

The goal of BCCC is to provide you with “exceptional” quality education that prepares you to become employed in the massage and cosmetology industry. We are passionate about providing a training atmosphere that is unique and truly delightful. Our highly skilled faculty and staff work hard and are committed to delivering you a well-planned and diverse curriculum.

We encourage you to meet with our admissions staff and take a tour of our facility. Blue Cliff Career College offers you an affordable education option that is high quality, but may save you thousands of dollars compared to many other education options. We believe it is a blessing for individuals to gain career training without being burdened with excessive student loan debts. We offer a quality alternative. BCCC specializes in the Massage, Cosmetology and Skin Care Industry. This is all we do!

Briefly, our 750-hour pre-licensing program is designed to prepare you for a career as a massage therapy professional, and contains courses in topics such as marketing, business practices, and professionalism in addition to very strong training in theory and practice of Western Massage Therapy. Supervised clinical practice is a significant part of the curriculum.

Our 1500-hour pre-licensing Cosmetology program is designed to prepare you for a career as a professional Cosmetologist while maintaining a professional image and proper acknowledgement of work ethics. In addition, hair design skills, total hair care, nail care and salon ownership and marketing will be the core of your training here. We will also incorporate a significant part of the curriculum in a supervised clinic setting to get you ready for your exciting new career.

Our 1500 hour pre-licensing Esthetician program will provide you preventative care information for your client's skin, as the main goal of an Esthetician is to keep your client's skin healthy. The field of Esthetics is exciting and has rapidly grown from a minor part of the beauty industry into a variety of specialized fields, such as working in the medical field with a dermatologist.

Choosing the best school for your professional training is the most important step in achieving your career and life goals in the massage or cosmetology industry. The time and effort you put into this important choice will produce rewarding results.

We will support you in your quest for the knowledge, skill, and understanding necessary to begin your successful and rewarding career as a massage therapist, cosmetologist, esthetician or cosmetology instructor.

Jenny Ladnier
Director of Education

Richard Denney
Owner/CEO

CORE VALUES

Mission

Our mission is to facilitate professional preparation, professional development, and a responsibility of our students as they prepare for a career in massage therapy, cosmetology and esthetics. Our students shall accomplish this through academic studies, diligent practice, and community involvement.

We strive to provide an educational environment where students work hard, have fun, and enjoy an atmosphere that is distinctly Christian.

Philosophy

Blue Cliff Career College values the inherent worth of each individual, whether a student, employee, or graduate. The school fosters an open environment for discussion and respect for different points of view. Blue Cliff believes in Christian ethics and the Christian perspective of mind, body, & spirit.

Blue Cliff also believes strongly in an individual's intellectual freedom and respect for individual belief systems as well. Our approach to education reflects the physical, intellectual, and spiritual components of holistic development emphasizing the personal touch and personal support of each individual student as they pursue their vision of success.

A Christian Perspective

The school has several reasons for declaring the school Christian. This is one thing that makes us different and unique from other schools. We take pride in providing a family atmosphere where students may learn comfortably. Our goal has always been to provide the kind of school we would like our own children to attend. We do not preach doctrine to our students, and we respect any student's right to their own beliefs. We simply strive to provide a nice clean atmosphere for students to learn massage therapy, esthetics and cosmetology. If you want to pursue your Christian walk we suggest you get with a local church and/or check out church on line at: www.lifechurch.tv.

Our Passion

To provide the best possible training with leading edge techniques at a price that saves people thousands and thousands of dollars compared to many options.

Educational Goal

The purpose of Blue Cliff Career College's career programs is to provide premier quality and holistically oriented training for those who wish to develop and use their sense of therapeutic touch or their flair for providing cosmetology services. We believe this efficiently and effectively prepares students for successful employment as massage therapists, cosmetologists, estheticians or instructors of cosmetology & esthetics.

- ♦To provide a quality, well-rounded education that prepares the student for professional work.
- ♦To train individuals in the highest ethical standards of the massage therapy field.
- ♦To train individuals in new and creative ways that promote diligent hard work and a sense of enjoyment in their practice of the profession.
- ♦To provide instruction of basic business practices in order to develop and sustain a massage therapy, esthetician practice, or cosmetology practice.
- ♦To serve the community through public clinic and outreach programs that educate the public regarding the benefits of massage, skin care, or cosmetology.

Our Programs Prepare Students:

(All Programs prepare graduates for “entry-level” positions in:

Massage Therapy Program- Prepares for the industry of massage therapy & spa

Cosmetology Program – Prepares for the industry of cosmetology to include but not limited to skin care, hair care and nail care.

Esthetics Program – Prepares graduates for the skin care industry both medical & the spa & makeup areas

Cosmetology Instructor Program – Prepares graduates for positions educating in the cosmetology industry, i.e., cosmetology schools

(All Programs listed in this catalog are only measured in clock hours.)

Massage Program: 750 clock hours

Cosmetology Program: 1500 clock hours

Esthetics Program: 1500 clock hours

Cosmetology Instructor Program: 650 clock hours

Program and Institutional Credentials Approvals and Accreditation

Alabama Community College System

ACCS is the State DOE approving agency that licenses BCCC to be an approved College in Alabama
135 S. Union Street, Montgomery Alabama 36104.
Phone number is: (334) 293-4500 www.accs.cc

State Veterans Administration Approving Office

Many qualified applicants have received financial assistance through the V.A.
135 S. Union Street, Montgomery Alabama 36104. (334) 293-4566 www.benefits.va.gov/benefits

Alabama Board of Cosmetology

Since 2006, BCCC continues to be licensed by continuing to renew the Private School License granted in 2016
by the State of Alabama Board of Cosmetology
100 N Union St, Montgomery, AL 36104 License #: 926273
Phone number is: (334) 242-1918. www.aboc.state.al.us

Alabama Board of Massage Therapy

BCCC continues to be licensed by continuing to renew the Private School License granted in 1998 by the State
of Alabama Board of Massage Therapy
(license # S-102).
2777 Zelda Road, Montgomery, AL 36106^[SEP]
Phone number is: (334) 420-7233 www.almtbd.state.al.us

Accrediting Commission of Career Schools and Colleges

Blue Cliff Career College is accredited by the Accrediting Commission of Career Schools and Colleges
(ACCSC). *School #M070595*
2101 Wilson Blvd. / Suite 302, Arlington, VA 22201, (703) 247-4212, www.accsc.org

The U.S. Department of Education - Region IV

Qualified BCCC students have been funded for occupational training through the US, Title IV Government
Grants and Loans OPE ID#: 03783300
U.S. Department of Education
61 Forsyth St. SW, Suite 19T40, Atlanta, GA 30303, Telephone: 404-974-9450
fsa.customer.support@ed.gov.

Alabama State Department of Rehabilitation

Qualified Blue Cliff Career College students have been funded for occupational training through the Alabama
Rehabilitation Services
Alabama Department of Rehabilitation Services
Adult Rehabilitation Services, 2419 Gordon Smith Dr, Mobile, AL 36617 (251) 479-8611
www.rehab.alabama.gov

Federation of State Massage Therapy Boards (FSMTB)

10801 Mastin Boulevard, Suite 350, Overland Park, KS 66210
Phone: 913.681.0380 Email: info@fsmtb.org

Massage & Bodywork Licensing Examination (MBLEx) Office
A department of the FSMTB Organization listed above / Test Administrators
150 4th Avenue North, Suite 800, Nashville, TN 37219
Phone: 866.962.3926 Email: mblex@fsmtb.org

Additional information is available upon request to the Director of Education for more information regarding licenses, approvals and regulatory agencies. Jenny Ladnier 251-473-2220 Ext. 1106

**State Licensure Requirements for Massage Therapy,
Esthetics and Cosmetology**

Alabama currently requires licensure applicants to have completed a program of at least 650 hours and to pass the MBLEX. The school requires the student to take responsibility for knowing and learning the latest changes of the Alabama laws and regulations. Mississippi requires 700 hours and Louisiana requires 600 hours. Each state is unique. Cosmetology state requirements are 1500 hours for Alabama. Esthetics state requirements are 1000 hours for Alabama recently reduced from 1500. BCCC continues to teach the previously required 1500 hours in esthetics in order to include vital advanced clinical training often required by physician offices.

Our School History

Blue Cliff Career College of Mobile, Alabama, was founded in 1997 and has since grown into what we believe to be one of the most respected and innovative Spa Training centers in the nation. In June of 2000, the school was purchased by R.M. Denney who had been part of the separately owned affiliated Blue Cliff School Corporation in Louisiana and Mississippi since 1993, serving as CEO and Director of Schools since 1995. After Mr. Denney purchased full ownership of the Mobile location the only affiliation with the other schools became limited to a common history. Blue Cliff Career College of Mobile is not affiliated with any other Blue Cliff College and it is quite independent.

In June 2000, Proprietary Schools of America, Inc. (PSA) purchased the school's assets of the Mobile School of Massage Therapy. Led by R. M. Denney, Blue Cliff continues to strive for excellence in the field of spa training. In June 2004, the school modified its name to become Blue Cliff Career College.

Training at the current 13,000 square foot facility began in June 2004. Prior training took place approximately two miles southwest of the current location.

Facilities, Equipment and Learning Resources

Massage Therapy classrooms are well equipped with massage tables, massage chairs, and lecture materials including projectors and computers. The massage classrooms also have a skeleton and numerous anatomy & medical charts.

Esthetician classrooms are equally well equipped with client chairs and class materials. In addition, the esthetics classrooms have microderm abrasion and powerderm abrasion machines. The esthetics clinic floor has an impressive heat pod that is useful in training students as the do mud, heat or weight loss treatments. The esthetics clinic floor also has a capsule that delivers alpha wave treatments and various light treatments.

The cosmetology clinic floor is well equipped with classy styling stations, pedicure & manicure stations as well as a day spa setting & lobby. The 5 sinks and 10 hair dryers accent the facility and the presentation platform is located in the center of the action so it is available for demonstrations and hair shows. The cosmetology clinic floor has 4 large screen televisions to enable video training.

The school's library consists of computers surrounded with stylish glass walls to provide an excellent resource library experience. The school has several exceptional Apple Computers for students and faculty. Additional library materials including videos are available to students as well. Computer applications and web-site subscriptions enhance the learning resource library located near the front lobby.

Blue Cliff has an extensive history of offering community service to cities in our region. Some events the school has participated in, include blood drives, marathons, and cycling events. The school believes strongly in giving back to the community and trying to make a personal difference in people's lives through a healing touch.

For a list of faculty with their credentials, and administrative staff please visit:
www.blue.edu/staff-faculty-credentials.

Financial Assistance (Student Services)

Federal, State, local, private and institutional student financial assistance programs available to students who qualify and who enroll at the institution.

Related website with information on terms & conditions and Cost of Attendance

<http://www.blue.edu/rights--responsibilities--terms--cond>

<http://www.blue.edu/cost-of-attendance>

Financial Assistance

Financial Assistance is available for most applicants from a variety of sources. Applicants prior to the start of classes pay the application fee, and tuition is to be paid either up front or under the terms of an approved payment plan. An enrollment is complete when the school receives all necessary documents and signatures and an approved financial agreement is secured. Financial Assistance including Title IV Grants and Loans are available to qualified applicants. Qualified students enjoy small monthly payments spread out over 5-15 years. BCCC encourages prospective students to tour the school, explore the employment options available for our graduates, and learn about various financial options available. In order to receive financial assistance, both the student and the institution must remain eligible and approved by the Federal department of education.

Federal Pell Grants

Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a *post baccalaureate teacher certification program* might receive a *Federal Pell Grant*.)

FSEOG / GRANTS

A Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant for undergraduate students with exceptional financial need. To get a FSEOG, you must fill out the Free application for Federal Student Aid (FAFSA) so BCCC can determine how much financial need you have. Students who will receive Federal Pell Grants and have the most financial need will receive FSEOG first. The FSEOG does not need to be repaid, except under certain circumstances. The college only has available a limited amount of FSEOG funds, so receiving the funds is not guaranteed.

William D. Ford Federal Direct Stafford Loan: The Federal Direct Stafford Loan program is available to undergraduate and graduate students. To qualify for Federal Direct Stafford Loans the student must file a FAFSA, be admitted into a degree program and be enrolled at least half-time.

Subsidized (need based) and Unsubsidized (non-need based) loans

The Federal Direct Stafford Loan program includes Subsidized (need based) and Unsubsidized (non-need based) loans. The financial assistance award will indicate eligibility for either loan type or a combination of the two loan types depending on the results of the FAFSA. Federal Direct Stafford Loans begin repayment of principal and interest at the end of the six month grace period.

William D. Ford Federal Direct Parent Loan for Undergraduate Students (PLUS): The Federal Direct Parent PLUS Loan is available to parents of dependent undergraduate students. The student must file a FAFSA. Approval of a PLUS Loan is contingent upon credit approval by the U.S. Department of Education.

Employer Scholarships

Some major employers in the massage and esthetics industry from time to time offer financial assistance to new first time BCCC students. The details vary and are subject to change and are out of the control of BCCC. Examples include: Massage Envy and Elements. Applicants should contact the employers directly to be considered for assistance. <http://www.blue.edu/scholarship>.

Blue Cliff Career College Scholarships

When scholarship opportunities become available, they are posted on the school website as a public notice. The terms and conditions and amounts shall be posted on the website when they become available.

Adult Rehabilitation Services

Qualified applicants have received financial assistance from the State of Alabama through the “Adult Rehabilitation Services. These applicants normally have a physical or medical condition that is verified by a physician. Address: 2419 Gordon Smith Dr, Mobile, AL 36617 Phone:(251) 479-8611

Alabama Prepaid Affordable College Tuition (PACT) Program

PACT is a Section 529 prepaid college tuition **program** administered by the State of **Alabama** 600 Dexter Avenue, Room S-106, Montgomery, Alabama 36104, Phone: (334) 242-7500

Qualified students have been able to access their PACT money while attending BCCC. This program is a pre-paid education savings program. Only families that have paid into them can get money out of them.

Scholarships

When scholarship opportunities come available, BCCC posts them on the college website, see <http://www.blue.edu/scholarship>. See <https://www.scholarships.com/> for national grant availabilities. See <http://www.collegescholarships.org/grants/states/alabama.htm> for local Alabama Grants availability.

Estimated Repayment Information for Federal Direct Loans:

	3.76% Fixed Interest Rate*	Interest rates subject to change
Balance at Repayment	Number of Payments	Estimated Payment Amount
\$1,000	21	\$50
\$5,500	120	\$55
\$10,000	120	\$100

Average loan for students is about \$7640 between all of the programs. Massage often borrows \$7917. Estheticians if approved for full pell often borrow: \$8500. Cosmetology students if approved for full Pell Grant often borrows: \$6500.

Typical Average payment (Approximate) starting 6 months after graduation: \$90

But it is based on lots of assumptions 0 EFC Independent Status etc.

Current examples of specific payment plan for the different programs are available on the school website at: www.blue.edu/payment-plan-samples.

Cost of Attendance & Payment Options

Policies regarding tuition, application and enrollment fees have been set in accordance with state and federal regulations. The student may choose to pay the tuition in advance, utilize the BCCC payment plan or apply for financial aid if eligible. Individual payment amounts will be calculated after considering any expected financial

assistance the student may or may not be eligible to receive assistance from Alabama Department of Labor, Vocational Rehab or the Department of Veteran's Affairs. Cost of attendance information is also available on the school web site at: www.blue.edu/payment-plan-samples. Upon completing the enrollment process, a budget worksheet will be generated showing the total cost of the program in which the student is enrolled, the amount of assistance for which they are eligible, the deposits made to date including the application fee and a schedule of payments for the balance due.

Job Placement Assistance (Student Services)

Job Placement Assistance and Graduate Services

One of BCCC's primary goals, and a measure of the school's success, is the employment of our graduates. The staff receives frequent inquiries from prospective employers and then refers these inquiries and other employment opportunities to those graduates who choose to be on the school referral registry. Additionally, the Marketing course prepares students to enter the Massage Therapy, Cosmetology or Esthetics fields as a private practitioner by providing an array of practical marketing techniques and a strategy for success. Although we do offer the above assistance, Blue Cliff Career College specifically disclaims any guarantee of job placement for the student upon graduation. Placement services and recommendations to employers are influenced by student attitudes and performance.

Student Services Director and Placement Coordinator share the responsibilities relating to placement. The Placement Coordinator advises each student prior to graduation to determine his or her goals and plans and then maintains contact by telephone, Facebook or e-mail until placement is achieved. Many students have jobs lined up prior to graduation, but those that do not have a job waiting often choose to focus on their national exam before seeking employment. Phone surveys are made approximately 90 days after students graduate and employment is verified or additional assistance is planned. During the phone surveys (sometime done by mail, e-mail or Facebook), a survey form is used that covers areas of interest to the school including CEU requests and other training specifics. Periodic updates are made in the student files to assist with proof of placement.

The school Director of Education actively stays in contact with local employers and helps in the promotion of Blue Cliff Career College graduate employment. On occasion, employers will come on campus to either interview students or simply make presentations to promote employment at their businesses. As positions and job opportunities become available in the community, BCCC (the Placement Coordinator) contacts graduates about these positions and works with them to submit resumes to these employers. BCCC will provide the information to graduates and graduates are tasked with setting up the interview. BCCC will follow up with the graduate to find out the time and date of the interview. The placement coordinator encourages the graduates through the process. BCCC staff uses technology and social media to stay in touch with graduates and assist with job placement.

Placement Tracking: Communication with Graduates and Employers

The school performs follow-ups with the graduates of the massage programs on a regular basis. The school performs follow-ups as students graduate for the massage, skin care program / esthetics and cosmetology program. The benefits of the follow-ups are:

- Feedback on the whereabouts of each graduate.
- Identifying areas of weakness and strength used to improve curriculum.
- Knowing where graduates are working.
- Providing a current and accurate picture of the field of massage therapy.
- Providing a current and accurate picture of the field of skin care.
- Providing a current and accurate picture of the field of cosmology.
- Allows BCCC to tailor & plan for continuing education courses.

Placement Assistance

Blue Cliff Career College offers its students and graduates placement assistance as follows:

- ◆ Receiving calls from employers seeking qualified therapists;
- ◆ Tracking graduates who need a job and connecting them with new job opportunities as they become available
- ◆ Providing the graduates with phone numbers of employers who currently have job openings.

The school does not guarantee a job to any student or graduate. Students should be aware that many massage practitioners are self-employed at some point during their career. The business portion of our program provides the necessary tools for you to operate your own practice. After graduation, the student will be periodically tracked using Placement and Tracking Reporting forms.

Admissions Requirements

Blue Cliff Career College admits all qualified applicants regardless of race, creed, color, gender, ethnic origin, or sexual orientation.

1. Applicants must be at least 18 years of age, and must have successfully completed a secondary school. Evidence of secondary school completion (high school diploma, high school transcript, or GED) must be placed on file with the registrar. (All VA students must provide BCCC with documentation of all prior education, including military training if applicable).
2. In addition to being in good health and physically able to perform duties and techniques required for employment in the field.
 - a. The school may require written documentation from a physician regarding an applicant's health at any time prior to acceptance or after starting school.
 - b. Throughout the massage therapy program, all students must have their own personal medical advice relating to giving massage, receiving massage, and contraindications. Students that show up to class agree and self-certify that they are healthy enough to give and receive massage with no restrictions.
3. Applicants must complete all parts of the Application of Admission, including the essay questions and the "Application for Admission". When more applicants apply than seats are available, the essay questions may be used in determining acceptance in a class. The applicants are expected to fully disclose any prior legal suits, arrests, and convictions. The school may accept oral answers to essay questions. The school reserves the right to turn down applicants based on criteria listed below. Applicants must be willing to accept and abide by the college policies & procedures, the code of conduct, school quality assurance/survey testing program.
4. Prior to enrollment, applicants must have a satisfactory interview and / or evaluation with the Director and / or a designated admission representative of the college. The interview will focus on the applicant's:
 - Personal character, honesty, motivation, personality, and commitment toward the program
 - Prior experience, personal history, education, and ability to become employed in the field
 - Physical and mental ability to complete the program, including motivation
 - Time management strategies for outside study, practice and class attendance
 - Financial ability to complete the program and commitment and respectful attitude to repay loans

- Excitement on learning a new career/ not just a casual interest.
- The applicant must agree and be eager to obey all college policies, ethics, and liability waiver agreements and display a positive, pleasant, and professional demeanor during interviews with staff.
- Interpersonal skills, communication skills, hygiene, professional conduct, and respect.
- Personal demeanor, appearance and professional, positive impression likely to be given by applicant to fellow students and future clinic clients both at BCCC as a student and in the field as a graduate.
- Expected positive contributions to BCCC void of significant negative concerns
- Expected positive or negative reflection on the school and the school's image by the student attending and / or finishing and working in the industry
- Honesty and accuracy in filling out financial aid and admissions documents
- Likelihood of passing tests, gaining employment, having good attendance and paying back loans and debts associated with education

Note: The evaluation of the prospective student may also take into consideration prior events and experiences relating to the prospective student and/or the school.

Note to massage therapy program applicants: If a student is pregnant, it is recommended that she avoid performing and receiving massage for the first 3 months of pregnancy. Therefore, students who enroll in a massage therapy program and become pregnant are encouraged to withdraw from the school or take a leave of absence for the first trimester or accept the risk. The amount of risk is truly difficult to estimate. This is a precautionary suggestion.

Admissions Procedures

How to Apply

1. Arrange for an interview with the Director or a designated admissions representative.
2. Submit a completed Application with essay to the Admissions Office with:
 - a. \$25 application fee and
 - b. Provide proof of high school completion in the form of a high school diploma, transcript or GED. (VA students all prior education and training must be received, including military if applicable).
3. Complete an enrollment agreement and complete all financial requirements.
(Enrollment agreement is not to be executed or signed by the school until proof of high school completion or GED is satisfied.) Student is to receive a copy of this agreement.

* Application acceptance is dependent on a positive evaluation of all information and facts available to the admissions department including but not limited to a successful completion of items 1 and 2 above. A positive evaluation and result in all areas listed in the Admissions Requirements.

* Application is available with this catalog and at Admissions office.

Transfer Credit

Transfer of Credit for courses completed at other schools is determined on a case-by-case basis by the Directors. Factors evaluated will include the program approvals/accreditations of the previously attended school, the syllabus of the course(s) in question, the grade achieved by the student, and the length of time intervening. In some cases, the student may be required to take a written or practical test in order to obtain the credit for previous training or for obtaining credit for auditing of classes. School may limit the number of students per class that enroll that has transfer of credit.

Chiropractors, Nurses & Physical Therapist may request opportunity to obtain credit hours by testing out of some classes. Students who fail to complete and try to reapply may be required to retake classes and pay again. School reserves the right to not accept transfer credits. All prior training for VA students will be evaluated and applied appropriately. VA students may not receive VA funding for any training in which they have prior credit.

Home School Credentials are Welcome

Blue Cliff Career College prides itself in encouraging home school graduates to apply. The school honors all home school documents that are in accordance with the laws of Alabama.

Application Fee

All prospective students wanting to attend BCCC must complete an application form and pay the \$25.00 application fee.

Program Overview Massage Therapy

Length of Program:

Day Program is approx. 9 months in length covering 750 clock hours.

Schedule: (Day) Monday through Thursday 8:30 am to 3:30pm

and typically one Friday and/or Saturday per month.

Evening Program is about 12 months of training covering 750 clock hours.

In addition to the 12 months attending, several days & weeks are scheduled as breaks.

Schedule: Monday through Thursday 6:00pm to 10:00pm

and typically One Friday and / or Saturday per month.

Prepares graduates for an entry-level career in the massage therapy field

Possible job pursuits include working with chiropractors, day spas &

private studios, athletic club – as a massage therapist

Admission Requirements:

High School Diploma or GED

Must be 18 years of age

Applicants under 18 may apply for waiver

VA Recipients must provide all prior training and college transcripts.

This program includes a solid foundation in anatomy, physiology and pathophysiology, which form the basis for training in specific massage techniques. Hands-on techniques include Swedish Massage, Deep Tissue, Neuromuscular Therapy, Spa Massage, Sports Massage, Basic Shiatsu and Supervised Clinical Practice. This program also includes a course in Marketing with professionalism leading to the development of an operational business plan.

A few of the massage techniques BCCC teaches include:

Russian Sports, Pregnancy, Infant & Geriatric

Spa Therapies, Aromatherapy, Reflexology

European Approaches ("Medical")

Neuromuscular / Shiatsu / Hawaiian (Lomi Lomi)

The students will master the basic techniques of Swedish massage, including specific draping options for a one hour full-body protocol.

These techniques include effleurage, petrissage, friction and tapotement. The student will learn contraindications and indications for massage, stroke execution and variation to determine relaxation or energizing effects. Each student gives and receives massage in the classroom under supervision. Proper body mechanics and self-care is taught as key to longevity in the profession. The student will learn how to take a client history. Each student is required to document a minimum of ten massages given to the public in the student clinic.

Emphasis is placed on the professional ethics component of the course, ethical conduct, professional and business boundaries, sexual issues and practicing within the scope of the profession.

In the business practice component, students are introduced to all areas of operating a practice, including types of legal business structures. Information is presented on

Alabama Law. Emphasis is placed on understanding the scope of practice of a Licensed Massage Therapist.

An introduction to the basics of other massage and bodywork therapies is provided, giving the student the opportunity to discover areas of interest for advanced study.

Students learn how to use SOAP charting: documenting client history, current complaints, assessment and treatment plan.

The theory and practice portion presents corrective massage techniques that include deep tissue, connective tissue and neuromuscular massage. Students study orthopedic tests, musculoskeletal conditions and over 40 muscles in depth to facilitate the treatment of numerous specific conditions.

The course also includes the study and understanding of myofascial pain syndromes. Assessment emphasis will be on palpatory skills and addressing postural distortions and chronic myofascial patterns of strain. Students learn how to use special techniques to help implement change in underlying, disorganized tissue, as well as recognize and treat trigger point pain patterns. Students learn to use their hands for assessment and treatment. Pain is studied to determine its causes and how to alleviate it.

If you are looking for a pre-licensing program with a definite Western Medical perspective, this is the program for you! Upon completion of this program you will be awarded a diploma. Many students also continue the process and sit for the National Certification Board for Therapeutic Massage and Bodywork Exam and/or the MBLEX Exam. Passing the MBLEX Exam is required for Alabama State Licensure.

(All Programs only measured in clock hours)

(All Programs prepare graduates for “entry-level” positions in the industry of massage)

MASSAGE THERAPY PROGRAM

750 Hour Curriculum	Hours
Anatomy, Physiologic & Pathophysiology	100
Anatomy: Palpatory & Kinesiology	68
Basic Shiatsu**	35
Body Mechanics (includes Thai Chi)**	19
Chair Massage*	10
Charting**	10
Community Outreach*(**)	25
Complementary Modalities*(**)	20
CPR / First Aid*(**)	7
Health & Nutrition**	12
HIV*(**)	3
Integration of Program Theories**	5
Laws, Legislation & Ethics**	10
Marketing*(**)	20
Massage I: Swedish Massage	45
Massage II: Integrated Deep Tissue Techniques**	45
Massage III: Neuromuscular Therapy**	45
Massage IV: Medical Massage**	45
Massaging Special Populations**(includes Infant, Pregnancy & Geriatric)	34
Reflexology*(**)	15
Spa Massage**	32
Sports Massage & Russian Sports Massage**	45
Supervised Clinic Practice (Business)**	100
TOTAL CLOCK HOURS:	750

*Classes with an * may be taken out of sequence and ** any sequence after Massage I: Swedish Massage. All schedules are subject to change without notice, and the latest schedules are enclosed with this catalog. Curriculum & schedule is subject to change by the school. If curriculum objectives are met in a given modality above, the balance of the hours may be attended in another course/module. All training hours earned and measured only in clock hours.*

Day and Night Classes Available

Blue Cliff Career College offers both night and day schedules and some weekend classes to accommodate almost any lifestyle or work routine.

Prerequisites for Our Massage Therapy Classes

Massage I: Swedish Massage is a prerequisite for the following: Supervised Clinical Practice, Pregnancy Massage, Deep Tissue Massage, and Sports Massage I. Massage II: Deep Tissue is a prerequisite for Neuromuscular Therapy; Tai Chi/Yoga is a prerequisite for Supervised clinical practice; A&P is a prerequisite for Neuromuscular Therapy.

Massage Therapy COURSE DESCRIPTIONS

Anatomy, Physiology & Pathophysiology

The basic foundation of any Massage Therapy curriculum is a solid understanding of the development, structure and function of the musculoskeletal system (myology and osteology), integumentary, vascular and neurological systems. This in-depth course, designed specifically for massage therapists, is taught with the aid of lecture and experiential projects. Kinesiology, movement, and muscle action is also discussed in this course. The student will develop a comprehensive practical knowledge of muscle types and structure, the names and location of the bones and muscles of the human body, the origins and insertions of muscles, and the principles and modes of muscular extension and flexion, particularly as this knowledge relates to the practice of Massage Therapy. Integrated into this presentation is a comprehensive study of problems and discomforts which may affect the human body, with emphasis on those situations which are relevant to the procedures of therapeutic massage, to include contraindication and endangerment sites. (100 Hours)

Anatomy: Palpatory and Kinesiology

This hands-on lab accompanies Anatomy, Physiology and Pathophysiology with an emphasis on the identification of bony landmarks and the origins and insertions of muscles. The student will develop a comprehensive practical knowledge of muscle types and structure, the names and location of the bones and muscles of the human body, and the principles and modes of muscular extension and flexion, particularly as this knowledge relates to the practice of massage therapy. The students will integrate the knowledge of muscle anatomy with the skill of muscle palpation of attachments and belly. (68 Hours)

Basic Shiatsu

Developed in Japan in the early part of this century, Shiatsu is a system of bodywork, which combines eastern and western techniques to address the body/mind/spirit. The Five Transformations theory of traditional Chinese medicine provides a framework for the treatment of the meridians of Qi (Chi, Ki) in the body. Techniques taught include use of the hand, thumb, elbow, knee and foot pressure of varying intensity and direction on the twelve primary meridians. Students learn joint mobilization techniques as well as proper body mechanics for working on a mat on the floor and on a massage table. Qi exercises are introduced and practiced. This course will also include auricular therapy and the specific effects of selected meridian points used in balancing the meridian flows of the body. (35 Hours)

Chair Massage

Students enjoy learning how to provide a fifteen-minute on-site chair massage routine, which is highly effective in a variety of settings. Chair Massage training is designed to equip the student with a wide variety of techniques useful in providing clients with relatively quick treatment. The student will learn how to use chair massage as an effective tool for marketing and increasing public awareness of massage therapy. (10 Hours)

Charting

During this course, the student will develop an understanding of the subtle modes of communication which exist between practitioner and client and learn how to employ these modes in such a way that the client's sense of well-being is enhanced by virtue of this communication alone. The student will develop proper interview techniques based on the SOAP model for data collection. (10 hours)

CPR/First Aid

All Blue Cliff students are required to qualify for Cardiopulmonary Resuscitation/First Aid certification. This class is presented by a Certified instructor and provides the student with practical instruction in CPR/First Aid. This increases the student's competence and confidence with regard to the welfare of the massage client. (7 Hours)

Massage Charity Outreach (Optional- Not Required)

Our profession is about giving and caring. The students are given an opportunity to do extra "supervised homework" in the form of Christian Massage Outreach. The school will set up additional clinic massage opportunities where the public will pay for massage and all profits from the clinic will be donated to a variety of Christian missions, outreaches and charities. Some charities will include the mission downtown, the Mercy Ship that provides free eye surgeries - giving the gift of sight to underdeveloped countries and others. Students and clients alike will be blessed knowing that they are helping others through Christian Outreach. Special rewards are given to participants. (18 Hours -not included in total hours for program)

Community Outreach

Students learn to enhance their resumes by experiencing a variety of community outreach events where they provide therapeutic massage and health education to the public. These events take place at the school and at various locations across the greater metropolitan Mobile area. Students learn how to promote massage therapy, practice their hands on skills and gain exposure to the public (their future clients). The goal of this program is also to increase public awareness, provide a community service and to help students continue to increase their compassion for those in need. (25 hours)

Complementary Modalities

The students will learn additional hands-on techniques to complement their practice. In addition to the primary modalities such as Swedish, Deep Tissue and Neuromuscular therapy, a variety of unique and specialized techniques or styles are available in the massage community. The school will seek out some of these specialized techniques from the community to give the students a wider base of knowledge. Additional complementary modalities may also be explored in the module called Massaging Special Populations. (20 hours)

HIV

Decisions and precautions concerning the treatment of HIV-positive individuals are increasingly a part of any therapeutic practice. Students will receive up-to-date information from experts in the field so they can make informed judgment about treatment. (3 Hours)

Health & Nutrition

Students will learn fundamental principles of nutrition & health that they may use to keep themselves healthy and they will also gain a better understanding of the physiology of health in their clients as it relates to diet and natural health. (12 Hours)

Integration of Program Theories / (Review of key learning objectives)

In this course, students will review a summary of the theory taught throughout the program and this review will prove useful as students prepare to take the national certification test. The intent is not to cover everything that will be on the exam, but more of a program summary and overview of key learning objectives. Students are required to pass an extensive exam prior to completing this course. Many practice exams may be taken with computers to identify strengths & weaknesses of students. (5 hours)

Body Mechanics

Effective treatment requires a certain dynamic aspect of body mechanics. Students learn Yoga and/or Pilates or other exercise therapies as a technique, which facilitates a favorable relationship between movement of the body and application of pressures required while performing massage therapy. (19 Hours)

Laws and Legislation (with Ethics)

This part of the business triad begins with a review of the history of Massage Therapy and the development of statutes and rules governing its practice. Students learn the specific state and local regulations, which will affect them and will also learn the requirements for Alabama licensure and National Certification exams. This course also explores ethical issues as they relate to massage therapy, and includes discussion of Florida law, codes of conduct, scope of practice and ethical dilemmas. The course is often taught in conjunction with Marketing. (10 hours)

Marketing

During this course students learn how to set up their own successful independent practice. Drawing on the experience of successful practitioners, students will discuss issues such as pricing, media use, marketing, and finding the right place to establish a massage practice. The student will learn to offer public service lectures on massage, complete a marketing plan for a successful massage practice, and write an ad for publication. Students will be required to use social media and blogging techniques. It is worth noting here that students also benefit by continuous exposure to their other instructors, who are successful independent practitioners. Many Blue Cliff graduates eventually set up their own private practice. During this particular course students also learn the principles of setting up their own business, including the tax responsibilities and advantages of self-employment, the rules governing independent contractor status, and the principles of employer/employee relationships. (20 Hours)

Massage I: Swedish Techniques

This course is every student's introduction to hands-on massage techniques, and therefore includes instruction in such fundamentals as proper draping, therapeutic sensitivity, the use of oils and creams, the rudiments of professional appearance and behavior, and other issues related to professional massage therapy. Swedish Massage, recognized as the basis for massage by many, stimulates circulation, increases muscle flexibility, and fosters general balance in the structure and function of the muscular, skeletal and neural systems. Through a combination of lecture, demonstration, and hands-on practice, the student will learn the seven manipulations of Swedish Massage: effleurage, petrissage, friction, tapotement, vibration, passive range of motion and active range of motion. The student will gain confidence in techniques of manual therapy and learn to perform a complete Swedish Massage routine. In addition, Thai Massage will often be included in this module. (As specialized instructors are available) (45 Hours)

Massage II: Integrating Deep Tissue Techniques

This course is a natural continuation of Massage I and Swedish Massage. Myofascial release techniques and neuromuscular integration are emphasized. Deep Tissue Massage provides the invaluable link between Anatomy & Physiology and introductory massage techniques. Movements, bony landmarks, joints, muscle origins, insertions and functions are explored, discussed, and located on the body. Regardless of the type of bodywork in which the student chooses to specialize, this conceptual system and technique is extremely valuable. (45 Hours)

Massage III: Neuromuscular Therapy

The introduction to this powerful therapeutic method focuses on myofascial anatomy, anatomically precise hands-on applications, and therapeutic muscle stretching. The student learns postural assessment and specific systematic techniques to use on clients with the chronic and acute muscle pain and spasm, which contributes to postural distortions. Clinical practice is included in this module. The students also learn specific clinical applications to alleviate neuromuscular disorders, to include tennis elbow, carpal tunnel syndrome, shoulder girdle restrictions, and thoracic outlet compression syndrome. (45 Hours)

Massage IV: Medical Massage

In this course, students continue to learn more neuromuscular therapy and additional medical techniques with a conscious intent of relating the treatment to specific medical conditions of their client. Students will also learn concepts of how to communicate and coordinate with other health care professionals. Discussions on massage therapist scope of practice, and when and how to refer clients to other health care professionals. This course covers topics including how to promote health and healing with massage therapy in a western medical environment. Discussion of national exam may also be included.

(45 hours)

Massaging Special Populations

The students will explore methods for accommodating a variety of clients with special needs. This course covers the effective and appropriate use of various forms of hydrotherapy, including saunas, hot and cold packs, sitz baths, salt glows, and wet compresses. Water, in its many manifestations, has long been used with great therapeutic effect. Completion of this course will enable the students to make effective use of hydrotherapy as part of a comprehensive therapeutic program. In addition, an introduction to pregnancy massage and geriatric massage is incorporated in this module. When time allows, complementary modalities may also be covered in this module by bringing different instructors to teach some of their favorite techniques in a workshop format including modality techniques from other classes. (34 Hours)

Reflexology

This course is an introduction to the theory that there are specific points on the hands and feet, which relate to the organs, glands, and regions of the body. Students will learn both the theory and technique of this ancient art. (15 Hours)**

Spa Massage

During this course, students will be trained in a variety of Spa services including body wraps; mud applications and facial massage techniques. Many of the pampering and health services and techniques that are provided at day spas and resorts will be taught.

(32 Hours)

Sports Massage (Including Russian Sports Massage)

During this course, students will become well grounded in the fastest growing and most visible specialty within the field of massage therapy. Students will learn and practice the major components of Sports Massage, including pre-event and post-event massage techniques as well as participating as a student Massage Therapist at an athletic event. (45 Hours)

Supervised Clinical Practice (Swedish / Deep Tissue / NMT)

This course allows the student to develop a unique technique or style in a supervised setting conducive to self-critique. Students have the opportunity to develop a professional attitude concerning such things as punctuality, appearance, client rapport, confidentiality, and communication skills. During clinic, students also develop skills in such areas as completing a massage within a given time frame, draping, working with the public, experiencing different body types, and individual massage preferences. Students gain experience with the practical part of a massage therapy practice: contacting the public, making, confirming and canceling appointments, maintaining client files, and record keeping. Students are required to conduct 100 documented clinic sessions in the student clinic. This may actually take 130 hours or more to complete. Students experience a real public clinic experience. Students are trained to use all time productively including low clinic census occasions. During these times, students may be trained in alternative modalities or courses. The school clinic may be organized into 4 blocks of 25 hours each for tracking purposes. When this is done student's progress, grades & hours may be tracked accordingly to encourage professionalism and high attendance. One key goal of this class is to train students to be able to do several 50 minute sessions in a row with quick turnaround to

simulate the real work environment of major employers. High attendance is critical to the successful completion of this course. Students who exhibit professionalism with their attendance and conduct excel with this module while those that don't may be required to pay and re-take either part or the entire module. This is practice for the real world. (100 Hours total or 4 blocks of 25 / Western techniques)

Massage Therapy Clinics & outreaches

One of the ways Blue Cliff contributes to the community and gives students valuable experience in a variety of settings is through the school's Community Outreach Program. Blue Cliff Massage Therapy students learn and sharpen their skills as they provide a valuable service to different organizations in the community.

The purpose of our outreach is to give services back to our community while giving students an opportunity that may help them gain employment once they graduate. Some outreach settings include hospitals, chiropractic offices, geriatric communities, athletic events, local businesses and Christian missions and organizations.

Each student is required to contribute a minimum number of 25 hours of community service in the outreach program. Some Saturdays are required to participate in outreaches. Schedules are developed with significant lead time to allow for planning. While representing Blue Cliff Career College on an outreach, students are required to dress in clinic uniform and arrive with supplies.

Massage Therapy Career Options may include the entry-level positions listed here.

Our training is designed to prepare students for the following positions:

- Massage Therapist for a Cruise Line
- Massage Therapist in a Day Spa
- Massage Therapist in a Hospital or Doctor's Office
- Own Your Own Day Spa
- Private Practice in a Studio
- Athletic Team Massage Therapist
- Assistant to a Chiropractor
- Athletic Club Massage Therapist
- Executive and on-site Massage Therapist and more.

OPTIONAL HOMEWORK & CLINIC - Christian Massage Outreach

Students are given the opportunity to do an extra 15 hours or more of "supervised homework" in the form of Christian Massage Outreach. The school may set up additional supervised clinic opportunities with all proceeds donated to charitable causes. Some charities include homeless shelters, food for the poor, cancer foundations and Mercy Ship. Special recognition will be given to participating students at graduation. Christian Outreach hours do not count toward completion of the 750 Hour Massage Therapy Program. The few students that choose this option need to contact the Director of Education for assistance.

Massage Therapy Proficiency Goals

The 750 Hour Massage Therapy Program is designed to prepare students for entry level positions in the massage field and to provide the student with the ability to:

1. Demonstrate proficiency and confidence in both relaxation and clinical massage techniques.
2. Gain the practical knowledge of anatomy, physiology and pathology, relating to massage.
3. Gains practical knowledge of the structure of the human body and the function of the human body system.
4. Demonstrates the palpation skills to locate and identify various body structures.
5. Understand contraindications and indications for massage therapy.
6. Shows proficiency in the application of techniques including deep tissue, connective tissue, and neuromuscular massage therapies.
7. Ability to perform range of motion and orthopedic testing.
8. Gains knowledge of trigger point patterns and their effect on function.
9. Demonstrates the ability to perform Swedish massage therapy, including the techniques of effleurage, petrissage, friction and tapotement.
10. Gains and understanding of ethical and professional issues and client screening. Exhibits knowledge and skill in designing an effective treatment plane for the client's condition.
11. Demonstrates knowledge and skill in adjunct techniques/methods (hydrotherapy, stretching, joint mobilization and muscle energy techniques).
12. Demonstrates knowledge and skill in Russian techniques and Medical Massage Techniques.
13. Gains an ability and knowledge of sports massage techniques.
14. Has practical knowledge of Eastern and Western Practices theory and application.
15. Gains an understanding of energy concepts including Shiatsu.
16. Gains the knowledge for appropriate communication with other health professions, including client referral.
17. Able to manage the many facets of a professional practice, from legal/professional issues to marketing strategies.
18. Demonstrates the ability to communicate effectively with clients and prospective employers.
19. And other knowledge and skills. It is not feasible to list all of them in this document.

TUITION & Fees Massage Therapy

The following amounts are mandatory from every full-time student. Several financing plans are available.

Application & Registration

Application Fee \$25 (not eligible for VA funding)

Registration Fee \$75

750 Hour Massage Therapist Program Tuition \$ 9,950

Other Mandatory Fees and Expenses

These fees are separate from overall tuition. Blue Cliff takes pride in the quality of school facilities, and we want to emphasize where this money goes. Books, equipment and kits must be purchased from Blue Cliff Career College.

Lab Fee \$300

Kit (includes supplies, linens, and uniform shirts) \$750

Textbook Fee \$450

ISBN: 089582-808-1 ISBN-13: 978-1-4354-8524-2

Massage Table & Equipment Fee \$450

Students Keep Table After Graduation

Additional Required Costs (not eligible for VA funding)

Students are required to obtain their own school supplies including the usual writing instruments and notebooks. Students will be charged for missing classes. Once a student has been *made available* 750 hours of training, but has attended less hours, an hourly charge (13.27 per clock hour) will be assessed for *overtime attendance* at the current hourly rate. Projected overtime fees may be charged monthly on a student account, but will be updated and reconciled upon leaving the school or graduating. Late fees will be charged for each unexcused absences \$10.

Possible Fees (not eligible for VA funding)

The fee to transfer to another class is \$100. Some extra handout materials may be sold for additional fees. Also, students who arrive without sheets, oils, and school shirt may be required to purchase supplies from the school. Students who fail a module may be charged the hourly rate to re-take a module. This is extremely uncommon.

* Recommended but not required resource- Includes Internet training & practice modules that enhance student's ability to master industry knowledge. Programs vary but \$75 is typical. In addition, instructors have recommended but not required books to supplement the provided textbooks. See instructors for current recommended resources.

Supplies and Equipment for Massage Training

Students are required to supply their own sets of linens (twin-sized fitted and flat sheets, with pillowcase, are recommended), towels and/or bolsters, and massage lotion or oil for class, athletic events. Massage students receive their supply kit by the time Supervised Clinical Practice begins. Students may also be required to bring to class foot baths. In addition, students are required to wear black scrubs and clean tennis shoes or sandals for athletic events and Supervised Clinical Practice. Students may be required to pay up to \$30 for spa massage training related items. The school strongly recommends each student participate with an industry program called Exam Coach for \$75 with ABMP.

Blue Cliff provides massage tables, massage chairs and any other equipment required for classroom purposes. Each student is required to provide his or her own massage table for use outside of the classroom, (e.g. athletic events and Community Outreach). Students are issued a massage table as part of their supplies that may be used for these occasions.

Post-Graduation Expenses

****Alabama State Licensure \$125 MBLEX Test \$195**

Liability insurance is required in to become nationally certified with costs varying \$150 to \$225. Many students purchase chairs and CEU courses when starting a business.

** At least \$100 of the tuition must be paid by non-Title IV sources prior to graduation. Most supplies may be purchased in the college retail center. Fees other than tuition are non-refundable after student begins attending school. (See refund policy for details including first 3 days of attendance).*

**** STATE Licensure and National MBLEX Test:**

This is an extended explanation from Fee page. (The national MBLEX Test: \$195 AL State Fees \$125) Subsequent to graduation from the 750-hour Massage Therapist Program, students wishing to practice in a state which licenses massage therapists will be required to take that state's licensing examination and or pay license fees. The fees for this exam vary from state to state but are between \$100 and \$200 per year in this region of the country. Alabama state fees total about \$125. Graduates who plan to practice in Alabama are required to pass the MBLEX test. Liability insurance is required in order to get state licensed & the cost varies from \$150 to \$225.

Esthetics Program

Program overview Esthetics Curriculum

Length of Program:

Day Program is 12-14 months in length covering 1500 clock hours.

Schedule: Monday through Friday 8:30 am to 3:30pm

Program prepares students for entry-level positions in skin care industry

Possible job pursuits include working with dermatologists, day spas & private studios, hotels etc.

Admission Requirements:

High School Diploma or GED

Must be 18 years of age at time of graduation

Applicants under 18 may apply for waiver

VA Recipients must provide all prior training and college transcripts.

This program includes a solid foundation in the sciences related to Esthetics and the anatomy and physiology of the body with special emphasis on the head and neck. The importance of sanitation and skin analysis is stressed as the foundation for the practicing Esthetician. Hands on courses include, but are not limited to, Basic Facials, Day and Night Makeup, Hair Growth and Removal, Aroma Therapy, Spa and Body Treatments, and International Spa to name a few.

Students begin with the basics for the beginning Esthetician, then moves in to intermediate skin care, advanced therapies, and ends with International Spa treatments and therapies. The student will learn the importance of health and nutrition as it relates to the body and mind.

After completing the 1500-hour program you will receive a diploma. This course prepares you to take the State Practical Exam (which is hands on) and the written exam. Both are required for you to obtain a license to practice Esthetics.

Esthetics Program 1500-Hour Curriculum

Course Name	Hours
Advanced ingredient technology	18
Analysis of the facial features & shapes	30
Anatomy & physiology	112
Anatomy of a facial	30
Aromatherapy	20
Basic electricity	48
Basic facial treatment	30
Basic shiatsu	35
Body mechanics including Thai chi	19
Bones, muscles & nerves of face & neck	41
Charting	10
Chemistry for estheticians	108
Corrective makeup	20
CPR / first aid	7
Hair growth & removal	40
Health & nutrition	12
Histology & physiology of the skin	30
HIV	3
Holistic & alternative skin care	30
Industry overview	16
Infection control	30
Integration of program theories*	5
International spa	60
Laws, rules & regulations	12
Machines	30
Marketing	20
Massage	30
Men's facials	14
Night & day makeup	90
Pharmacology for esthetics	12
Product knowledge & selection*	24
Professional makeup & techniques	60
Reflexology	15
Sanitation, disinfection & bacteriology*	17
Skin analysis*	32
Skin care history & opportunities	6
Skin disorders & diseases*	18
Skin types & treatments	60
Spa & body treatments	60
Supervised clinical practice	236
Treatment room	6
Your professional image*	4

TOTAL CLOCK HOURS:

1500

Classes with an "" should be taken early in the program. Most classes may be taken in any sequence after the basics of sanitation and bacteriology. All schedules are subject to change without notice, and the latest schedules are enclosed with this catalog. Classes & course only measured in clock hours.*

ESTHETICS COURSE DESCRIPTIONS

Anatomy and Physiology

The basic foundation of any Esthetician curriculum is a solid understanding of the development, structure and function of the Integumentary system, musculoskeletal system, vascular and neurological systems. This course is designed for Estheticians and is taught with the aid of lecture and experiential projects. The student will develop a comprehensive practical knowledge of muscle types, structures, the name and location of muscles and bones of the face and body, their origin, insertion and actions as pertains to Estheticians. Integrated into this presentation is a comprehensive study of problems and discomforts which may affect the human body, with emphasis on those situations which are relevant to the procedures of Estheticians, to include contraindications and endangerment sites. (112 hours)

Bones, Muscles and Nerves of the Face and Skull

Estheticians must understand the bones, muscles, nerves and nerve points of the head and neck. Knowledge of the muscular structure is important when administering massage techniques, designing corrective makeup, performing muscle stimulation techniques, and understanding how the face moves, as well as discussing plastic surgery techniques with plastic surgeons and clients. (41 Hours)

Sanitation, Disinfection and Bacteriology

Estheticians work on the human body, and it is essential that they learn about bacteria and how to prevent the spread of disease. This course will teach the student about preventing the spread of disease. They will learn why sanitation and disinfection is essential to maintaining a clean and sanitary workspace. (17 Hours)

Infection Control

This course will also teach the student about preventing the spread of disease (30 Hours)

Chemistry for Estheticians

Estheticians must have knowledge of basic chemistry. The effects of cosmetics and skincare products on the skin are based on chemical reactions as are all creams, lotions, masks, chemical peel agents, and makeup, whether they come from natural substances such as plant extracts or from ingredients manufactured in a laboratory. This course will teach a basic knowledge of the effects of cosmetics and skin care products on the skin and their chemical reactions. You will learn chemical peels, microdermabrasion and level one laser therapy and the effects on the skin. (108 Hours)

Basic Electricity

Understanding that electricity is energy is a key factor in Esthetician training. This energy is used to work on all skin types. Electric powered machines are used to infuse special ingredients into the skin, to dissolve sebum, cleanse impurities and strengthen muscles. The student will learn the different types of electrical appliances and this knowledge will expand how the machines actually work on the skin. (48 Hours)

Histology and Physiology of the Skin

Esthetician training will include the histology (study of the structure and composition of the tissues) and physiology (the study of the function of the skin). This is the foundation Estheticians need to know before caring for the skin. This course teaches the Esthetician to describe the function of the skin and explain the

structure and layers of the skin. This course discusses the anatomy of the skin, defines the collagen and elasticity of the skin. It explains how skin gets its color. The student will know the names of the glands, discuss sun damage and sun protection, and explain how the skin ages as well as the benefits of proper nutrients, vitamins and the benefits of healthy nutrition. (30 Hours)

Health and Nutrition

Students will learn fundamental principles of nutrition and health that they may use to keep themselves healthy and will gain a better understanding of the physiology of health in their clients as it relates to diet and natural health. (12 Hours)

HIV

Decisions and precautions concerning the treatment of HIV- positive individuals are increasingly a part of any therapeutic practice. Students will receive up to date information from experts in the field so they can make informed judgments about treatment. (3 Hours)

CPR/FIRST AID

All Blue Cliff students are required to qualify for Cardiopulmonary Resuscitation / First Aid certification. This class is presented by a certified instructor and provides the student with a practical instruction in CPR/First Aid. This increases the student's competence and confidence with regard to the welfare of the client. (7 Hours)

Skin Disorders and Diseases

This course is designed to identify most common skin diseases and disorders. It will explain the different types of skin lesions and to identify which disorders you would not address, and when you should suggest the client see a specialist. You will understand acne and the causes of the disorder as well as recognize the different grades of acne. Estheticians are in the unique position to observe many disorders of the skin and some skin diseases. (18 Hours)

Pharmacology

One of the essential responsibilities of this course is to understand medical drugs, their use and how they are produced. Students will identify over-the-counter (OTC) medications and prescription drugs and learn how they affect the client's skin. Students will also learn how to read ingredient labels and understand the proper use of the products. (12 Hours)

Advanced Ingredient Technology

The products the Esthetician uses are the life force of the facial and body treatments. The active ingredients in these products do the actual work of cleansing, normalizing, moisturizing or otherwise treating the skin. You will learn the FDA regulations regarding cosmetic claims and product safety and be able to describe the most common cosmetic ingredients and their functions. Instructors also discuss the new technological developments in skin care and their effects on the skin. (18 Hours)

Skin Analysis

Learning about individual types and conditions of skin is one of the most interesting aspects of skin care, as every face is unique. Before performing services or selecting products, an individual's skin type and condition must be analyzed correctly. However, before one can analyze the skin, knowledge of the skin physiology, diseases, and disorders is necessary. Skin analysis and consultation are good marketing tools to introduce services and products to prospective clients. (32 Hours)

Product Knowledge and Selection

The cosmetic industry is continually developing new products to improve the appearance of the skin. As an Esthetician, students will need to know what a wide spectrum of skin care products do, how they work and how they are used. (24 Hours)

The Treatment Room

Furnishings and equipment plays a significant role in operating a successful skin care practice. This course will give students the knowledge to select ergonomically correct furniture, how to set up and prepare a room for specific services, and maintenance of furniture and equipment. (6 Hours)

Aroma Therapy

This course is designed to give the student an overview of the benefits of incorporating aromatherapy into your skin care treatments. Students will learn some of the essential oils and herbs from plants that are used to treat the mind, body and spirit. You will learn that these highly concentrated plant oils possess properties that have various effects on the skin and can be used to relax or stimulate the mood of the client. (20 hours)

Hair Growth and Removal Techniques

Hair removal for cosmetic reasons became very popular after WWI . It is reported that almost \$4 billion a year is now spent on hair removal products and service. This course will enable students to describe hair growth as related to different ethnic backgrounds and different stages of growth. Estheticians must be able identify methods of temporary and permanent hair removal and be able to identify the different types of waxes, products and their usage. (40 Hours)

Law, Rules and Regulations

Every service or industry has its own set of laws and regulations. One of the most important guidelines to have a successful business is to know the laws and regulations. Students will learn the specific state and local regulations that will affect them. They will learn the requirements for licensure and certification. This course is designed to inform students of the regulatory agencies and their requirements in various states with a concentration on Alabama law. (12 Hours)

Marketing

During this course students will learn how to set up their own successful independent practice. Drawing on the experience of successful practitioners, students will discuss issues such as pricing, media use, marketing and location. The student will research and complete a marketing plan for a successful practice as well as write an ad for publication. (Hours 20)

Charting

During this course students will develop an understanding of the subtle modes of communication which exist between practitioner and client and learn how to employ these modes in such a way that the client's sense of well-being is enhanced by virtue of this communication alone. The student will develop proper interview techniques based on SOAP note model for data collection. (10 Hours)

Integration of Program Theories / (Review of key learning objectives)

In this course, students will review a summary of the theory taught throughout the program. This review will prove useful as students prepare to take their Practical and Theory exam. (5 Hours)

Reflexology

This course introduces the theory that there are specific points on the hands and feet which affect the organs, glands and regions of the body. Students will learn both the theory and technique of this ancient art. (15 Hours)

Skin Care History and Opportunities

This course will discuss the history of skin care and its progression in the modern beauty industry. Students will discover that career opportunities are plentiful. Esthetics is a challenging, profitable and rewarding career in a high profile market. (6 Hours)

Your Professional Image

A professional image is one of the basic and important concepts to learn in the service industry of Esthetics. Students will learn the importance of treating others with dignity, kindness and respect and are expected to be courteous and pleasant. Taking time to evaluate aptitude, appearance and attitude on a regular basis will keep graduates at the top of the mark because beauty is more than skin deep. (4 Hours)

International Spa Therapy

This exciting and specialized course incorporates the very popular and dramatic hands on spa techniques from all around the world. No other spa class prepares students for working in the International Spa business as well as this course. Meeting the high demand of clients for spa treatments will be one of the goals with this program. The student will learn the value of Herbal Body Wraps, Salt Scrubs, Mud Therapy and Stress Reduction Treatments and many other services to incorporate into their spa services. (60 Hours)

Professional Make up and Techniques

There are a variety of opportunities in the world of make-up. The success of make-up application depends on the correct color selection and application of the foundation. This course will introduce various types of cosmetics and their uses. It provides an understanding of color and theory. Make-up artistry will allow students to develop creativity, flare, and imagination. You will learn to use make-up as a tool to help you create look that radiates beauty and attractiveness. (60 Hours)

Analysis of Facial Feature and Shapes

Analyzing facial features and shapes will enhance your ability to bring out the natural beauty and attractiveness of oneself and is in great demand in the Esthetics industry. Students will learn how to consult with clients and determine their needs and preferences as well as learn different facial types. (30 Hours)

Corrective Makeup

Corrective Make-up is mainly the use of light and dark colors to highlight and contour features. Corrective make-up can be very effective if applied properly. The primary goal is to enhance the natural beauty of the client and their most attractive features and providing camouflage as needed. Students will understand how color-work is vital to effective make-up application. (20 Hours)

Day and Night Makeup

Day and night makeup is different in many ways. In the day students will learn to use soft subtle colors especially in a professional setting. As opposed to night colors, students can use more vibrant colors and blend colors to create an evening look for dressy and different atmospheres. Also, students will learn how to transform day makeup into night makeup. (90 Hours)

Anatomy of a Facial

Understanding the key elements and benefits of facials give you confidence that you are making a difference in treating the client's skin, and this also helps you communicate those benefits to your clients. (30 Hours)

Machines

There are various types of machines that will enhance the performance of the Esthetician, and this course gives students the familiarity they need. New machines and technology emerge every year. To maintain professional credibility it is important to stay abreast of machinery. (30 Hours)

Industry Overview

Upon completion of this course, students should be very knowledgeable of all courses and their techniques taught. This course will give students a brief overview of some of the advanced esthetics topics. (16 Hours)

Supervised Clinical Practices (May be divided into 3 or 4 Parts)

This course is where the students are able to practice their techniques on the public from basic facials to international spa treatments in a clinical setting. This experience allows the student to gain clinical (business) experience through the performance of their learned techniques on the public in a clinical setting. These clinical experiences also allow the student to develop a unique technique or style in a supervised setting conducive to self-critique. Students have the opportunity to develop a professional attitude concerning such things as punctuality, appearance, client rapport, confidentiality, and communication skills. (236 Hours)

Basic Shiatsu

Developed in Japan in the early part of this century, Shiatsu is a system of bodywork, which combines eastern and western techniques to address the body/mind/spirit. The Five Transformations theory of traditional Chinese medicine provides a framework for the treatment of meridians of Qi (Chi, Ki) in the body. Techniques taught include the use of hands, thumbs and finger pressure of varying intensity and direction on the twelve meridians. Shiatsu can be performed on the face or as a whole body treatment.

(35 Hours)

Massage

Massage is the manual or mechanical manipulation by rubbing, kneading, or other methods that stimulate metabolism and circulation. An Esthetician's massage services are limited to certain areas of the body: face, neck, shoulders and décolleté. (30 Hours)

Basic Facial Treatments

This class teaches the benefits of each step in a facial treatment. Students will learn to perform extraction using different methods and which products to use for the different skin types. While learning the importance of performing sanitation procedures and providing a safe environment for clients, students will learn the different facial treatment philosophies and methods. (30 Hours)

Men's Facial

Men's skin care needs are just as important as women's. It may be more challenging to enroll a male client into skin care treatment, but once he has experienced the benefits he will be a loyal client. Male clients represent 15 to 20 percent of the business and this percentage is expected to grow. (14 Hours)

Skin Types and Treatments

This course refers to the characteristics of the skin from a genetic standpoint. This class will teach the five skin types and the difference between dehydration and dry skin. Students will learn the difference between skin types and skin conditions. (60 Hours)

Holistic and Alternative Skin Care

In this course students will learn the definition of "Holistic" and be able to explain how holistic therapies work. Included will be descriptions of a variety of holistic therapies, and students will learn the psychological benefits of holistic practices and the mind/body connection and methods of holistic therapy. (30 Hours)

Spa and Body Treatments

In today's spa boom, body treatments are in high demand. Students will learn how to perform the three basic steps to provide body treatments, the basic steps of cleansing, exfoliating, and body stimulation along with descriptions of the most comprehensive treatments available in today's spa. They will know the different types and levels of body treatments and understand how to address the issues of modesty with the clients. General body treatment principles and protocols will be introduced, giving students the understanding of how certain body treatments are used for metabolic stimulation and learn how aroma therapy can enhance body treatments. In addition students will learn hydrotherapy, techniques for body treatments, body masks and wraps and other performance ingredients. (60 Hours)

Body Mechanics / May include Thai Chi

Effective treatment requires a certain dynamic aspect of body mechanics. Students learn body mechanics from classes, which may include healthy modalities such as therapeutic exercise, Yoga, and/or Pilates. These techniques facilitate a favorable relationship between movement of the body and the application of pressures required while performing body and skin care treatments. (19 Hours)

A few of the esthetician techniques we teach include:

- Basic Facial Treatments
- Hair Growth and Removal
- Night and Day Make-up
- Aromatherapy
- Men's Facials
- Spa and Body Treatments
- Facial Massage
- International Spa

Estheticians Career Options May Include entry-level positions in the esthetics & skin care industry to include:

- Esthetician in a Day Spa or Salon
- Make-Up Artist
- Esthetician in a Laser Center
- Esthetician in a Medi-Spa
- Esthetician in a Dermatologist's Office
- Esthetician in a Cosmetic Surgeon's Office
- Medical Esthetics
- Private Practice
- Cosmetics Buyer

Esthetics Program Proficiency Goals

The 1500-Hour Esthetics Program is designed to prepares students for entry level employment in a Salon, skin care facility, Day Spa or Medical/Spa environment with a focus on advanced procedures:

1. Demonstrate proficiency and confidence in performing basic aesthetic techniques as well as select advanced procedures.
2. Gain a practical knowledge of anatomy, physiology and pathology relating to basic and select advanced esthetic procedures.
3. Gain practical knowledge of the structure and function of the human body system as it relates to basic and select advanced practices.
4. Understand indication and contraindications for basic and advanced esthetic procedures and the use of advanced skin care machines.
5. Show proficiency in the use of advanced exfoliating procedures and equipment.
6. Demonstrate advanced skill in applying make-up.
7. Gain an understanding of ethical and professional issues and client screening. Exhibit knowledge and skills in designing an effective treatment plan for the client's skin condition.
8. Demonstrate knowledge and skill in adjunct techniques and methods. Introduction to Aromatherapy.
9. Gain an understanding of "Alternative" Practices and applications.
10. Communicate appropriately with other health professions. This includes client referrals out as well as support of post plastic surgery clients.
11. Manage facets of professional practice from legal/professional issues to marketing strategies.
12. Demonstrate the ability to communicate effectively with clients and prospective employers.
13. Demonstrate proficiency in basic and select advanced waxing techniques for the face and body.

Esthetics TUITION & Fees

The following amounts are mandatory from every full-time student. Several financing plans are available.

Application & Registration

Application Fee \$25 (not eligible for VA funding)

Registration Fee \$75

1500 Hour Esthetician Program Tuition \$14150

Mandatory Fees and Expenses

These fees are separate from overall tuition. Blue Cliff takes pride in the quality of school facilities, and we want to emphasize where this money goes. Books, equipment and kits must be purchased from Blue Cliff Career College.

Lab Fee \$1600

Book Fee \$500

ISBN: 9781111306892

Esthetician Kit Fee \$1200

Additional Required Costs (not eligible for VA funding)

*Students are required to obtain their own school supplies including the usual writing instruments and notebooks. Students will be charged for missing classes. Once a student has been *made available* 1500 hours of training, but has attended less hours, an hourly charge (\$9.44 per clock hour) will be assessed for *overtime attendance* at the current hourly rate. Projected overtime fees may be charged monthly on a student account, but will be updated and reconciled upon leaving the school or graduating. Late fees will be charged for each unexcused absences \$10.*

Possible Fees (not eligible for VA funding)

The fee to transfer to another class is \$100. Some extra handout materials may be sold for additional fees. Also, students who arrive without required supplies or uniform may be required to purchase supplies from the school. Students who fail a module may be charged the hourly rate to re-take a module. This is extremely uncommon.

Post-Graduation

Alabama State Licensure \$170 & Insurance

COSMETOLOGY PROGRAM

Program overview Cosmetology Curriculum

Length of Program:

Day Program is 12-14 months in length covering 1500 clock hours.

Schedule: Monday through Friday 8:30 am to 3:30pm

And typically one Saturday per month.

Evening Program is 18-19 months in length covering 1500 clock hours.

Schedule: Monday through Thursday 4:00pm to 9:00pm

And possibility of one Saturday per month / not commonly done.

Evening classes are subject to transferring to a day class schedule if the census becomes too low.

Admission Requirements:

High School Diploma or GED

Must be 18 years of age at time of graduation

VA Recipients must provide all prior training and college transcripts.

This program provides education and experience in the current and emerging technology within the scientific and practical study of a beauty culture with instruction in the care and beautifications of hair, skins and nails. It also provides personal and professional image and ethical conduct. Practical skills and related knowledge are taught through theory class and laboratory experiences. Instruction is primarily competency based, derived from occupational analysis and / or recognized national standards

The Cosmetology Program is designed to meet requirements of the State of Alabama to sit for the licensing exam to be a Cosmetologist. The program provides the student with the skills and knowledge of the practice of nail, skin, and hair services. The skills included but are not limited to: manicuring, pedicuring, artificial nail enhancements, skin care, basic waxing services, application of make-up, shampooing, haircutting, hairstyling, braiding and extensions, wigs, chemical texture services, hair coloring, employment and business procedures in the salon and spa environment.

Techniques covered also include cosmetic and hair chemistry, sanitation, safety, anatomy, salon management and personal management. Particular emphasis is given to decision-making and problem solving techniques in applying science, mathematics, communication concepts, and social skills that solve technical problems.

Upon successful completion of the 1500 course, students will receive a diploma and be able to practice a wide array of procedures in the cosmetology industry. This course prepares you to take the State Practical Exam and the written exams, which are both, required for you to obtain a license to practice Cosmetology. In addition, instruction and training are provided in the proper care, maintenance, and use of tools and equipment and in all applicable local, state, and federal safety and environmental regulations.

Cosmetology 1500 Hour Program

1500 Hour Cosmetology Curriculum	Hours
Acrylic Nails	20
Basic Chemistry	14
Basic Electricity	14
Braiding& Braid Extensions*	7
Chemical Texture Service*	22.5
Communicating for Success*	12
CPR/First Aid	3
Facial Makeup*	22
Facials*	22
General Anatomy and Physiology	33.5
Hair Coloring*	182.5
Hair Cutting*	75
Hair Removal*	16
Hair Styling*	387
History & Career Opportunities*	3
Infection Control Principles and Practices	17
Law Rules and Regulations*	12
Life Skills*	5
Manicuring*	13.5
Nail Disease & Disorders	14
Nail Structure and Growth	14
Nail Tips and Wraps & No Light Gels	23
On the Job	1
Pedicuring*	13
Permanent Waving*	140
Principles of Hair Design*	14
Properties of Hair and Scalp*	22.5
Seeking Employment	1
Shampooing, Rinsing, & Conditioning*	57.5
Skin Disease and Disorders*	22
Skin Structure and Growth*	22
Supervised Clinical Services*	245
The Salon Business	1
UV Gel Nails*	16
Wigs & Hair Enhancements*	7
Your Professional Image*	6

TOTAL CLOCK HOURS:

1500

DAY CLASSES * 12-14 MONTHS NIGHT CLASSES * 19 MONTHS

These program lengths are estimates and vary.

1500 clock hours Diploma Awarded upon completion. Prepares student for entry-level positions in the cosmetology industry. *(Specific modules hours are subject to adjustments, not commonly done.)*

Cosmetology Course Sequence. Beginning classes include: Infection control, sanitation, professional image, history & equipment usage; the rest of the courses may be taught in any sequence. At least 250 hours of fundamentals are taught before students are allowed to do clinical practice on clinic floor. Course hours are approximate and may vary. Length of program may be less. Courses & program measured in clock hours only.

COURSE DESCRIPTIONS Cosmetology

History, Life Skills, & Professional

The basic foundation of any Cosmetologist is a solid understanding of the development of the early history hairstyling, and barbering which has evolved over centuries as one of the oldest professions in the world. All the technical skills that you are now acquiring in school are vastly important. But these technical skills need to rest on a solid foundation of *life skills. * Life skills are a set of tools and guidelines that prepare you for living as a mature adult in a complicated world. You have probably heard the expression *image is everything* well it is! Your professional image is the impression you project as a person engaged in the profession of cosmetology, and consists of your outward appearance and the conduct you exhibit in the workplace. (14 hours).

Infection Control: Sanitation/Sterilization, Bacteriology/HIV

Cosmetologists must understand that every year, the cosmetology industry serves hundreds of thousands of clients, which means billions of germs, virus, and bacteria, are coming along for the ride. As a practitioner, it is your duty to ensure that your clients receive their services in the safest possible environment following certain prescribed sanitary precautions. (17 hours)

Science and Related Services/ Anatomy and Physiology

As a cosmetologist, you will seldom hear actual medical terminology being used for the bones, muscles, arteries, veins, and nerves. But understanding of anatomy and physiology will help you become more proficient at performing professional salon services. In addition, you should also have a working knowledge of histology. (107.5 hours)

Properties of the Hair and Scalp / Treatments and Conditioners

All successful hairstyling services should be grounded in a thorough understanding of the growth, structure, and composition of hair. As a cosmetologist, you will need to know as much as you can about hair and how to keep it healthy. The more you learn and the more you understand how salon services affect different hair types, the more you will be able to achieve consistent results on your clients. (22.5 hours)

Hair styling: wet setting, thermal curling, thermal pressing, and hair design

Design is the foundation of any artistic application. As a stylist, your goal is to learn how to design the appropriate hairstyle for your client. A good designer always visualizes the finished product before beginning a project. It takes practice and experience to execute the styles that are set before you. A good grasp of the philosophy of design will help you develop real artistic skill and judgment. (415 hours)

Shampooing: Manipulations

Shampooing is the beginning of most services, therefore it is considered to be the most enjoyable salon experience. With the proper manipulations, the shampoo can be very relaxing and stress relieving. The primary purpose of a shampoo is, obviously, to cleanse the hair and scalp prior to receiving a service. To be effective, a shampoo must remove all dirt, oils, cosmetics, and skin debris without adversely affecting the scalp or hair. The scalp and hair need to be cleansed regularly to combat the accumulation of oils and perspiration, which mix with the natural scales and dirt to create a breeding ground for disease-producing bacteria that can cause scalp disorders. (57.5 hours)

Hair Shaping/Cutting

As a student of cosmetology, it is important to develop a strong foundation in haircutting on which you will build for the rest of your career. Without this foundation of basic skills and techniques, the services and creativity you will be able to provide clients may be limited. The more familiar you become with basic haircutting and shaping techniques and the more comfortable you are with shears, razors, and clippers, the more solid that foundation will be. Practice will not necessarily make perfect, but practice-lots and lots of practice-will help you to achieve excellence. (75 hours)

Chemical Texture Services: Permanent Waving, Chemical Relaxing

Chemical texture services cause a chemical change that permanently alters the natural wave pattern of the hair. Texture services can be used to curl and add volume to straight hair, straighten overly curly hair, or soften coarse, straight hair and make it more pliable and easier to work with. Texture services include permanent waving, soft curl permanents (also known as curl re-forming), and chemical hair relaxing. (162.5 hours)

Hair Coloring

One of the most creative, challenging, and popular salon services is hair coloring. It also has the potential for being one of the most lucrative areas in which a stylist can choose to work. You have reason to be excited about working in the area of hair coloring. It is artistic, adventurous, and in great demand. Color is an area of tremendous growth in the salon. If you fully understand both theory and practical aspects of hair color, you have the opportunity to build a significant and loyal client base and earn a higher income. Once the stylist demonstrates the ability to skillfully color a client's hair, the client will generally remain loyal. (182.5 hours)

Histology of The Skin: Skin Care/Facials

It is important for you to be familiar with the range of skin care products available, but, even more important, you need to know about the natural structure of the skin. A cosmetologist who has a thorough understanding of the skin, its structure, and its functions is in a better position to give clients professional advice on scalp, facial, and hand care. (87.5 hours)

Manicuring and Pedicuring

The purpose of manicures and pedicures is to improve the appearance of the hands, the feet, and their nails. Manicures and pedicures make up one of the biggest growth areas in salon services today. Once you have gained the basic knowledge and mastered the fundamental techniques, you will be able to provide a service that is in great demand. (26.5 hours)

CPR / First Aid

All Blue Cliff students are required to qualify for Cardiopulmonary Resuscitation / First Aid certification. The class is presented by a certified instructor and provides the student with practical instruction in CPR/First Aid. This increases the student's competence and confidence with regard to the welfare of the cosmetology client. (7 hours)

Laws and Regulations with Ethics

Every service has its own set of laws and regulations. One of the most important guidelines to success in the Cosmetology business is to have a good knowledge base about the laws and regulations of the state and good business ethics. Students will learn specific state and local regulations that will affect them. They will learn the requirements for licensure and certification. (12 hours)

Brow and Lash Care

The brow shaping and eye lash care can be an art unto itself. The student will learn how to shape the eye brow and apply eye lashes. (16 hours)

Clinical Practice

This course allows the student to develop a unique technique or style in a supervised setting conducive to self-critique. Students have the opportunity to develop a professional attitude concerning such things as punctuality, appearance, client rapport, confidentiality, and communication skills. During this course the students will be introduced to concepts of salon management including financial matters, booth rental, and employee management. (245 hours)

Note: The night classes often have a small number of students.

Cosmetology Program Proficiency Goals

The 1500-Clock Hour Cosmetology program is designed to prepare students for entry level employment in a Salon or Day Spa environment with a focus on hair, skin and nail services.

Students will be able to:

1. Understand the importance of consumer safety and general safety procedures.
2. Define ethics in the field of Cosmetology.
3. Use ergonomic principles and correct postures when performing cosmetology procedures including hair, skin and nails.
4. Conduct a successful client consultation.
5. Understand the principles and practices of infection control and universal precautions.
6. Gain a practical knowledge of anatomy, physiology and pathology relating to basic and advanced cosmetology procedures.
7. Describe the structure, composition and function of the skin.
8. Describe the structure and composition of nails and how they grow.
9. Describe the structure and composition of hair and scalp. List hair and scalp disorders.
10. Define basic concepts and terms in chemistry including organic and inorganic chemistry, matter, elements, compounds, mixtures, pH, solutions, suspensions, emulsions, oxidation and reduction reactions.
11. Define terms and electrical measurements. Explain light therapy and their benefits.
12. Identify facial shapes and demonstrate principles and elements of hair design.
13. Demonstrate proper shampoo and conditioning procedures.
14. Identify reference points on head form, define angles, elevations, and guidelines and demonstrate safe and proper use of various tools of haircutting.

15. Demonstrate wet hairstyling techniques including finger waving, pin curls, roller setting, and hair wrapping.
16. Perform braiding techniques for clients including invisible, rope, fishtail, and single with and without extensions.
17. Identify various types of wigs, hairpieces and extensions and explain the importance of providing these services for clients.
18. Explain physical and chemical actions that take place during chemical texture services.
19. Understand the principles of color theory including level and tone and list the categories of hair color and hair lighteners.
20. List skin diseases and disorders and differentiate between those that can be treated in the salon and those that should be referred to a physician.
21. Identify and demonstrate safe techniques used in temporary hair removal.
22. Name the various techniques used in facial treatments, perform a basic facial and describe appropriate skin care products.
23. Identify facial types and demonstrate basic makeup procedures for any occasion.
24. Recognize and describe various disorders and irregularities of the nails.
25. Perform manicure techniques in a safe manner using appropriate tools and supplies.
26. Perform pedicure techniques in a safe manner using appropriate tools and supplies.
27. Demonstrate use of various artificial nail enhancements.
28. Implement the proper procedure for application and removal of acrylic nail enhancements.
30. Prepare for employment through testing for a license, preparing a resume, exploring the job market and researching for potential employers.
31. List the qualities and habits of a good salon employee and demonstrate the ability to retail product.
32. Prepare a business plan and list factors necessary to open a salon for self-employment.

Cosmetology TUITION & FEES

The following amounts are mandatory from every full-time student. Several financing plans are available.

Application & Registration

Application Fee \$25 (not eligible for VA funding)

Registration Fee \$75

1500 Hour Cosmetology Program Tuition	\$11,850
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Mandatory Fees and Expenses

These fees are separate from overall tuition. Blue Cliff takes pride in the quality of school facilities, and we want to emphasize where this money goes. Books, equipment and kits must be purchased from Blue Cliff Career College.

Lab Fee	\$1400
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Kit (includes supplies & shirts)	\$1300
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Book Fee	\$500
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ISBN: 9781439059296

Additional Required Costs (not eligible for VA funding)

*Students are required to obtain their own school supplies including the usual writing instruments and notebooks. Students will be charged for missing classes. Once a student has been *made available* 1500 hours of training, but has attended less hours, an hourly charge (\$7.90 per clock hour) will be assessed for *overtime attendance* at the current hourly rate. Projected overtime fees may be charged monthly on a student account, but will be updated and reconciled upon leaving the school or graduating. Late fees will be charged for each unexcused absences \$10.*

Possible Fees (not eligible for VA funding)

The fee to transfer to another class is \$100. Some extra handout materials may be sold for additional fees. Also, students who arrive without their kit and school uniform may be required to purchase supplies from the school. Students who fail a module may be charged the hourly rate to re-take a module. This is extremely uncommon.

Post-Graduation

Alabama State Licensure \$170

The state exam is given in two separate parts - one written, one practical. Students who plan on getting licensed out of state are encouraged to also obtain licensing in Alabama for advantages.

Cosmetology Instructor Program Overview and Course Description

This program is designed to provide current technologies and practices to train already skilled and licensed cosmetologist to train new entry-level cosmetologist to educate new entry-level cosmetology students. This program provides personal and professional ethics and conduct of being a Cosmetology Instructor. Practical skills and knowledge are taught through theory and laboratory experiences. Instructions are based on occupational analysis and or recognized national standards.

Instruction is designed to prepare students for Alabama licensing examinations. It includes orientation, Alabama Laws and Regulations, Theory, Practical, Clinical floor work, teaching skills, Preparing student records, testing and evaluations and unassigned projects.

Upon entry of this program each student must meet certain requirements as outlined in the admissions procedures.

Upon successful completion of 650 hours the student will receive a diploma and be able to take the State Written and Practical exams, which are, both required to teach in the field of cosmetology. Training prepares graduates for an entry-level training job.

COSMETOLOGY INSTRUCTOR CURRICULUM

650 Hour Cosmetology Instructor Curriculum	Hours
<i>MODULE</i>	
Alabama Rules and Regulations including Ethics	28
Clinical Floor Work	140
Orientation	2
Practical	100
Preparing Student Records	30
Teaching Skills	150
Testing and Evaluations	100
Theory	100
TOTAL CLOCK HOURS: 650	

The 650 clock hours provided are required by the Alabama Board of Cosmetology to prepare students to sit for their licensing exam. All training measured in clock hours only.

Program prepares graduates for entry-level positions teaching in the cosmetology industry. Most opportunities will be found in the school industry – cosmetology.

Orientation is a prerequisite to the program and all other modules can be taken in any given sequence. Program takes approximately 6.5 months. Enrollment is continuous.

Cosmetology Instructor training Course Descriptions

Orientation: *This course is designed to provide the atmosphere for Cosmetology Instructor to be able to understand what is to be expected and what this program consist of. The student instructor will learn to form a mentorship in the classroom and interact with students. Provide knowledge to the student and learn various teaching methods upon completion of this course the student will be able to communicate with students develop a mentorship and apply appropriate teaching methods. (2 Hours)

Alabama Laws, Rules and Regulations:*In this course students develop the Alabama Board of Cosmetology Rules and Regulations guidelines such as Business Laws and classroom guidelines. Upon completion of this course the student will be knowledgeable on operating or owning a cosmetology school with in the laws. (28 Hours)

Theory: This course is designed to provide the basic fundamentals so that the instructor can recognize types of students, and being able to learn different ways to present theory lessons. Learning what type of visual aids and audio aids and materials emphasis is placed in use and construction of these materials and textbook theory lessons.
(100 Hours)

Practical: This course is designed to provide practice in preparing and using lesson plans, visual aids and teaching methods. Emphasis is placed on writing and presenting lesson plans. Upon completion students will be able to prepare and present lesson plans. (100 Hours)

Clinical Floor: *This course is designed to provide practice in preparing and using lesson plans in a laboratory clinic. Emphasis is placed on demonstrations, evaluating and visual aid use for the students on the clinic floor. Upon completion of this class the student instructor will be able to prepare a practical lesson plan, demonstrate proper procedures and safety assessing task and evaluate the students at an entry level. (140 Hours)

Teaching Skills: *This course focuses on being able to develop a course of study on theory materials such as: syllabus, modules, textbook chapters, state and local guidelines upon completion of this course the student will be able to perform a course of study in keeping in all observance of state, federal and local laws. (150 Hours)

Preparing Student Records: This course will teach the student instructor how to document and keep accurate records on each student, how to assess hours, keep accurate attendance records, policies, student histories, student grades and all contacts. Upon completion of this course the student instructor will be able to maintain all records in a consistent and organized manner. (30 Hours)

Testing and Evaluation: This course will show proper development on standardized testing, recognize proper testing procedures, understand key concepts and follow directions. It also teaches how to develop testing procedures from the lesson plan that has been presented. Upon completion of this course the student instructor will be able to administer and develop and array of test and procedures. (100 Hours)

COSMETOLOGY INSTRUCTOR TRAINING Curriculum

Tuition and Fees

Application & Registration

Application Fee \$25 (not eligible for VA funding)

Registration Fee \$75

Instructor Training Program Tuition	\$6,500
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*Mandatory Fees and Expenses:

These fees are separate from overall tuition.

Books, equipment and kits must be purchased from Blue Cliff Career College.

Kit (Includes books, lab jacket, easel pad, manikin and rolling box) \$900.

Additional Minor required costs:

Students are required to dress professionally conducive to instructor training. Students are required to obtain their own school supplies, some may be recommended by their instructors in addition to the usual writing instruments and notebooks.

Additional Required Costs (not eligible for VA funding)

*Students are required to obtain their own school supplies including the usual writing instruments and notebooks. Students will be charged for missing classes. Once a student has been *made available* 650 hours of training, but has attended less hours, an hourly charge (\$10.00 per clock hour) will be assessed for *overtime attendance* at the current hourly rate. Projected overtime fees may be charged monthly on a student account, but will be updated and reconciled upon leaving the school or graduating. Late fees will be charged for each unexcused absences \$10.*

Post-Graduation

Alabama State Licensure \$170

The state exam is given in two separate parts - one written, one practical. Students who plan on getting licensed out of state are encouraged to also obtain licensing in Alabama for advantages.

Time Tables / Schedules / Program Length / Projected Start Dates

Day & Night Classes

PROGRAM SCHEDULES

Massage Therapy

Day Classes	Monday - Thursday	8:30 - 3:30pm
Night Classes	Monday - Thursday	6:00 - 10:00pm

Day program is approximately 9 months of training.

Night program is approximately 12 months of training.

Occasionally extra nights and weekends required including Friday and / or Saturday clinics.

Esthetics & Cosmetology

Day Classes	Monday - Friday	8:30 - 3:30pm
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Occasionally Saturday clinics from 8:30-3:30pm

Night Classes	Monday - Thursday	4:00 - 9:00pm
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COSMETOLOGY ONLY

Occasionally Saturday clinics from 8:30-3:30pm

Day program is approximately 12-14 months.

Night Program is approximately 18-19 months.

***Schedules** - Program length is approximate. May finish quicker with higher attendance. Schedules are seldom changed but they are subject to change with up to 1-month notice. The school reserves the right to adjust schedules as needed including the allocation of hours within individual modules/courses. In case of illness or loss of key instructors, the school may declare an additional school holiday period while securing backup instructor(s). If at any point, classes with nighttime schedules get to small, the hours may be changed to coincide with more of a day schedule. (This is not projected to happen but it is remotely possible).*

Observed Holiday Schedule

The school will be closed for the following holidays:

♦New Year's Day	January 1, 2017
♦President's Day	February 20, 2017
♦Mardi Gras	February 27-28, 2017
♦Memorial Day	May 29, 2017
♦Independence Day	July 4, 2017
♦Labor Day	September 4, 2017
♦Veterans Day	November 10, 2017
♦Thanksgiving Day	November 23 – 24, 2017
♦Christmas Holidays	December 22-25, 2017
♦New Years Holidays	December 29, 2017-January 1, 2018

The school also provides a Christmas, Spring and Summer Break. The school reserves the right to change holidays or add "1 or 2 week breaks" as needed. Holidays or breaks can affect or extend graduation and completion dates.

PROGRAM START DATES -

Please check with admissions for an updated schedule

Massage Therapy

New Classes Open Enrollment

January, April, August, November

Estimated Completion for Day Students: 9 Months

Estimated Completion for Night Students: 12 Months

Actual completion may vary / Estimated Completion does not include scheduled breaks & holidays

It is sometimes possible for some students to finish early by attending extra classes

Cosmetology and Esthetics and Instructor Trainer Program Starts Every other Month – The classes typically begins the first Monday of the month unless it falls on a holiday. See admissions office for details.

ESTHETICS

New Classes: Open Enrollment

January, March, May, July, September and November

Estimated Completion for Day Students: 12-14 Months

Estimated Completion for Night Students: 18 Months

Actual completion may vary

COSMETOLOGY

New Classes: Open Enrollment

January, March, May, July, September and November

Estimated Completion for Day Students: 12-14 Months

Estimated Completion for Night Students: 18 Months

Actual completion may vary

* Dates are projected estimates. Actual start dates affect the estimates.
Slow starting classes may take a couple of weeks longer.

COSMETOLOGY INSTRUCTOR

New Classes: Open Enrollment Monthly 1st week of the month

Estimated Completion for Day Students: 6 Months

Actual completion may vary

* Dates are projected estimates. Actual start dates affect the estimates as well as the holiday & breaks.
Slow starting classes may take a couple of weeks longer

Blue Cliff Career College

Part 2 of the College Catalog is also considered an attached part of the Enrollment Agreement.

Note: by signing the college enrollment agreement, the student is agreeing to the terms of the entire catalog and the agreement.

Student Handbook

Including: Policies, Procedures, Terms, Conditions and Notices

Sections of Student Handbook by Category

Section 1	Student Services
Section 2	Attendance, Make up hours Completion Requirements Length of time to complete each program Leave of Absence
Section 3	Grades & Evaluations
Section 4	Satisfactory Academic Progress (SAP)
Section 5	Transfer of Credit
Section 6	Miscellaneous policies & procedures & notices
Section 7	Institutional Tuition Refund Policy
Section 8	Rules of Conduct
Section 9	Disciplinary Rules & Procedures, Reasons for Dismissal, Complaint Policy
Section 10	Risk Limitations, Liability Policies & Liability Release Agreement
Section 11	Disclosures and Notices (Other)
Section 12	Title IV – Grant & Loan Disclosures
Section 13	R2T4 – Return to Title IV Policy
Section 14	Terms and Conditions of Federal Student Loans
Section 15	Student Loan Default Prevention Program
Section 16	Plain Language Disclosure / Title IV Loans
Section 17	Additional Enrollment Agreement Information

BCCC, The school or The College all are referring to: Blue Cliff Career College.

SECTION 1

Student Services

Blue Cliff Career College offers students information and guidance on how to manage personal and education matters. (Please see the Student Services Director for specifics.) Financial Assistance and Job Placement assistance is part of Student Services and is covered at the beginning of the school catalog. The following areas are addressed under this section, **Student Services Policy:**

- ◆ Learning Resources
- ◆ Retail Purchases
- ◆ Referral for Health Care Services
- ◆ Referral for Mental Health Care
- ◆ Tutoring
- ◆ Academic Advising
- ◆ Referral Services for Child Care
- ◆ Personal Financial Guidance
- ◆ Student Loan Default Prevention Services
- ◆ Emergency Management
- ◆ Transportation
- ◆ Records and Confidentiality
- ◆ Communications
- ◆ Career and Placement Services
- ◆ Local Hospitals Listing/Medical Care
- ◆ Personal Counseling Referral
- ◆ Referral Services for Child Care
- ◆ Student Advising
- ◆ Transportation

Learning Resources

Resource Checkout policy:

Students may check out one book at a time for a period of overnight. In the case of more than one book being needed for a research project special arrangements can be made with an Instructor or the Director. The student is responsible for replacement payment if book is lost or returned in an unusable condition.

Computer Stations:

Students & Staff have access to the computer stations in the Learning Center and may request assistance in use of the computer from the Education Department. The library has both Apples and PC's.

Library hours:

Monday thru Thursday 8:00am – 8:00pm (subject to availability of staff)
Friday 8:00am – 2:00pm

All students and faculty are given an orientation/training on how to use the Learning Resource Center. This training is done within a short time of beginning

classes, often within the 1st two weeks at BCCC. This training is very basic and is not intended to provide much more than navigating, Internet and basic word documents. At later dates, students are offered assistance in developing blogs & websites. Appointments are required to receive computer training. Training includes Microsoft Office products, basic computer knowledge and using the Internet. Student training is limited to the basics. Students and staff are not permitted to use the computers for personal/non-school purposes. This includes checking personal e-mail and personal social networks unless school related.

Computer stations are equipped with desktop icon shortcuts to useful websites & YouTube sites that are relevant to industry. In addition, training videos are easily accessible.

All students are periodically given research projects and / or assessment tests via the computer & Internet resources. Students unfamiliar with basic search engines are given an introduction to Google searches and Google images.

Computer self paced self-assessment is helpful in the learning process. The goal is to have all massage students engaged into assessment testing that will help them understand what they need to improve upon in order to pass the national MBLEX test. Cosmetology and Esthetics have similar tests in the development stages.

Retail Purchases:

Hours: Monday - Thursday 9:00 AM to 5:00 PM (2:00 PM on Fridays)

Purchases may be made with cash, check, or credit card. Payment will be at time of purchase; no "tabs" allowed. Any Instructor may conduct sales activities.

Referral for Health Care Services

Local health care clinics in the area often cater to individuals with health care issues but have limited financial means. Below is some health care organizations that are in the area:

Victory Health Partners 3750 Professional Parkway Mobile, Alabama 36609 Main Phone: 251.460.0999 Appointments: 251.445-0035 New Patients: 251.445.0038 Dental Clinic: 251.445.0611 Fax: 251.460.0992	Franklin Primary Health Centers 1303 Dr. Martin Luther King Jr. Avenue Prichard, AL 36603 251-432-4117/Medical Mall 251-432-4117
Mobile County Health Department 251 North Bayou Street, Mobile, Alabama 36604 Phone number: 251-690-8158	Mostellar Medical Clinic 12701 Padgett Switch Road Irvington, AL 36509 251-824-2174

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Referral for Mental Health Care – Local Emotional and Mental Health Counseling

BCCC will provide academic advisement services to all of its students. Matters of a personal nature will be referred to local community agencies where students can receive the professional help and care needed to overcome their circumstances.

However, BCCC strongly recommends individuals with emotional or psychological issues to obtain professional help. The BCCC staff can only provide advising on success, career, academic progress and financial assistance. For many issues ministers are an excellent assistance. For other issues, professional assistance is recommended. Below is a small sample of assistance in the area for such mental health assistance:

<p>Lifelines Counseling Services 705 Oak Circle Drive East Mobile, AL 36609 (251) 602-0909</p>	<p>Bay Area Psychology & Counseling 3929 Airport Blvd. Suite 2-413 Mobile, Alabama 36608 (251) 343-0566</p>
<p>Cross Way Counseling 27625 U.S. Hwy 98 Daphne, AL 36526 (251) 626-7959</p>	<p>BayView Professional Associates – Mobile 1015 Montlimar Dr. Suite A-210 Mobile, AL 36609 (251) 660-2360</p>
<p>Providence Hospital^[SEP] 6801 Airport Boulevard^[SEP] Mobile, AL 36685 (251) 633-1100</p>	

Tutoring

Tutors are available for students who need assistance with either the theory or technique portions of their classes. The school may require tutoring for students who are not meeting minimum attendance or academic standards. Tutoring is by appointment only, and tutoring fees are paid directly by the student to the approved instructor. Tutors are not commonly used at the school, almost not at all. The day-to-day training is normally more than sufficient.

Academic Advising

We are pleased to offer academic advising to students. We make this service freely available with our education department by appointment. Students receive advisement from instructors and staff on campus. A school director, usually, the Education Coordinator will meet with students to discuss their (SAP) Satisfactory Academic Progress at a minimum at the 25%, 50% and 75% point or their training. In reality, these academic advising happening much more frequently, ie., every month or two. SAP is also evaluated at the end of each financial aid payment period.

Referral Services for Child Care

At times students may need additional support in terms of childcare. While BCCC does not offer child care services on campus for students and their families, we provide a list of services available in the local area community for students to investigate and utilize. Availability cannot be guaranteed however, it is important for students to search for a child care facility they feel comfortable sending their children to.

WESTLAWN HEAD START 3071 Ralston Road Mobile, AL 36606 (251) 221-1705	TRINITY KIDS LEARNING CENTER 309 Pinehill Drive Mobile, AL 36606 (251) 476-1844	HERE WE GROW CH/CA AND LRN CTR 2910 Pleasant Valley Road Mobile, AL 36606 (251) 471-2209
MERTZ CHILD CARE AND LEARNING CTR 909 Mcrae Ave Mobile, AL 36606 (251) 473-9820	TODDLER'S ACADEMY BEGINNERS SCHOOL #3 2600 Emogene Street Mobile, AL 36606 (251) 478-4191	Cottage Hill Presbyterian Preschool 4201 Cottage Hill Road Mobile, AL 36609 (251) 666-0983
GREEN FIELDS/WEINACKE 513 Georgian Dr Mobile, AL 36609 (251) 342-5399	KNOLLWOOD ASSEMBLY OF GOD CHURCH 1501 Knollwood Drive Mobile, AL 36609 (251) 661-8383	PEACE AND JOY LEARNING CENTER 359 Azalea Road Mobile, AL 36609 (251) 725-0111

Personal Financial Guidance

Students can take advantage of personal financial guidance by meeting with the Director of Education. He will provide them with a copy of a personal financial budget and discuss the use and misuse of personal credit. Many adults, both young and old have no experience with budgeting and have lived in an immediate gratification world. With some simple guidance and a budget format the student may be able to gain control of their finances. Money issues have always been a source of stress and it is BCCC's goal to try and reduce the stress of our students at all levels. If students learn to be more financially responsible while still in school they are more likely to repay their obligations for student loans.

Student Loan Default Prevention Services

Many students at BCCC obtain Title IV student loans. As a service to our students, the staff at Blue Cliff Career College helps the students and the graduates through the debt repayment process. Borrowers will be coached on how the repayment system works and how and when to make payments for their student loans. In cases where the borrower encounters financial hardships, the school will assist the students with necessary communication with the loan institutions to work through repayment options. Currently, the school contracts with a third party company dedicated to assist students in this fashion. The companies name is: Champion College Services. Their web site is: championcollegeservices.net. Phone: 800-761-7376

Emergency Management

In the event of an on campus emergency, staff members will contact 911 for emergency services. All Exits on campus are clearly marked and evacuation routes are posted in each classroom.

Local Paramedic and Fire Rescue Services are contacted through the emergency call hotline by dialing 911.

Transportation

Blue Cliff Career College is conveniently located at 2070 Cottage Hill Road, Suite 175. This is just 1 block east of Bel Air Boulevard, near the corner of Sage and Cottage Hill Road. The school is around the corner from Toys R Us store and it is located next to Channel 5 TV station. Students can access the institution using public transportation, or private vehicle. Free parking is provided right in front of the campus. Handicapped parking is also available. For more detailed bus routes and directions to the campus please speak with a member of the campus staff. Individuals with transportation challenges may use the public transit system which is The Wave Transit. Their web site is: <http://www.thewavetransit.com>.

Records and Confidentiality

All current students have the right to make an appointment and discuss their academic and administrative files. Student information will not be released to individuals or agencies outside of the Blue Cliff organization, except upon receipt of a written request from the student. See the education office for related forms.

Communications

School staff takes messages for students in emergency situations as time allows. Memos and school bulletin boards provide notices of schedule changes and other pertinent information. Monthly schedules are also posted. In addition, the school requires each student to maintain an email address and a Facebook page / social media that may be used as a communication tool for and with the school.

SECTION 2

Attendance / Leave of Absence / Completion Requirements / Grades / SAP

1. Attendance Policies
2. Make Up Policies
3. Leave of Absence
4. Completion Requirements
5. Grading Policies
6. Satisfactory Academic Progress (SAP)
7. Transfer Acceptance Policy

Attendance Policies (Requirements)

All students are expected to attend all classes and arrive on time. Attendance will be docked in quarter hour increments for late arrivals and early departures. Please note that participation and tardiness will be closely monitored by each instructor and may be reflected in the final grades for each course. All absences must be made up. Students must attend the total number of clock hours in a program prior to obtaining a diploma (ex. 650 or 750 or 1500).

Class attendance and punctuality are part of the commitment a student makes when deciding to attend Blue Cliff. Absences due to illness or an emergency will be eligible to be considered excused. If an absence is excused, decisions concerning makeup classes will be made jointly by the instructor, the student, and the Director or designated staff member. Excessive tardiness or missed classes, as determined by the instructor or the Director, may result in reduced grades, suspension or dismissal.

In some cases, the student may be required to attend tutoring classes at the expense of the student. Students are required to sign-in and sign-out of class accurately in order to get credit for attendance.

Attendance Makeup - Requirements & additional charges

Make-up Policy

Students who miss time from school are requested to make-up all missed work required for each course within two weeks. They must discuss a date and time for making up examinations. When the two week make-up goal is not practical, the student coordinates with the Education Coordinator to develop an approved make-up plan. Examinations must be made up within two weeks. The student must complete the entire clock hours required. If the student does not complete the required hours by the scheduled graduation ending date, the school will charge overtime charges for missed clock hours in order for the student to graduate. The student prior to release of the diploma or transcript must pay this additional charge. VA students may not extend their hours beyond the completion date on their enrollment agreement without the additional time being certified according to VA guidelines.

Unprepared or Late for Clinic Policy A student who comes to clinic unprepared or late may be considered absent and sent home. Absences without written doctor's excuses may result in charges being assessed, which must be paid prior to graduation. (See fees and overtime charges). Available finish date is determined when the total available hours of training becomes the total training hours in the program – example, 650 or 750 or 1500 hours. In the policy for making up work, generally the

expectation is within 2 weeks. Extensions & waivers of this rule are done on a case by case. In addition, esthetics and cosmetology departments periodically have mandatory mock board exams to evaluate student progress. When mock boards are held, attendance is essential and mandatory and students who fail to show up on time and prepared may be subject to special attendance penalties such as being sent home and / or similar discipline as outlined in class syllabus / student handouts. On a positive note, these mock board (practice exams) are invaluable to the student's preparation.

Attendance and Completion Requirement:

For absences of more than 10% in classes of 20 hours or more, makeup work or tutoring will be required to fulfill the attendance requirement. For absences of classes fewer than 20 hours, students may be required to retake the class. Decisions will be considered on a case by case basis. However, in all cases, mitigating circumstances will be considered for each student. Students who miss more than 20% of a course must take the course over which may cause a delay in their previously scheduled graduation. Students are required to successfully complete an exit interview in order to be complete and receive documents of completion. With approval of the director, student may use hours from one module to substitute for hours of another module or course. VA Students who drop **below 80%** in a course or in the program will be reported to VA for termination of VA benefits. Students who miss 10 consecutive unexcused scheduled days without contact or approval from the college may be withdrawn due to D.O.E. regulations. In reality, the school reserves the right to withdraw a student sooner than the 10 consecutive scheduled days. In addition, if two thirds of the class in a program has very poor attendance including but not limited to failing satisfactory progress, the remaining students may be transferred to another section or schedule as it is available. This has never happened and would be unusual. In all cases, attendance procedures shall be in compliance with Title IV regulations.

Exceptions to Attendance Rules

All attendance rules must be observed and maintained. No exceptions will be allowed without approval from the Director - few exceptions are made and these shall be made on a case-by-case basis. The Director may on a case-by-case basis choose to allow transfer credit of hours from one Blue Cliff course to another, ex. Clinic hours transferred to cover Outreach hours.

Tardiness

A student is marked late in increments of 15 minutes. For example, if a student arrived late 20 minutes after the start of class, the instructor will record that student missed 30 minutes. If a student leaves early, 20 minutes before the class is dismissed, the instructor records that the student missed a total of 30 minutes.

Individuals who fall behind because of excessive absences or habitual tardiness cannot jeopardize the total welfare of the class.

Definition of Clock Hours

Class Training time is expressed in the form of clock hours. A clock hour represents 60 minutes of possible classroom time with an allowance of up to 10 minutes of every hour available for classroom breaks. The remaining 50 minutes of each clock hour is dedicated to training. All programs are measured in clock hours.

Leave of Absence

LEAVE OF ABSENCE DEFINED.

There are two broad categories for (Leave of Absence).

1. Planned
2. Unplanned or Emergency LOA

A leave of absence is intended to help students not get penalized for needing time away from school for significant "life issue" & emergencies. In addition, the leave of absence policy is also intended to minimize the need to withdraw or penalize students for needing to miss school for "circumstances out of their control", i.e., personal or family emergencies, construction, surgeries & medical related.

A "Planned LOA" (Leave of Absence) is when no emergency exists but for "circumstances out of the students control" to include significant personal or family reasons.

In the event of an "Emergency", it is not always possible to get the student financially or academically clear. But, after 1 week, to help the LOA to benefit both the school and the student, the student should "touch base" & communicate with the school regarding plans & requirements pertaining to financial clearance and/or academic clearance. The ultimate goal or desire is to grant permission for the LOA in lieu of withdrawing a student.

The period of the leave of absence may not begin until the student has submitted and the school has approved a written and signed request for an approved leave of absence.

A leave of absence period may not exceed 180 days within any 12-month period. A school may grant more than one leave of absence in the event that unforeseen circumstances arise, such as medical reasons affecting the student or a member of student's immediate family, military service requirements, or jury duty, provided that the combined leaves of absence do not exceed 180 days within the 12-month period. A leave of absence request should be a minimum of 5 days but no more than 100 days at a time and multiple LOA's cannot exceed 180 days within any 12 month period.

If the student does not return following the leave of absence, the school must terminate the student and apply the school's refund policy in accordance with applicable and published requirements. Students may request an exception to the LOA policies & procedures and such requests will be considered for approval on a case-by-case basis as long as the request does not violate accreditation or financial aid regulations. Any such "exceptions" must be noted in the student file.

The LOA policy is subject to change. In addition, students who wish to receive funds from the Veterans Administration AND who are placed on a LOA will often have a reduction in VA money available and VA funding will terminate during such absence. The school officials use an official LOA form. (See Director's Office for the form). The designated school officials have the right to decline approval of a LOA under unusual circumstances or while student is exhibiting significant behavior issues.

PROCESS TO HAVE A LOA APPROVED

The protocols for a "planned" LOA (Leave of absence) is for the student to:

1. be financially cleared
2. be academically cleared with SAP (satisfactory academic progress) clear and to attempt to make up as many hours prior to starting the LOA.
3. Request permission and await approval for the Leave of Absence period. If request is verbal, it must be followed up with written documentation or notes in the file.

Note: All LOA's must be written, signed and approved prior to granting LOA.

The protocols for an "unplanned or emergency LOA" (Leave of absence) is for the student to:

1. Get financial clearance from the school- this may be waived due to circumstances
2. Request permission and await approval for the Leave of Absence.
If request is verbal, it must be followed up with approval documentation for the student file
3. School directors are expected to put documentation in the student records to include purpose of LOA / type and to include any supporting documents & proofs.
4. The school may review a request for a LOA (unplanned or emergency) and re-classify it a "planned LOA" based on the circumstances of the request. In these cases, the protocols for "planned" LOA will be required.

Note: All LOA's must be written, signed and approved prior to granting LOA.

Completion Requirements

- Must have on file with the School: a high school/GED or school diploma, a photo and up-to-date contact information for students and references.
- Meet all course requirements including any training requirements such as CPR and First Aid.
- Fulfill all financial obligations including tuition, fees, and financial clearance from the bookkeeper.
- Maintain a minimum average of 70% on all written and practical exams.
- Complete all exams and assignments and submit proper documentation for outside treatments.
- Satisfy all school requests to actively, positively participate and cooperate with the school's quality assurance program including taking any requested surveys, queries & tests and attending any requested meetings with school staff as requested and determined by staff.
- Satisfy class attendance requirements for each course.

Attend 750 documented hours of attendance for the 750-hour Massage Therapy Program in order to graduate OR 1500 hours to graduate from the Cosmetology / Esthetician Program or 650 for Cosmetology instructor program.

Meet all conditions of any warning or probationary periods.

Be in compliance with all school standards, policies, and procedures.

- Complete community service requirements and complete and turn in all client- assessment treatment logs when applicable.
- Return all library books, textbooks, tapes & school equipment & supplies.
- Successfully complete an exit interview and exit exams.

A diploma will be awarded upon successful completion of the program.

Academic Transcripts

An unofficial transcript is issued to the graduate at no charge at the completion of the program. Official academic transcripts requested by the graduate may be acquired for a charge of \$10.00 each.

Under unusual circumstances as determined by the Director of Education, completion credits / hours may be given to students for the number of hours completed in a module, typically one must complete a module to obtain these type of credits.

SECTION 3

Grading/Evaluations

Students will receive a syllabus stating the basis for evaluation in each course. A student must maintain at least a 70% average on all written material in order to pass a course. In a course requiring both practical and written examinations, students must pass both with at least a 70% average.

Class attendance, class participation, quizzes, exams as well as evaluation of lab / hands on application are methods used for determining grades. At the discretion of the instructor or the Director of Education, a student may be given the opportunity to raise a grade earned in a course by doing additional written or practical work, studies, tests or assignments.

Our Grading System is:

90 - 100 / A

80 - 89 / B

70 - 79 / C

60 - 69 / D

0 - 59 / F

Incomplete / I

Withdrawn / W

W – withdrawn prior to completion – (no credit given due to withdraw)

A "D" or "F" or "I" or "W" is not a passing grade.

Interim Grades. In some cases with cases, students may receive grades that are tentative or progress grade prior to finishing the hours in a course. The purpose is to give an interim grade, i.e., with the work you have so far, you are making an "a". These grades shall or may be lower case instead of final grades which are typically upper case. When the hours and requirements are complete a final grade will be calculated and issued. Even after a student receives a grade tentative or final, if in the process of training an instructor detects a weakness in a particular area of training, the student may be required to take additional training and testing to help ensure adequate retention of the theory and hands on training. This is to help the student, not to punish the student. The school strives to not let students finish the program until the school feels they are ready for certification and employment.

Grades / Failing Prerequisite / Withdrawals / Repetitions

Students receiving an incomplete in a course will be advised on how to satisfy the completion requirements of that course. Incompletes remain incompletes until full course requirements are full-filled. At the school's discretion courses with and incomplete may be required to be retaken and paid for if not completed within six months. An extension to the six months may be made at the discretion of the director based on extenuating circumstances. In the event that the incomplete is received in a prerequisite, the student will not be able to advance to the next level of the program. If the incomplete occurs in a course for which there is supervised clinical practice, the student will not be permitted to participate in supervised clinical practice until all requirements of the course have been satisfied. If a course is repeated, the last of the two grades is maintained as the final grade for the course being repeated. The final grade is what is to be used for GPA calculation purposes. Course withdrawals result in a grade of "W". Student will be denied attendance in a class if the student makes a failing grade in the prerequisite class.

Note: Course withdrawals result in a grade of "w". Attendance will be docked in quarter hour increments for late arrivals and early departures. Attendance will be monitored at a minimum of weekly. Instructors may deduct points from daily participation grades in direct relationship to early departures and late arrivals.

Re-testing, re-training and competency based program / industry review exams

The goal of the school is to attempt to ensure that the student leaves the school with the necessary knowledge to succeed in the industry including being able to master the knowledge and skills associated with industry standards and industry testing. Students will be required to take periodic skills and theory tests to determine retention of necessary skills and theory. Failure to pass these tests may result in required re-testing and re-training (emphasis added).

SECTION 4

Satisfactory Academic Progress Policy (SAP)

Satisfactory Progress Policy

The school maintains all academic records. Progress reports will be made available to the students throughout their program. At a minimum, the students' progress will be monitored at approximately 25 percent completion, 50 percent completion, and 75 percent completion. The financial aid office will also monitor student's progress and conduct advising at the conclusion of each payment range. Current students will have access to their attendance & grade information files as long as they are financially clear. All student records will be kept confidential. On an individual basis, the school will determine when the student is progressing at a pace with grade and attendance which would render the student in a condition of unsatisfactory progress. Students may appeal this status to the director and consideration may be given to mitigating circumstances. Students who fail to maintain satisfactory progress will be required to return federal funds as required by department of education regulation. The student shall still be held responsible to pay back all funds owed regardless of their status with financial aid or termination due to unsatisfactory progress.

Students who drop below 70% attendance or grade in a course or display a weakness in a particular area will be advised. Students who drop their attendance below 70% are advised. But if the student drops below the federal minimum for financial aid SAP, 66 ^{2/3} % then student may be suspended or terminated and they may not receive any grant or loan disbursements until SAP is reestablished. If necessary, special tutoring sessions may be arranged at the student's expense. An exception for the above is it may drop to 60% for a 1500 hour program during the 1st 450 hours. In addition, students must complete the program within one and one-half times the normal duration for the program being attempted. We call this the "150% rule".

Students who drop below 70% attendance or 70% grade in a course for four weeks with no visible sign of improvement will be put on academic probation, and may be required to attend tutorial sessions until the grade point average rises above 70%. In addition the financial aid office will issue warnings and/or probation if your grade point average is less than 70% at the conclusion of a payment period, you will be eligible for the following payment but improvements must be made before the student is eligible for any other Title IV payments. If improvements are not made the student will receive a final warning detailing that the student will lose Title IV eligibility if improvements are not made within 30 days. If the student still does not improve they then lose their Title IV eligibility and will be considered cash pay. If the student cannot fulfill financial obligations as a cash pay student their enrollment will be terminated. **VA Students** who drop below **80%** in a course will be reported to VA for termination of VA benefits. The school may choose to put the student on probation at its discretion even before four weeks time. The school has a probation policy that requires the student to be warned in writing when the student is making unsatisfactory progress. Probation may be extended for another period if deemed appropriate by the Director. Furthermore, the student shall be informed

that continued unsatisfactory progress in any area (i.e., academic, attendance, conduct, or any other requirement of the school) may result in termination. The school is not required to place someone on probation prior to termination or suspension.

Satisfactory Progress Policy Measurements & Details (SAP)

To continue attendance at Blue Cliff Career College or to receive federal financial aid for attendance at Blue Cliff Career College, students are required to make academic progress toward completion of a the diploma program. Satisfactory progress for a clock hour program is evaluated at the point when the student successfully completes the scheduled clock hours for each financial aid payment period. This is to comply with U.S. Department of Education. To satisfy accreditation requirements, BCCC shall monitor SAP at a minimum of 25% completion, 50% completion, and 75% completion, as mentioned previously. Below are the detailed requirements that must be met and a description of the consequences if they are not met.

This policy applies to all federal aid and state aid or other local or institutional programs, including Pell Grant, SEOG Grant, Stafford Loan, PLUS Loan. In addition, BCCC applies this policy to determine eligibility for any BCCC assistance that may become available.

Measurement Standards

To be considered eligible for the financial aid programs named above, a student must be meeting **all** of the following conditions:

1. Qualitative - Grade Point Average

BCCC students must maintain a grade point average (GPA) of at least 2.0 each payment period as well as a cumulative GPA of 2.0 or higher.

2. Quantitative - Pace of Progress

Students must successfully complete at least 66 and 2/3% of their cumulative attempted clock hours to stay on pace with the Maximum Time Frame requirements.

- Attempted clock hours are the hours a student attends each payment period.
- Transfer clock hours accepted toward the student's program are included in both the attempted clock hours and completed clock hours.
- Excused absences must be made up.
- Grades of Incomplete are counted as attempted but not completed. If a student subsequently completes the course requirements and wants to request a recalculation of the percentage completed, the student must notify the Financial Aid Office.

3. Maximum Time Frame

Students must complete their program requirements within 150% of the time it normally takes to complete the diploma program (as measured in clock hours). A student must complete a total of 750 clock hours before attempting 1125 clock hours ($750 \times 150\% = 1125$). Another example would be: a student must complete 1500 clock hours before attempting 2250 hours.

Warning Period

A student who fails to meet either or both the Qualitative and Quantitative standards will be given a Warning Period of one payment period. During the Warning Period, a student may continue to receive the financial aid for which he/she is otherwise eligible.

Suspension/Termination

A student's financial aid eligibility will be suspended or terminated if either of the following occurs:

- Student failed to meet either or both the Qualitative and Quantitative standards by the end of the Warning Period.
- Student has attempted 150% of the clock hours required for the certificate program.

Appeal

A student whose financial aid eligibility was terminated may submit an appeal to the Financial Aid Appeals Committee. Reasons for an appeal may include: death of a relative, injury or illness of the student, or other special circumstances. At a minimum, an appeal must include the following:

- A written or typed statement explaining the circumstances contributing to the student's failure to meet the SAP standards, along with the nature and timing of the circumstances;
- Supporting documentation, as appropriate;
- A description of what has changed in the student's situation that would allow the student to meet SAP requirements at the end of the next payment period; and
- An Academic Development Plan (ADP), sometimes referred to as (AIP) Academic Improvement Plan that has been developed with and is signed by the student's advisor. The ADP or AIP must include how the student expects to meet the SAP standards as well as the time frame in which the student expects to be back in compliance with such standards.

Probationary Period

A student whose appeal is approved will have financial aid eligibility reinstated on a Probationary basis for one payment period. The student may continue to receive financial aid during this Probationary Period but must meet the regular SAP standards or be making progress under an approved ADP by the end of the Probationary Period. If the student fails to make progress under the approved ADP the student will not be allowed to submit another appeal.

Re-establishing Eligibility

If the student's appeal is denied or has failed to make progress during the Probationary Period, the student may re-establish his/her financial aid eligibility after meeting the following conditions:

- Enroll at the student's own expense until both the Quantitative and Qualitative SAP standards are met, while not exceeding the Maximum Time Frame.

Notification

Students will be sent written notification if his/her status changes as a result of the SAP evaluation.

SAP Appeal Process Details

A student who is not making SAP and who believes that there are mitigating or extenuating circumstances that led to the failure to maintain satisfactory progress may appeal by written request to the Director of Education and/or Assistant for a review of the situation. Mitigating circumstances may include injury or illness, the death of a relative, or other special circumstances. The written appeal should be submitted to the Director of Education and/or Assistant within five business days after notification. The appeal should be accompanied by supporting documentation regarding why the student failed and what changed in the student's situation that will allow him/her to make SAP at the next evaluation.

When the College grants a student's appeal for unusual and/or mitigating circumstances, it is not eliminating or disregarding any grades or hours attempted in the calculation of a student's SAP standing. The student's hours attempted, CGPA, and SAP standing will remain the same. When an appeal is granted, the College is acknowledging that, because of the specified unusual circumstances, the student will continue to receive FSA for which he or she is otherwise eligible even though he or she falls below the published SAP standard in the Probation status.

The appeal process will also consider if the student will meet SAP standards after the subsequent term/payment period or the Academic Improvement Plan with the student will ensure that the student meets SAP standards by a specific point in time. The Director of Education and/or Assistant or an appeal committee appointed by the Director of Education shall conduct the review. Should the appeal be granted,

the student will receive one additional term/payment period in which to regain SAP **OR** meet the requirements as specified in the student's Academic Improvement Plan. If at the end of that period the student is still not making SAP, the student will be dismissed. Any decision resulting from the review of a mitigating circumstances appeal is final and may not be further appealed. The result of the appeal (approved or denied) will be provided to the student in writing by mail.

SECTION 5

Transfer Acceptance Policy a/k/a Transfer of Credit Policy

Blue Cliff Career College may grant academic credit to students who have successfully completed the same or substantially the same course work (as required in the curriculum) at other institutions of postsecondary education. The granting of such transfer credit is totally at the discretion of the campus. Students' transfer credit evaluations will be conducted using the following guidelines:

1. An official transcript of the student's course work must be furnished directly by the institution where the course work was completed before any application for transfer credits / hours can be evaluated.
2. The credits / hours must have been earned in courses offered at an accredited institution acceptable to Blue Cliff Career College.
3. A grade of "C" or "2.0" or higher must be designated to each course completed to be eligible for transfer. Only courses in which credit has been designated with grades assigned will be considered for transfer. No credits / hours earned as a result of a "pass/fail" option (grade of "P") are eligible for transfer.
4. No more than 75 percent of the credits / hours necessary to earn a diploma from Blue Cliff Career College will be accepted for transfer.
5. The student transferring in hours will need to take the Blue Cliff Career College final in that subject to verify that they have sufficient knowledge to pass certification exams for the program they are applying to in that subject.
6. When transferring between Blue Cliff Career College programs, students may transfer no more than 75 percent of their earned credits / hours.
7. Computer and other technology-related courses will generally not be accepted if taken more than three years ago.
8. Transfer of credits / hours are to be completed within 45 days of starting school attendance. Transfer after that will be considered on a case by case basis. Securing official transcripts in a timely manner is the sole responsibility of the student. Military students have until their second term of enrollment to secure their transcripts and complete the transfer of credit process.
9. The Education Coordinator Director shall make final determination on the acceptability of transfer credits. The above guidelines shall be used in evaluating all applications for transfer

credits; however, the campus reserves the right to accept or reject any or all transfer credits at its discretion.

10. Blue Cliff Career College courses are highly specialized, and the student will find that comparable, specialized courses found in the curriculum of Blue Cliff Career College are not generally offered at other colleges.

Any questions about transfer of credits/clock hours should be discussed with the Academic Dean or Program Director.

SECTION 6

Miscellaneous Policies and Disclosures

Minimum Course Load for Full-Time Student

Blue Cliff School classifies a student as "Full-Time", when the student is attending a program in the follow manner: 1. Attendance that allows student to graduate with his/her class of origin; OR 2. Attending day classes 24 hrs/wk or night classes 12 hrs/week. All classes are measured in clock hours.

Student-Teacher Ratio / Maximum Class size

Class sizes over the last couple years have often been from 16 to 24 and as high as 28. The student-teacher ratio is no more than 30:1 in technique situations and 30:1 in technique training classes. Additional instructors will be added as needed and as required by regulatory agencies which for cosmetology is 20 to 1 on premises. Maximum class size for lecture is 50; Maximum class size for lab/technique is 40 per area. For Cosmetology and Esthetics classes, the school shall strive to have one instructor for every 20 students cumulative for the facility. The ratio is often times much lower. Massage classes have often had 4 to 10 students.

Classroom Rules / Classroom setup / Food & Drinks- allowed in the break-room only

Students are required to protect and care for classroom equipment. Students are required to leave classrooms in an extremely clean and orderly fashion as directed by instructors. No food or drink is allowed in the classrooms or common areas except for water that is in a school approved clear spill-proof container.

Parking Policies

Students are required to abide by the campus parking policies. Students may be required to register their vehicle with the School and park in assigned parking areas and place stickers on their vehicles. Specific policies will be posted on the student bulletin board as needed and copies may be obtained by contacting the campus director. Students may only park in appropriate designated spaces and not in handicap spots unless authorized. Students are not allowed on the premises or in the parking lot when on suspension or termination unless given written permission. Students are not allowed to enter the parking lot while on leave, suspension or after being withdrawn for cause.

Students who need extensions or waivers of any kind:

Students are required to submit requests in writing to the Registrar for approval. Additional fees may be charged for accommodating such requests. Request for a waiver for a Blue Cliff Career College policy or requirement will be considered on a case-by-case basis.

Draping and Modesty for Massage Clients & Students

Each massage student will maintain a sufficient supply of clean drapes for the purpose of draping fellow students or clients during a massage. Before beginning a massage, each student shall provide the fellow student or client a clean drape for that purpose. In the case of a male student or client, buttocks and genitalia must be covered; and in the case of a female student or client, breasts, buttocks, and genitalia must be covered. Students must ensure their clients are well draped & privacy is respected & protected in accordance with ethics and the state law.

Change of address or telephone and points of contact

If you move or change your name or telephone number, it is important and a requirement that all students provide the school administration with the current name, address, telephone and points of contact information. In addition it is a requirement that the school be given at least three up-to-date names, addresses and phone numbers of individuals that may be able to find the student in the event the school loses contact with the student. The school may require the student update these references at any time. This is important in the efforts of the school in tracking graduate placement and default information.

Announcements

Students and graduates are kept abreast of the latest news, announcements for upcoming continuing education classes, job opportunities, and other items of interest.

The School Catalog

This School Catalog is informative but also serves as the student handbook and is distributed to all the new students and reviews at orientation. The students are also encouraged to review the school web site for periodic updates to the school catalog and additional disclosures at: www.blue.edu/disclosures.

Special Needs

BCCC will present advice and accommodations if possible to facilitate enrollment and training to prospective students with special needs. BCCC complies with all regulations relating to ADA, Americans with Disabilities Act.

Illustration Sources for this catalog

Blue Cliff Career College Facebook Page (Students Names listed under the images)

Supplies and Equipment

Each student is responsible for furnishing basic supplies for class. Massage students and skin care students should supply the oils and lotions which are recommended by the instructors, and is further required having two sets of sheets and towels available daily. The school for classroom use provides massage tables. All programs include a "kit" of materials that is usually issued after several weeks of attendance.

Comparable Program Notice

All programs offered have been approved by the State of Alabama with regard to length, content and tuition charges; and have been found to be comparable to programs offered at other locations. Information on comparable programs may be obtained from Alabama Department of Education.

Teach Out Agreements

A regulatory expectation for schools who receive Title IV funding is that in the case of a program or school closing, that a teach out option is attempted to be made available when possible to the

students to assist them in finishing the program. Teach out agreements may often result in a change of schedule and/or location. BCCC makes its facility available to competitors for such purposes and visa-versa, ie. ITT Tech. In case of a teach out agreement, students who choose not to take a teach-out arrangement are still subject to standard refund policy.

Video, Photo & Audio Recordings of all kinds for all purposes

The school reserves the right to record (audio or video) the premises including students and customers and all school related events & activities for the purposes of quality assurance & management, education, materials development, anti-theft and marketing. This is official notice that the school may conduct video and audio surveillance and recordings for safety & quality assurance & training purposes. Students are required to agree to this practice and agree that the complete ownership of such materials & uses belong only to BCCC to be used as it chooses without restriction. Any copying or unauthorized use of audio/visual, handout materials and training materials by anyone other than the school is strictly prohibited without the direct written consent of the Owner of the school. Students and customers must have written permission to record audio or video on premises and may or may not be allowed at the discretion of BCCC and the ownership. This is a policy of BCCC and falls under the code of conduct.

Student does grant permission for the school to take photos or videos

The school has the right and shall take videos & photos of students while they are participating in school activities. These videos may be used for any purpose. The typical purposes include: quality assurance, marketing & promotions and for training purposes.

Students may not record or video tape without the written consent of the school and when they are given permission, they must provide permission for the school to use and have copies of such recordings and or video/photos. Failure to comply with this may result in termination. It is noteworthy, that many classes will actually encourage photos or visual documentation as part of the assignment.

Details about the “150% Rule”. Students must complete the program within 1.5 times the normal duration of a class. Students who exceed the 1.5 time requirement must be withdrawn from the program. The school reserves the right to deny re-admission to any student who withdraws or fails to finish within 1.5 the length of the program.

Details about 90/10 Rule. Federal guidelines for administering Title IV funds require schools to obtain at least 10% of its school revenues from non-title IV sources. If at any time a school gets out of balance with its funding, students may be required to begin making monthly payments that be different than their original plan. This has never happened at Blue Cliff, but we are informing students here in case it ever happened in the future.

Dress Code

Students must come to school professionally dressed and must abide by clinic dress code guidelines when attending school. Clinic Uniform includes black scrub bottoms (\$10-\$12) and a Blue Cliff Shirt (Student Purchases \$35). Instructors will not allow students to attend and get credit for time if the student fails to arrive wearing proper attire.

Students must stay in Communication with Staff & Faculty

Students are expected to check their school emails at a minimum of once or twice per week. In addition, students are required to stay in communication with staff and respond timely to calls, letters, notices, text and emails from school officials. Students are required to call in when missing classes. Failure to adequately communicate with school officials may eventually result in withdrawal.

SECTION 7

Refund Agreement for the Enrollment Agreement & Catalog

Institutional Tuition Refund Policy

This portion of the ENROLLMENT AGREEMENT AND THE SCHOOL CATALOG outlines the obligations and entitlements of both the school and the student if the student withdraws from school before completing the full course of study in which he or she is enrolled. All applicable refunds will be calculated according to the following policy. Amounts due will be refunded within thirty days after withdrawal or dismissal for cause. The application fee is nonrefundable except where noted below. Tuition will be credited and refunded according to the following policy:

Applicants who have not visited the school prior to enrollment will have the opportunity to withdraw without penalty within three business days following either the regularly scheduled orientation procedures or following a tour of the school facilities and inspection of equipment where training and services are provided.

All monies paid by an applicant must be refunded if requested within three days after signing an enrollment agreement and making an initial payment. An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid minus a application/registration fee of \$100.

VA funded students will receive a 100% refund if they withdraw **on** or before the first day of class.

WITHDRAWAL AFTER THE COMMENCEMENT OF CLASSES: The following sections apply to students who begin their course of study and then do not complete it (due either to withdrawal or dismissal). ANY STUDENT WHO BEGINS CLASSES IS OBLIGATED TO THE SCHOOL FOR A CERTAIN PORTION OF THE TUITION. If the tuition has already been paid, the school will refund the excess tuition paid according to the schedule below. If the tuition is obligated by the student to the school on an installment loan contract, the school will issue a credit to the student according to the following schedule, but the student will still be obligated for the remainder of the tuition. The application / registration fee is non refundable.

For the purposes of computing the amount of tuition credit, the student's last day of class attendance will be considered the last day before withdrawal. Written notice of withdrawal is

required. Students cancelling or voluntarily withdrawing will be required to complete a withdrawal form. Tuition credits are based on the percentage of the total program clock hours presented. **Absences prior to the last date of class attendance are counted as clock-hour completions.**

Cancellation after the (3rd) third business day, but before the first class, will result in a refund of all monies paid, with the exception of the application fee/registration fees totaling (\$100).

Cancellation after attendance has begun, but prior to completion of 50% of the program, will result in a prorated refund of tuition computed on the number of hours made available to the total program hours.

Cancellation after attendance has begun, but prior to completion of 50% of the program will result in a refund of 50% of the other non-tuition fee items with the exception of the following *which are non-refundable: application fee, registration fee and charges for kits, books, and equipment that have been issued to the student (nonrefundable if issued).*

Cancellation after completing 50% of the program will result in no refund.

The date of determination by the school (the date student requests or the date the school withdraws) is the official withdrawal date.

Refunds will be made within 30 days of termination or receipt of cancellation or withdrawal. The termination date is the date the student withdrew or the date the school became aware that the student withdrew (date of determination), which ever is later. All refunds will be made in compliance with Federal & State regulations. Refunds will first be paid to satisfy lenders and then students.

A student can be dismissed by discretion of the Director for reasons of the school. In addition, a student can be dismissed for reasons relating to student including non-payment of tuition or failure to comply with the administrative policies. In addition, a student who stops attending without approval will be withdrawn by the school.

In these cases of early withdrawal, if the student has paid money in excess of the tuition obligated, the school will refund the excess within 30 days of the date the withdrawal or the date the school became aware or determines that the student has withdrawn. If the student is obligated for tuition beyond the amount of the principal paid under the installment contract, the student will continue to make the scheduled monthly payments until the principal amount paid equals the tuition obligation. Refund of Title IV funds will comply with government regulations. Refund funds will be returned to lenders & government agencies and any leftover money will then be given to student. Refund to Title IV program shall be based on a payment period basis. Student agrees and does authorize the school to deduct charges made by the student from incoming Title IV funds. (Pro-Rata refund for Title IV funds up to 60% completion of the payment period. Example: for 1500 hour program, 1st period is 1-450 hours & second is 451-900 and the third is 901 – 1200 and the fourth is 1201-1500); Title IV funds are only available for 1500 hours and any training hours above 1500 hours are charged, tracked and refunded separately and on a pro-rata basis. In all cases refunds shall be done in such a manner as to stay in compliance with Title IV regulations.

If the school cancels or discontinues a scheduled program, the school will refund tuition to the student based on the standard ordinary refund policy as listed above. Cancellation after the student or cohort has been made available 50% of the program hours results in no refund. Under these circumstances, there would be no Title IV money refund except pro-rated to 60% of the current payment period. The school may provide a government approved teach-out agreement in the place of refund when permissible by regulation & law.

Refund for Financial Aid Recipients

Institutions are required to have a fair and equitable refund policy for students who receive financial aid. Students receiving Title IV funds are bound by the refund agreement and by regulations & policies governing the administration of Title IV funds. Students receiving financial assistance are subject to an additional refund analysis.

A portion of the refund will be returned to the programs from which the student was funded.

Students withdrawing after beginning the program and prior to completing 60% of the scheduled payment period will have Title IV funds refunded based on the tuition and fees assessed the student on a pro-rata basis. (Example: 1st payment period for a 750-hour program would be hours 1 thru 375, and the second would be 376-750) All hours of training over 750 are not eligible for Title IV funds and are to be refunded and charged separately.

Refund Distribution for Financial Aid Recipients

Refund Procedures

All refunds are made within 30 days of date of determination of withdrawal from school. The Registrar or the Director of Education notifies the Accountant & Cashier's office via the student withdrawal form & refund calculation sheet. The refund calculation sheet includes information on last date of attendance, charges, payments, and total amount due the school or student.

*Note: Students who miss 10 consecutive (unexcused) days may be withdrawn from the school and the date of withdrawal is to be the last day of scheduled attendance.

Distribution of Refund Policies

Blue Cliff Career College's refund and repayment policies are disseminated to students in the BCC School Catalog and when they receive a copy of their enrollment agreement. Students may receive additional information by making an appointment with an Aid Administrator. These policies are also available on the school web site: www.blue.edu/disclosures

SECTION 8

Policies to keep the school safe & enjoyable.

The following student policies are intended to help keep our school environment enjoyable and pleasant for the vast majority of students who join the school to learn. The school shall strive to minimize the ill effects that an occasional “bad apple” or misguided student(s) who are disrespectful, unprofessional or undisciplined. Many of the following rules were developed to provide the kind of environment that a person would like to send their spouse or child.

Student Health Issues

Any student who has or obtains a health problem, disease or illness that could be adversely affected by receiving a massage, massage related training or skin care are required to do the following: 1. student is to be responsible for obtaining their own medical advice at their own expense 2. to get a medical release from a medical doctor with specifics, diagnosis, limitations and restrictions and to keep it updated 3. to take full responsibility for their health & safety and to hold the school, staff and students harmless from any and all liabilities losses or injuries relating to the health problem and school actions & activities. 4. The burden and responsibility of knowing what is and what is not contraindicated is completely the students responsibility and not the school & staff. The student must have available on their own and at their own expense medical doctors advice on their contraindications as it relates to massage. The school staff may offer their opinion, but that does not take away from the student’s responsibility. Staff members are not physicians and therefore they are helpful, but the student is responsible for getting a doctors advice and to protect their own health. Any lack of enforcement of this policy does not reduce the responsibility of the student. In addition, the student’s health must not cause undo risk to fellow students, staff or customers.

Students are required to understand and agree to the following concepts, policies and procedures. The staff & instructors are in charge of the classroom & training, but the student is responsible for and in charge of his/her own health & safety. If the instructor directs the student to do a technique or for the student to receive a technique of any kind that the student feels would or could have a negative health outcome – the student is required to quickly and rapidly direct the instructor and/or fellow student by saying “STOP – Do not touch me” until he/she stops. Rapid is interpreted to mean anywhere from immediately to 2 seconds. In addition, in a massage school, it should be noted that anytime, someone might come up and practice or demonstrate a technique. A student should not enter the classroom if being touched in this manner could result in injury (considering the above rule).

**Medical problems / Potential chemical imbalances or Potential Psychiatric imbalances
Or potential substance abuse problems**

The College reserves the right to request students to obtain medical services or a medical release prior to returning to class if a medical problem or a substance abuse, or chemical imbalance problem is suspected. School may request drug tests. No drug use at the school or during school functions will be tolerated. We have a drug-free school and workplace and are strongly against the illegal use of drugs. The school reserves the right to choose the physician and the student is responsible for the expenses. Under no circumstances does staff or Faculty diagnose or prescribe; however, if a student has symptoms that seem to be an issue, the instructors and staff shall address the situation and request professional assessment at the student's expense.

Section of Rules of Conduct

Classroom demeanor, Conduct and behavior

Students are expected to begin their professionalism in the classroom. Respecting fellow students, the instructors, and the administration will facilitate a positive learning environment and will enhance the holistic exchange that Blue Cliff offers. It is absolutely forbidden to bring any illegal drug or controlled substance on campus. It is forbidden to be at Blue Cliff School under the influence of alcohol or other drugs. To do so will result at a minimum in random drug testing at the student's expense and at a maximum suspension or dismissal from school. The school may require students who exhibit symptoms of being under the influence to get drug tested at the student's expense. Disruptive behavior of any type is absolutely not permitted. Tardiness, excessive absences, undisciplined talking in class, bad hygiene, sleeping in class, negative attitudes, too much talking or excessive questions, telling lies, flirting, coming to school under the influence of alcohol or other drugs, verbal threats or violent or unruly behavior are all examples of what is considered disruptive behavior. Failing to abide by the school's code of ethics is also disruptive. Cheating, copying the work of another student, Copy-write infringements, falsifying homework assignments, and any other variation of academic dishonesty is absolutely prohibited. The student will receive a grade of zero on the assignment without the opportunity to make up the assignment and will be placed on academic probation and possibly academic suspension.

Students are expected to comply with the following:

- Please assume your share of the responsibility for keeping our spaces neat and clean at all times. Also, come to class prepared.
- Be respectful of and courteous to instructors and classmates.
- Be on time for class, and return on time after breaks and lunch. Remain in class until class is over. Arriving late or leaving early is discourteous to your instructor and classmates, and can have an adverse effect on your grade for the course.
- Sign in and out accurately in your own hand. In and Out times should reflect truth.
- Leave the classroom in an extremely organized and neat manner before leaving for the day. Follow the directions of the instructor or student assistant. Pick up trash, straighten chairs & tables etc.
- Do not drag tables or chairs across the carpet. If an end cap falls off a chair, put the chair in the hall and bring the end cap to the office. Do not discard end caps. Chairs cut carpet when caps are gone.
- Do not bring food or drinks in the classrooms except for water, which may must be in approved clear spill-proof containers. Smoking on school premises is allowed only in an officially designated smoking area outside.
- Students must not have strong perfumes or cigarette odors on their clothes or body.
- Inside the classroom, pagers and cellular phones must be turned off or set to vibrate only. Return calls only during scheduled breaks and lunch.
- No tank tops, mid-drifts or undershirts.

- Students are expected to bathe daily, keep hands clean and nails neatly clipped at all times, and not wear excessive or distracting jewelry and to refrain from exhibiting distracting or offensive body odors.
- Blue Cliff's books that are checked out to students for use in classes are to be kept neat and clean and returned as directed. Retail cost for a new book will be charged to a student who damages or loses a book. In addition, a \$10 administrative restocking fee may be charged.
- Obey any and all requests of staff and faculty including but not limited to coming and going to and from facility rooms, to and from meetings, answering questions, surveys, questionnaires OR taking exams, quizzes or tests oral or written. Obey the instructor or staff when requested to leave the facility or to come to a meeting. Obey instructors in the non-use of cell phones and similar devices.
- Refrain from encouraging poor attendance, disrupting a class or encouraging students to leave school or complain. Failure to comply with this may result in termination.
- Come to class free of influence of drugs & alcohol or chemical imbalances.

Conduct, Reasons for Dismissal, & Liability Releases

The school reserves the right to cancel or terminate a student's enrollment anytime prior to a student completing the program. (At The Discretion of management).

Students are required to express any and all complaints that they believe is substantive in a swift and rapid manner and are required to "not save up" or delay processing complaints. The instant a student feels something is substantively wrong AND they feel they have a complaint- they are required to utilize the published complaint procedure. Students that delay reporting a negative incident or complaint may have their situation prejudiced and waive all rights to remedy (at the discretion of the Director). Late arriving complaints may be considered less believable and may even be a contributing factor to any problematic situation. All questions & surveys must be answered completely by students.

The school reserves the right to terminate and/or cancel any student enrollment contract at anytime prior to completion or graduation if the school feels it is in the best interest of the school or the best interest of a student. Then, the published refund policy then applies. The government regulated refund policy applies. One uncommon example would be a case where a student is genuinely unhappy or frequently discontent with the school, staff or faculty and such condition may negatively impact the school morale. In such cases, the school reserves the right to terminate as a means of maintaining a positive school environment.

Students are responsible for processing and obtaining their own liability insurance. The school may help with this process, but are not responsible for timing and processing and are not responsible for any claim resulting from insurance applications etc. being processed.

If a student is involved in an injury investigation, the student, at the school's discretion may be required to either be withdrawn or a suspension for a specified period of time. After an investigation of the injury the Director reserves the right to withdraw the student with or without cause.

Attending our college requires a significant level of trust. The school promotes a positive Christian environment and is committed to maintaining a highly professional & fair atmosphere. The staff wants our students and customers to feel well treated and cared for like family. The intention of the school policies regarding conduct and disciplinary actions is to maintain a safe, pleasant atmosphere that is highly conducive for learning. The rules are intentionally strict and tough. If any of the rules, policies, procedures or terms are determined to be not legal, void, or voidable - it shall not taint or

void the other policies that are found to be allowed under law. Any and all failures on the schools part to enforce school policies shall restrict the school from enforcing the same such policies or others. The liability releases the student is required to agree to are sweeping and numerous. If any of the listed liability releases or policies are considered void, voidable or not allowable by law, that fact shall not taint, void or affect the rest of the policies and conditions in the document.

School Dress Code Must be Observed. Because Blue Cliff is always interested in upgrading the public image of massage therapy, esthetics & cosmetology, we require our students to dress modestly while attending class and abide by the current dress code. Tank tops, cutoffs and bare feet are considered improper dress at Blue Cliff and students so attired will not be allowed to attend classes. Instructors may establish additional standards. Students are required to wear black scrub bottoms and a school shirt for classes.

Students are expected to adhere to the therapist-client guidelines established by the ABMP Code of Ethics and as well as the official code of ethics published by Blue Cliff Career College. Students are required to keep their client's body covered at all times, except for the area being massaged or worked on. Students must ensure that their clients are kept well draped and that privacy is respected and protected.

The Director of BCCC reserves the right to suspend or dismiss any student for any of the following reasons: unsatisfactory course work, unsatisfactory attendance, poor physical or mental health, failure to fulfill financial agreements, falsifying information on the application, enrollment forms or client intake forms, cheating, ethics violations, arriving at BCCC under the influence of alcohol or drugs or behaving in a manner which, in the judgment of the Director, may be harmful to the reputation of BCCC and the profession of Massage Therapy (i.e., misconduct). The College reserves the right to cancel the student's enrollment or to withdraw the student for any reason any time prior to the student completing the program. Student policies in the catalog are subject to reasonable update and revision. The school reserves the right to suspend or terminate attendance of any student who chooses to litigate against the school or staff or customers of the school. The latest policies are given out at class orientation. A student dismissed will receive a tuition credit or refund according to the Refund Policy detailed in this catalog.

Students are required to stay current on financial obligations with the school. Students who become 30 days or more past due are subject to probation, suspension, dismissal, and may be required to pay debts in full plus collection costs in order to continue attending classes. Students who are withdrawn from school involuntarily are still required to satisfy financial requirement as outlined by the enrollment agreement. Collection costs for a delinquent account is 33.3% or the legal limit whichever is lower.

The student agrees to hold the school harmless for any and all accidental losses, injuries or actions done by the student or done by the other individuals in the general training area regardless of the level of supervision & direction by staff. Note: sometimes students practice their techniques on their own without constant direction.

The school may suspend, or terminate any student who the school believes is or exhibits any of the following:

- * under the influence of drugs or alcohol AND/OR
- * is intentionally jeopardizing or risking their health in a significant way
AND/OR Appearing not to be healthy enough to give and receive massage
AND/OR Is not following directions or policies relating to health or safety
- * appears to be promoting negative attitudes against the school, its staff or student.

(Note: Students who have complaints or negative attitudes relating to the school, students or staff are required to express themselves via the schools official complaint procedure listed in the student policy manual. Complaints regarding the school or the staff is required to be presented to the staff according to the policy in a private setting so as not to taint or influence the other customers.)

- * appears to faking, exaggerating or staging an injury, loss or accident
- * who is found or appears to have any undisclosed criminal offences, convictions, pleas, or arrests. (This refers to offences other than minor traffic violations that were not disclosed to the school prior to enrollment or while attending school
- * does not abide by the school's code of ethics or display significant acts of dishonesty (as determined by the Director)
- * Displays significant discriminatory behavior or harassment (In the opinion of the Director)
- * Fails to notify staff or instructors contraindications each and every time they are to be in a giving or receiving massage or skin care / training mode.
- * Unable to give and receive massage therapy or skin care or cosmetology services (At the schools discretion, on a case by case basis, the Director may determine that for a limited time a student may restrict training and attendance to only attend theory & non-hands-on classes only. The restriction may be for the student to stop attending any or all classes.
- * a "significant" as judged by the Director, failure to comply with school clinic & outreach procedures or student policies
- * stealing or intentionally damaging school or Blue Cliff Customer property (actual or perceived)
- * failing to maintaining a respectful tone with the school's staff, instructors or school customers (as judged by the Director)

The school may choose to restrict a student's attendance in any way even when student brings a release from a doctor. The staff does not diagnose or prescribe, but it does of course have the right to use its judgment as to what is in the best interest of the student.

The school may suspend, or terminate any student who fails to notify the school director OR Owner in writing within 24 hours of an actual or alleged personal injury or loss caused by the school, its staff, customer(s) or student(s). Any and all rights are waived by individuals who fail to comply with this rule or who refuse to fully answer questions both verbally and on accident report forms.

The school may suspend or terminate any student who fails to notify the school director OR Owner in writing within 24 hours of an actual or alleged harassment incident or incidents including but not limited to sexual harassment. Students who are in any way involved in a harassment incident may be required to stop attending while the situation is being investigated and resolved. Any and all rights are waived by individuals who fail to comply with this rule or who refuse to fully answer questions both verbally and on accident report forms.

Students are not to get Instructors to "treat" their injuries or illnesses on school time or on the school premises. The intent of the school is to train, not to treat. Students and Instructors who engage in "treating" injuries & illnesses are required to hold the school harmless from any and all resulting injuries, illnesses & losses. As a teaching tool, instructors demonstrate techniques on muscles and tissues of the students. The students and staff are required to agree that this practice shall never be considered providing a medical treatment and no liability shall flow to the school or staff for such

practices. ALSO, Blue Cliff staff (including instructors) may on occasion give or receive massages to and from students. In such cases, the students and staff are required to agree to the following. 1. All parties agree to hold the school harmless from any injuries or losses of any kind (including harassment issues and scope of practice issues) 2. The student holds the school harmless from any injuries or losses 3. The relationship and interaction is to be considered "outside the scope and influence and responsibility of the school". The instructor or staff person is in no way representing the school when giving and receiving massage outside of the mainstream training class. Any interaction outside of the regular classroom setting is absolutely not authorized by the school and the school shall not be held liable or responsible and the student agrees to hold the school and the instructor harmless. Dating type relationships or interactions that appear to be dating between students and staff are forbidden. What appears to be dating shall be determined by the best judgment of the Campus Director or other designated official.

Surveys, Quality assurance inquires written and verbal, exams and Questionnaires

For quality assurance, quality training and a great training environment, the staff conducts surveys and questionnaires. Upon request, students are required to answer fully any surveys, quality assurance questions, fact finding surveys or other surveys requested by staff or faculty. When these queries are relating to a complaint, then the failure to fully answer questions timely may result in prejudiced or void remedies. Failure to fully answer honestly and completely such questions, investigations or surveys may result in disciplinary actions up to dismissal. Most surveys are of a lighter nature and usually are requesting feedback on quality of training.

Rules of Conduct Continued:

BLUE CLIFF'S CODE OF ETHICS

All Blue Cliff Students must agree to sign and abide by the following Code of Ethics. By signing the enrollment agreement, student agrees to this.

I _____ the Student _____, agree to:

To have a sincere commitment to the highest quality education possible for myself and other students, thereby making every effort to create a safe, comfortable and supportive environment in and outside the classroom. To abide by all school policies & procedures published with catalog. To abide by local, state & federal laws & regulations and by the Professional Code of Ethics of the member association of ABMP.

Conduct personal business, and school activities with honesty and integrity, and project a professional image in all aspects of my practice. To refrain from false statements, lies, theft & other dishonest acts.

Practice only the skills that I am taught, not venture into techniques which are beyond my educational level, refrain from diagnosing conditions and/or prescribing medical treatments, and represent my level of education, certifications and professional affiliations correctly and honestly. To refrain from practicing massage therapy or skin care without proper intake and liability disclaimers forms signed by clients. And to always conduct a complete assessment of contraindications prior to touching any student or client.

Strive for personal excellence through regular self assessment of personal strengths, limitations, and effectiveness through maintaining regular attendance in the classroom, keeping commitments and appointments, receiving tutoring and counseling when necessary, and through giving and receiving constructive feedback.

Have a sincere commitment to provide the highest quality care to practice clients and fellow students and treat my practice clients with the utmost respect and be conscious of their emotional and physical well being.

Work to eliminate prejudices in the profession and the classroom and acknowledge the inherent worth and individuality of each person, and therefore not discriminate unjustly against practice clients, fellow students, faculty, staff or any other persons.

Respect the integrity of each person and the professional distance required for the learning process and, therefore, refrain from engaging in any sexual conduct or sexual activities involving fellow students, practice clients or school personnel. Also, to avoid the appearance of the above. To refrain from "dating" or trying to date school officials.

Acknowledge the confidential nature of relationships between students and practice clients and respect each person's right to privacy. Respect all ethical health care practitioners and conduct all aspects of my business honestly, fairly, professionally and ethically. Students are responsible and required to keep medical information of other students and clients confidential.

To respect and help protect school property and keep the classrooms clean and in good order. Agrees not to bring food or drink other than water into areas other than the designated break areas. In addition, students agree to refrain from taking the school's clinic clients or seeing the schools clinic clients outside of the schools official clinic. To unethically take any of the schools clinic clients is considered unethical and is a reason for dismissal. To refrain from copyright violations and to help protect privacy & security issues on campus including computer security

To refrain from gossip, stirring up trouble, exhibiting a negative attitude towards the students, staff or the school. Student agrees to maintain a respectful attitude and tone when interacting with students and school staff & customers. Students are to refrain from frequently complaining. The school takes this code/rule seriously and may dismiss students who are believed or perceived to break this rule. To abide by the ABMP code of ethics.

To protect the schools computer software from illegal copying or copyright violations.

To be respectful and attentive in class and to come to class prepared and on-time.

To pay school obligations on time and not request or obtain school transcripts until school has been paid in full for tuition & services.

I have thoroughly read and agree to abide by this code and the school policies and all policies and terms with in this policy & procedures and school catalog herein dated _____. (Note: This Form should be signed when the student is signing the enrollment agreement or soon after.)

Print Client Name OR Student Customer

Client/Customer Signature

Date

SECTION 9

DISCIPLINARY RULES & PROCEDURES

- 1. Disciplinary Actions**
- 2. Probations**
- 3. Suspensions**
- 4. Terminations / Dismissals**
- 5. Appeals**
- 6. Student Complaints / Grievance Procedures**

1. Disciplinary actions

Disciplinary actions such as: Verbal Warning; Written Warning and Probation, are subject to the discretion of the instructors and the Director of Education and Student Services Director. These actions are often done in the following order, but at the discretion of the Director of Education, the actions may be done out of sequence or in any order.

Verbal Warning – First Incident. Instructor meets with student and issues a verbal warning. Instructor completes a Student Counseling Form, copying it to the student's file and the Director.

Written Warning – Second Incident. Student will receive a written notification of the problem and corrective steps to be taken from the instructor. A copy of the form will be put in the student's file.

Probation – Third Incident. Student will meet with the instructor and the Director to discuss the terms of probation. Additional class work may be offered in case of unsatisfactory academic progress. Students will remain on probation for 4 weeks or until completion of the program. The probation period may vary at discretion of the Director.

Suspension – A student must discontinue all participation in the program for a specified set of time for a specific reason. A suspension may be a disciplinary action or in rare cases it is not used as discipline. Failure to abide by any suspension requirements may lead to dismissal.

Termination or Dismissal – A student must discontinue all participation in the program. Students who fail to meet the conditions of probation, or who commit a serious violation of school policy may be dismissed.

Appeals – Probation or dismissal can be appealed. To file an appeal, the student must notify the director with a written explanation for the appeal within 10 days of receiving notification of probation or dismissal. The director will review the request and may choose to interview relevant parties to determine the final ruling. The final decision will be made within two weeks of receiving the written request.

2. Probation Policy

The school has a probation policy that requires the student to be warned in writing when the student is making unsatisfactory progress (including conduct). Furthermore, the student shall be informed that continued unsatisfactory progress in any area (i.e., academic, attendance, conduct or any other requirement of the school) will result in termination. The student will normally remain on probation for a period of 6 weeks. If the student is not making satisfactory progress, the student will be terminated. The student may be terminated without being placed on probation for serious misconduct or for failing to communicate with the school while missing 10 days of classes. A student may appeal a probation, or involuntary termination to the director or the president. All appeals must be in writing within 10 days of the incident or action being appealed and must be submitted to the Director or President of Blue Cliff. The appeal process is listed above. In addition, all students are considered to be on a special "probation" for the 1st 45 calendar days of classes - during this "special probation", the school may cancel or terminate the student's enrollment & attendance in school for any reason that seems logical and reasonable to the school. This will only be done under special circumstances where the school feels it is in the best interest of the school and / or the class. In these and all cases, the refund policy is processed.

3. Process of Suspension

A suspension must be initiated by a school official and must be documented in the school records.

The school officials in cases initiate a SUSPENSION where there exists a concern for the health, safety or welfare of any student(s), the school, the staff or customers. A suspension must be documented and approved in writing by a school official. A SUSPENSION may eventually result in termination of the student. Examples of suspension may include but not limited to: medical, safety, behavior, injury, legal or involvement with an investigation. A student may refuse to sign a SUSPENSION document; however, the student at the school's discretion may be terminated instead of suspension.

The protocols for a SUSPENSION
(A Suspension) is for a designated school official to:

1. Notify the student about the suspension.
2. To give the student justification or reason for the suspension.
3. The Length of the suspension is communicated to the student
4. Unresolved mandatory suspension may result in a termination
5. Suspensions may be for a variety of reasons including but not limited to:
conduct, grades, academic progress, health, safety or legal issues.

4. Terminations or Dismissal

Students agree to abide by all school policies and procedures.

Disciplinary action including termination may be taken for inappropriate behavior such as:
Failure to comply with policy on satisfactory academic progress;
Failure to make up-to-date payment of tuition and fees;
Failure to comply with standards of conduct;
Inappropriate behavior directed toward instructors or fellow classmates;
Disruptive classroom behavior including sleeping in class and cell phone use;
Failure to comply with any BCCC policy and procedure.

The school reserves the right to cancel, withdraw or terminate the enrollment for any reason and at any time prior to a student completing the program. This option is available to the school (BCCC) with cause and/or without cause. Whenever a student is withdrawn or whenever a termination takes place, the refund is based on the refund policy regardless of reason.

5. Appeal Policy

Any decision by the school may be appealed. The appeal must be received by the school from the student in writing within 10 days of the action or decision of the school. The school has 10 days to respond and may have up to two extensions of up to 10 days each to respond. The student agrees to abide by the decision and appeal response and agree to hold the school & staff harmless for any wrong actions or decisions made in good faith even if they are later proven to be wrong. The school may require the student to stop attending while appeals are being considered. Appeal decisions are final and students agree to accept and respect the final decision and the authority of the school.

6. Student Complaint Procedure / Grievance Procedure

Any student having a complaint (hereafter referred to as the "complainant") against any instructor, school official or student is directed to first attempt resolution of the person who is at the source of the complaint informally and directly. The school director may be invited to facilitate this process. Should this not satisfactorily resolve the complaint, the complainant should proceed with the next step. The next step is to file a written, signed and dated complaint against said instructor, school official or student. One copy is to be mailed (or delivered) to the immediate supervisor of the instructor or school official (if applicable); and the remaining copy is to be retained by the complainant. The complaint will require from the instructor or school official a written, signed and dated response to the complainant within (14) days of receipt of the original complaint, with a copy to the immediate supervisor of the instructor or the school official. Should this not satisfactorily resolve the complaint, the complainant should request and schedule a meeting between the complainant, the person the complaint is directed against (or a school designated representative) and the Director or the president of Blue Cliff. The results of this meeting shall be documented in writing, signed and dated by all three individuals present, and filed in the student's file. Should this not satisfactorily resolve the complaint, the complainant may consider contacting the Alabama Board of Massage Therapy, The Alabama Board of Cosmetology, The Alabama Community College System or ACCSC as listed below and on page 7 (Program and Institutional Credentials Page) of this catalog:

*Alabama Community College System: 135 S. Union Street, Montgomery Alabama 36104.
Phone number is: (334) 293-4653*

*Alabama Board of Cosmetology: 100 N Union St, Montgomery, AL 36104
Phone number is: (334) 242-1918.*

*Alabama Board of Massage Therapy: 2777 Zelda Road, Montgomery, AL 36106^[SEP]
Phone number is: (334) 420-7233*

Students are required to put any and all unresolved complaints in writing and send c/o Executive Director or President of Blue Cliff Career College, 2970 Cottage Hill Road, Suite 175, Mobile, AL 36606, via certified mail within two weeks of failing to resolve through other channels. The intent of this is to restrict students from collecting complaints over a period of time and unloading the complaints all at once without proper communication and documentation reaching the President. All slow or late complaints shall be prejudiced or considered less valid and maybe void if not submitted according to the rules in a timely manner. In situations involving complaints, students are required to answer fully any surveys, quality assurance questions, fact-finding surveys or other surveys requested by staff or faculty. Failure to fully answer honestly and completely such questions, investigations or surveys may result in the complaint being prejudiced or void. Students may be placed Probation, Suspended or Terminated for not cooperating fully with such inquiries and surveys.

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints considered by the Commission must be in written form, with permission from the complainant(s) for the commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to:

*Accrediting Commission of Career Schools and Colleges
2101 Wilson Blvd. / Suite 302, Arlington, VA 22201, (703) 247-4212, www.accsc.org*

*For students receiving VA education benefits any complaint against the school should be routed through the VA GI Bill Feedback System by going to the following link:
<http://www.benefits.va.gov/GIBILL/Feedback.asp>. The VA will then follow up through the appropriate channels to investigate the complaint and resolve it satisfactorily.*

A copy of the Commission's Complaint Form is available at the school and may be obtained by contacting Richard M. Denney, Executive Director and owner or online at www.accsc.org.

Unresolved Complaints and or concerns about the college and financial aid may also be submitted to:

*The U.S. Department of Education - Region IV, U.S. Department of Education
61 Forsyth St. SW, Suite 19T40, Atlanta, GA 30303, Telephone: 404-974-9450*

If you have been unable to solve a problem with your *federal student loan* should feel free to contact the Federal Student Aid Ombudsman Group of the U.S. Department of Education. They are dedicated to helping resolve disputes related to Direct Loans, *Federal Family Education Loan (FFEL) Program* loans, *Guaranteed Student Loans*, and Perkins Loans. The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans. To reach the Ombudsman website, go to: <https://studentaid.ed.gov/sa/repay-loans/disputes/prepare/contact-ombudsman>.

Before contacting the Ombudsman Group, be sure to follow our recommendations to resolve problems with your student loan yourself. Website: <https://studentaid.ed.gov/sa/repay-loans/disputes>.

SECTION 10

LIABILITIES POLICIES:

Risk Limitations, Liability Policies & Liability Release Agreement

See the following part 1, part 2 and part 3:

Risk Limitations, Liability Policies & Liability Release Agreement (Part 1)

This portion included in the catalog & enrollment agreement outlines the obligations and entitlements of both the school and the students when it comes to liability and risk and exposure to risk of loss of any kind. The school is in the business of providing quality education and wants to attract students who are healthy, safe and willing to accept responsibility for their own health and the health of the people they practice their massage therapy and/or skin care techniques. The massage therapy and/or skin care industry has a relatively low incident of liability claims and injuries. In spite of this fact, the school must protect its ability to stay in business by limiting its exposure to liability every legal way that is possible. The school is committed to maintain a safe learning environment for the students, however, in an attempt to protect the school from serious financial damages from legal actions, the school requires any customer, student, client, employee or graduate to agree to hold the school, its owners, its contractors, vendors, its employees & staff harmless from all claims of injury & damages for any legal reason at all. The student agrees to all of the following: This hold harmless agreement includes but is not limited to the following:

- ☐ Any physical, financial, or emotional injury, damage or loss. (Any liability that can be avoided by law)
- ☐ Injuries or damages while receiving or giving massage therapy and/or skin care therapy, cosmetology service or using any library, classroom, break-room or retail item or during a field trip or special event or homework.
- ☐ Injuries, damages or loss while receiving or giving massage therapy, esthetics and/or cosmetology service OR while participating in a school event, training, clinic, or outreach. It is not common to be injured while receiving massage or massage training or cosmetology services; however, risk does exist. The most common risk is involved with problems associated with neck, back, & vertebrae injuries- often stemming from a preexisting condition that the student or client may or may not be aware. Massage and compressing on muscles sometimes causes bones to move. When this happens, the school specifically does not accept any irresponsibility for injuries, loss or damages in the above stated circumstances. Risks also exist when putting chemicals or equipment on skin or hair. In addition, the students and customers do hereby hold the school, its staff and fellow students harmless from any and all injuries that may result. (Note: this is a school of touch and by attending, students are giving permission to be touched & worked on by students & staff almost anytime during school hours and the student does hereby give permission. If the student has a contraindication that may result in injury by being touched, then that student should not come to school.)
- ☐ Injuries, damages or loss while receiving or giving massage therapy OR cosmetology services including but not limited to new injuries or re-injuring old injuries. In addition, students & participants are required to clearly communicate their medical conditions, limitations and contraindications to any and all who touch them each and every time a touch situation occurs or is possible.
- ☐ Injuries, damages or loss while receiving or giving massage therapy to you, your friends, fellow customers, students or family
- ☐ Injuries, damages or loss while participating in training or hours while attending school, school activities and homework
- ☐ Injuries, damages or loss while traveling to and from school or school events or between classes or while at lunch or at a meal break.
- ☐ Injuries, damages or loss for any personal property that student, clinic client or customer brings to a school event or to the premises or parking lot or in vehicles or during travel.
- ☐ Injuries, damages or loss to any friends, colleagues or family member who may participate with our customer, graduate or students
- ☐ Injuries, damages or loss relating to a slip, trip or fall of any kind. Any auto injury or loss of any kind.
- ☐ The student agrees to sign any and all insurance registration documents as requested by the college and to protect the college from liability with any insurance coverage available to the student.

- Any injury, damage or loss due to consumption of any drink, food, supplement or any other item orally consumed at the school or a school related event. In addition, it is common for students & sometimes staff to bring food or drinks for consumption and the school does not accept any responsibility for the quality and potential damages, loss, injuries or illness due to this practice. Individuals who want to avoid this risk are requested not to eat or drink or consume while at school or school related activity.
- Injuries, damages or loss relating to any substance or product applied or put on any student, graduate or customers skin or hair.
(Please note, in rare cases, individuals could experience a allergic reaction to skin or hair products and food. In addition, a small risk of thermal injury exists when students & staff train in stone massage. The students agree to hold everyone harmless from these and similar potential injuries.)
- The college is a Christian College and is strongly against any form of harassment and strive to prevent any and all forms of sexual harassment. The school will strive to have an atmosphere that is wholesome and Christian. The student agrees to help in this pursuit and to instantly clearly and specifically communicating any perceived or actual harassments or embarrassment to: 1. the person causing or doing the offense and to 2. the instructor or staff involved and 3. The Campus Director and 4. The owner of the college. Failure to comply with this requirement only makes our goal of a harassment free school more difficult. The student and customers hereby agree to comply with this requirement and agrees to hold the school, the staff, the owners, and the other school customers harmless from any and all injuries related to the above stated topics.
- Student waives any and all claims to loss, damages or injuries directly or indirectly resulting from being placed on a leave of absence, probation, suspension, withdraw or termination. In case where legal litigation determines a student has been wrongfully or incorrectly been suspended, withdrawn or terminated, the student waives all rights to damages of any kind and agrees to hold the school harmless.
- **This is a liability release form and agreement. Individuals are not required to sign; however, applicants and students are not allowed to attend without signing and / or agreeing with this document.**

Risk Limitations, Liability Policies & Liability Release Agreement (Part 2)

All Blue Cliff Career College Students and massage/cosmetology/esthetics clients are required to agree to, abide by and sign this document. This is necessary to protect the school and students. We apologize in advance for the annoying nature of the detail.

It is my choice to receive student massage therapy and/or cosmetology services including skin care and instructor/graduate massage therapy and/or skin cares and I understand that treatments and/or techniques are being given for the well being of my body and mind. Because massage therapy and/or skin care therapy and/or cosmetology should not be performed under certain medical conditions, I affirm that I have stated all my known medical conditions and answered all questions honestly and completely. I understand the massage therapy and/or skin care services are designed to be a health aide and do not, in anyway, take the place of a doctor's care. I understand that the school staff & students do not diagnose or prescribe or do anything outside the scope of massage therapy and/or skin care such chiropractic. I agree to hold harmless the student, the staff, and school for any and all injuries or losses that may occur at the school or school activity or homework. Not fully reading or understanding this form is not to be an acceptable excuse. I have completed this form (including client intake information) to the best of my knowledge and agree to keep it and all of my therapists updated each and every time I am in a situation where I may be touched. I understand that this is a school environment and mistakes may be made- it is the nature of the school environment and that is not to be transformed and considered negligence. Information exchanged during the massage therapy and/or skin care session is educational in nature, intended to help me become more familiar and conscious of my own health, and is to be used at my own discretion with my own medical advisors. I agree to hold the school, the student and staff harmless from any injuries – and I understand that this is a school training, clinic, or outreach and I accept any and all risks involved. I hold the school, instructors and students harmless in all situations. **I understand and agree** that the massage therapy and/or skin care therapy given here is for the purpose of health improvement or stress reduction, relief from muscular tension or spasm, or for increasing circulation and in no way takes the place of a doctor's care. I understand that the massage therapy and/or skin care therapist does not diagnose illness, diseases, or any other physical or mental disorder. As such, the massage therapy and/or skin care therapist prescribes neither medical treatment nor pharmaceuticals, nor performs any spinal manipulations. It has been made very clear to me that this massage therapy and/or skin care therapy is not a substitute for medical examinations and/or diagnosis and that it is recommended that I see a physician for any physical ailment that I might have. I agree that the session is for relaxing the client and client muscles only. Because a massage therapy and/or skin care therapist must be aware of existing physical conditions, I have stated all of my known medical conditions and take it upon myself to keep the massage therapy and/or skin care therapist updated on my physical health each and every time I am in a touch situation. If I need extra sheets to write on, I will ask for them. I agree to keep each and every therapist informed & updated in writing and verbally every time I am in a position that I may be touched at the school or at a school or student event. I understand that my therapist is a student (sometimes an instructor or staff member) AND I agree not to ever let them touch me unless I am absolutely certain that I am healthy enough to receive massage therapy and/or skin care without a chance of injury. In fact, I, the customer/client won't even get on the table if I am not extremely healthy. The customer is required to consult with their physician if they have any significant injury/accident history and to get a complete release prior to receiving the massage therapy and/or skin care or training. The burden of screening problem areas & contraindications is on the massage therapy and/or skin care client and his/her physician. (A sample contraindication list is available, if you don't get one, feel free to ask the student or instructor.) I, the client do hereby hold the school, the staff & students harmless from all judgments, decisions & actions related to the visit, the massage therapy and/or skin care and relating to issues about preexisting or non-preexisting conditions. I understand that in a student setting the student is practicing massage therapy and/or skin care techniques and that they may not implement the massage therapy and/or skin care session optimally and mistakes may or may not occur, but as the client, I accept all risk and waive all rights in the case of injury or loss. I certify that I am healthy enough and have the responsibility to obtain my own health care and health care advice from sources other than the school including a physician. (As the client) I

agree that if I have any vertebrae or vertebrae disk problems that I will not get a massage therapy and/or skin care, but in the event that I do receive a massage therapy and/or skin care, I specifically hereby hold the school, staff & students harmless from any injury or loss relating to the vertebrae and the area including nerves. (Note) I, the client agree to the following: Even with proper massage therapy and/or skin care techniques are used, disks & vertebrae that are compromised, weakened or damaged may continue getting worse immediately or over time and the school, students & staff are not & shall not be held liable or responsible in any way. If I take any legal action against the school, staff or student, I agree to limit any and all claims to \$25. In case of injury, alleged injury or negative outcome from a school event or massage therapy and/or skin care, I do hereby authorize the school to obtain any and all medical records as well as authorization to conduct a personal & criminal background check on me. I, as the clinic client or student client, or student do hereby certify that I have not been charged, convicted, or pleaded on any of the following: Felony, fraud, or Felony Insurance Fraud, or sexual related crimes or false statement crime(s). In addition, I as the client agree to inform fully the school about any previous personal injury claims of my past and agree not to get on the table without specific written permission from a school director or his/her designated official if I have a criminal or personal injury record/history. I certify that I am not on any medication that would dull my senses or be contraindicated for receiving massage therapy and/or skin care therapy. I acknowledge and agree to abide by the school's "2 second rule" which is summarized as follows: #1. Clients are required to be responsible for their own health and protection and #2. Clients or students are not to get on a table if they are not fully healthy enough AND #3. If I, the customer want someone to stop touching me or doing a technique Or if what the therapist or instructor is doing hurts or could hurt then the client or student is required to say "STOP", Don't Touch me there" repeatedly over and over until he or she or they stop. This phrase must start immediately but no later than 2 seconds after you figure out that it is a negative situation. The same rule applies if someone is saying or doing something that makes you uncomfortable or offends you – in those cases, I the student OR customer agree to say "Stop saying that Or doing that", It is offensive to me" until they stop. If a session is stopped at any point, any party involved including the student, the client, staff or instructor may choose to end the session. Failure to notify everyone involved rapidly about a negative outcome may result in lack of credibility of testimony. I agree not to save up complaints but to communicate them immediately. The school has a "0" tolerance rule on sexual harassment and I agree to hold the school & staff harmless from any claims and to inform the school and party involved immediately if something is perceived as harassment or potential harassment. I limit any claims in this area to \$25. This release & agreement is binding each and every visit or interaction with the school, staff & students. I agree to remind each therapist, student and staff person each and every time I am in a situation where I may be touched. If any one part of this agreement is determined to be not legal, void or voidable, it shall not effect any other part of this agreement. If there are any conflicts here or elsewhere, the provision that is most favorable to the protection of the school & staff is to apply. These releases also apply to potential injuries & losses in Cosmetology and esthetics. This release applies to any and all interactions and/or sessions.

Enrolling students sign and agree to this document in their enrollment agreement and students and clinic clients sign and agree also.

I have completed this form and the Client intake form to the best of my knowledge and have been complete. I have indicated in writing any and all significant conditions on the intake form and agree to all conditions on this form.

Print Client Name OR Student Customer

Client/Customer Signature

Date

Print Witness Name

Witness Signature

Date

Risk Limitations, Liability Policies & Liability Release Agreement (Part 3)

Liability Limitations and acceptance of enrollment agreement

The school enrollment agreement constitutes a legal and binding agreement between the student and the school. At any time, on any date and in all cases, student signing the schools enrollment agreement agree to hold the school, staff, & other students harmless of all accidental losses & injuries to his or herself and agrees to binding mediation in case of disputes at the request of the school. Students are responsible for liabilities of any and all actions done by student while the student is unsupervised by a school instructor. (Insurance is available for approx. \$69 or more through ABMP or AMTA). Students who have preexisting injuries and illnesses are responsible throughout the program to obtain their own medical advice and treatment as well as to notify all students and staff each and every time they receive massage therapy and/or skin care. The school is not responsible for re-injury of a preexistent injury. The school reserves the right to require a student to obtain a physician's permission to return to class with any limitations listed. The school is not obligated to carry any insurance. This catalog is to be considered part of the enrollment agreement. In cases where information is different and in conflict between the catalog and the enrollment agreement, the one that is most favorable in protecting the school is to have the overriding rule or term.

The student agrees that any insurance they have is to be used in case of an actual injury, alleged injury, or potential injury or loss. The student's liability coverage (if any) is to be considered primary coverage for injuries & losses claimed against the student with the coverage. The student's health insurance or auto coverage (if any) is to be considered primary coverage for injuries & losses claimed by the student with the coverage. Student agrees to sign insurance documents (if at any time it is needed) as requested by the school. ALSO, the bottom line. The school strives to provide a safe and pleasant training environment. The school is committed to helping students to achieve their educational goals. The school encourages applicants to consider obtaining legal assistance if necessary to understand the effects of school catalog and the enrollment agreement. The school encourages applicants & students to get guidance from a medical doctor concerning contraindications and hazards of giving and receiving massage, skin care-esthetics or cosmetology. These agreements, policies and procedures are tough and we encourage student to reflect and review before committing to our high standards.

In case of an incident or an injury, upon the request of the school, the student must comply with school regulations regarding "Incidents". The updated policies and procedures may be obtained from the Director of Education. The student may be required to immediately go for a physical at a location and by a physician choice of the school. The student may also be required to submit to drug and alcohol screening or testing. The student may be required to withdraw and reapply when the status of the "incident" and any potential injury is better understood. Understand that a withdrawal may negatively effect Title IV financial aid. The school has the right to reject the application.

Professional Liability Insurance

Students are strongly encouraged to purchase professional liability insurance through AMTA, ABMP or another organization, if they work outside the school. The school does not provide coverage for students practicing techniques at home.

This catalog is subject to update. This catalog was updated May 25, 2017

SECTION 11

DISCLOSURES AND NOTICES (OTHER):

The following Pages are some of the many public disclosures for the public, prospects, students & staff.

BLUE CLIFF CAREER COLLEGE Annual Disclosure of Consumer information

Blue Cliff Career College provides numerous disclosures to the public, prospective students and to current students.

BCCC distributes an annual notice to enrolled students of availability of required information. This information is located in your admissions packet at time of enrollment and is available at the financial aid office. In addition, students are emailed this type info to their student email accounts.

Paper copies of all disclosures are available upon request from the Education Office. These disclosures and more are available at the financial aid office and/or by going on line to:

<http://www.bluecliffdisclosures.com>

<http://www.blue.edu> then click on disclosures

- A paper copy will be provided upon request
- Financial aid and institutional information
- Family Education Rights and Privacy Act (FERPA). (See admissions packet for FERPA). This and the comprehensive disclosures are made available with this document.
- Terms and conditions of the Title IV, HEA loans students receive
- Rights and responsibilities of students receiving financial assistance
- Information disclosed to students or parents of students who enter into an agreement regarding a Title IV, HEA loan that the loan will be submitted to NSLDS and accessible by authorized agencies, lenders, and institutions

Some additional disclosures include:

Fire Safety Report / Log

Crime Log / Computer Security / Privacy / Copyright Laws, etc.

Drug and Alcohol Abuse Prevention Program

Transfer of credit policies

Contact Information for Assistance in Obtaining Institutional or Financial

Net price calculator and gainful employment disclosures

Student Financial Aid Information
Facilities and Services Available to Students with Disabilities
Price of Attendance / Application for admission
Financial Aid Policies including refunds

BCCC- Consumer Disclosure Links here & on Web

See www.blue.edu Click Disclosures and www.bluecliffdisclosures.com

Printed documents, forms, or policies may be obtained

Upon request from Education or Financial Aid Office

These are considered part of the catalog & enrollment agreement.

Click Below for Disclosures in Alphabetical Order
Or go to www.blue.edu/disclosures and click on the link.

[Academic Year](#)

[Annual Disclosure List for Public & Consumers & Staff](#)

[Availability of Employees For Dissemination Purposes](#)

[Campus Security & Crime Prevention](#)

[\(ASR\) Annual Security Report](#)

[Catalog](#)

[Code of Conduct for Education Loans](#)

[College Bookstore Disclosure](#)

[College Navigator Disclosure Information](#)

[College Scholarships - General](#)

[Copyright and Use Policy](#)

[Cost of Attendance](#)

[Dependency Overrides](#)

Disbursements Policy & Procedures

[Disabled Student Services](#)

[Drug and Alcohol Prevention Program \(DAAPP\)](#)

[Email Policy](#)

[FERPA Family Education Privacy](#)

[Financial Aid Policy Misc](#)

[Fraud Disclosure](#)

BCCC- Consumer Disclosure Links here & on Web / Continued

[Financial Aid Policies – Misc.](#)

[Gainful Employment Disclosure](#)

[Information Available to the Public](#)

[Information Provided To Borrowers](#)

[Information Security and Privacy](#)

[Loan Disclosures - Consumer Info](#)

[Misc. FA -policy disclosure](#)

[Net Price Calculator](#)

[Outcomes Report](#)

[Refund Policy](#)

[Regulatory Agencies](#)

[Return of Title IV Policy](#)

[Rights & Responsibilities / Terms & Conditions](#)

[Satisfactory Academic Progress](#)

[Student Activities](#)

[Student Right To Know Act](#)

[Textbooks Used/ISBN](#)

[Transfer of Credit Policies](#)

[Vaccination Policy](#)

[Verification Policy](#)

FERPA -The Family Educational Rights and Privacy Act

It is Blue Cliff Career College policy to comply with all aspects of this act. The attached form is one method of maintaining compliance.

Family Policy Compliance Office (FPCO) Home

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for or on behalf of the school;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may use the Federal Relay Service.

Or you may contact us at the following address:

<http://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html>

Drug Free Environment

Blue Cliff is a drug free campus. No drugs or alcohol are allowed on school grounds and students who appear to be under the influence may be required to be tested when requested at the student's expense. The school has a DAAPP – drug and alcohol abuse prevention program including policies that help the school to provide a drug free environment. See the school website at: www.blue.edu/drug--alcohol-prevention-program.

Outcomes Disclosure:

Our 2016 annual report reflects the following outcomes of completions and placement rates:

	Completion Rate	Placement Rate
Massage Therapy Day Class	75%	71%
Massage Therapy Night Class	77%	89%
Esthetics Day Class	82%	88%
Cosmetology Day Class	67%	83%
Cosmetology Night Class	50%	100%
Cosmetology Instructor Program	100%	100%

As a point of reference comparison of other college systems & level, the graduation rate for associate level graduates in Alabama was 21.7 according to NCHEMS Information Center for Higher Education Policymaking and Analysis which is available at: <http://www.higheredinfo.org/dbrowser/?level=nation&mode=graph&state=0&submeasure=24>.

These disclosures, gainful employment and others are available on the school's official website WWW.BLUE.EDU. Then click on: Disclosures. Alternatively, you can go to: WWW.BLUECLIFFDISCLOSURES.COM, which has links to all disclosures. On the www.bluecliffdisclosures.com page be sure and notice the button that says "other disclosures".

BCCC Email Policy

Blue Cliff Career College encourages the use of electronic mail or e-mail as the official means of communicating with members of the community college including Faculty, Staff and Students. Faculty and Staff should use this service in support of the missions of the college. The College has the right

to send communications to students via e-mail and the right to expect that those communications will be received and read in a timely fashion.

Access to electronic mail at BCCC is a privilege and must be treated as such by all users of this system. Abuse of this system can be a matter of legal action or official disciplinary procedures. Range of penalty for violating this policy can be from written warning, to loss of access, to referral to appropriate BCCC authorities for disciplinary action. In cases where violation severely impacts performance and/or security, Information Technology will immediately suspend the individual's e-mail privileges.

Electronic messages for Blue Cliff Career College may or may not be handled by Google under their Google Apps for Education product and / or a Godaddy App or Microsoft Outlook or similar apps. This handling or processing of email traffic is done in order to provide a consistent, reliable means of communications from BCCC. It also allows user to use other products under the Google Apps umbrella such as Documents and Calendar for free. Since we are using their product, we are also governed by Google's Terms of Service. You can read through their policies by clicking [here](#) or ask for a copy at the Education Office.

Privacy

E-mail users should exercise extreme caution in using e-mail to communicate confidential or sensitive matters and should not assume that e-mail is private and confidential. **It is especially important that users be careful in sending messages only to their intended recipient(s).**

The College respects the privacy of users. It does not normally inspect, monitor or disclose electronic messages without the user's consent. However, users should realize the following:

- Electronic mail, whether or not created or stored on BCCC's equipment, may be considered as a college record and be subject to disclosure to regulatory Compliance Documentation and fall under the Public Records Act, or other laws or as a result of litigation.
- IT department might need to observe certain transactional information in order to ensure proper functioning of the system. During these situations, IT staff may inadvertently see the contents of your e-mail messages.
- If there is a reason to believe that the account has been used in violation of BCCC's policies and/or of the law, contents of the e-mail may be inspected, and/or disclosed without the prior consent of the user.

Email Security

Faculty, Staff and Students of BCCC are responsible for the use and security of their e-mail accounts. Your password should not be shared to anyone. **The IT department will never ask for your password.** For updates or more information about password guidelines, please see the school director.

Users should also exercise extreme caution in sending confidential and sensitive matters, and should take a particular care when using the "reply" command during e-mail correspondence. Users should be aware that any e-mail utilizing College-owned computer and network resources may be disclosed under College policies, state and federal laws and regulations.

Assignment of e-mail address

Information Technology assigns all students and employees an official College e-mail address (@blue.edu). The e-mail address is composed of the person first name and last name followed by "@Blue.edu". johnsmithers@blue.edu). In an event of duplicate names, numbers are utilized (i.e. johnsmithers2@blue.edu.)

Redirecting of electronic messages

Users who redirect their official BCCC e-mail address to another address may do so at their own risk. The College will not be responsible for handling of e-mail by outside vendors. E-mails lost during redirection does not absolve a student from responsibilities associated with communication sent to their official College e-mail address.

Expectations regarding student use of e-mail

Students are expected to check their official e-mail address on a frequent and consistent basis in order to stay current with the College communications. The College recommends checking e-mail daily since certain communication may be time critical. However, at a minimum, students are expected to check their email accounts at a minimum of once to twice per week.

Faculty use of e-mail

Faculty will determine how e-mail is used in their classes and can require students to check their e-mail on a specific or more frequent basis.

Consumer Information & Required Notices & Disclosures

The student shall receive official Consumer information notices and other government required notices from the school and the since the student is required to check their emails, it shall be considered delivered. In addition school notices and administrative notices and school business will be sent to the student. (Paper copies of the Consumer Information Disclosures are available in the Education Office and/or the financial aid office upon request).

IMPORTANT NOTE: Consumer information, required notices & disclosures is also available at:

<http://www.bluecliffdisclosures.com> and www.blue.edu/disclosures. This includes many disclosures each student is responsible for reviewing including: FERPA, Drug Policies, Annual Campus Security Report and Biennial Drug and Alcohol Prevention Program. Some notices also given in paper form in person.

Inappropriate use of e-mail

E-mail service may not be used for:

- Unlawful activities
- Commercial purpose unrelated to the college or approved by the college
- Sending unauthorized bulk e-mail messages or SPAM
- Using the service for harassment
- Using someone else's identity and password
- Uses that violate other BCCC policies or guidelines as they apply to intellectual property, sexual or other forms of harassment, and others
- Misrepresenting your identity or affiliation in e-mail communications
- Letter bombs (resending the same email repeatedly to one or more recipients to interfere with the recipient's use of email).
- Distributing viruses, worms, defects, Trojan horses, corrupted files, hoaxes or any other items of a destructive or deceptive nature
- Promoting illegal activity

Violations of this policy may result in restriction of access, or disciplinary action (up to and including dismissal).

Email Deletion

Upon notification from the Education Office, IT rep deletes e-mail accounts belonging to individuals no longer affiliated with Blue Cliff Career College. This represents a right to delete and not an obligation to delete.

"No longer affiliated" is defined as having voluntarily left the College, or terminated employment.

When the Education Office identifies an account as needing deletion or suspension.

When Information Technology is notified that an employee has permanently left Blue Cliff Career College, the employee's e-mail access will be locked and deactivated. The email account and all associated email messages will then be deleted.

Student accounts may be locked and disabled after the student leaves the program.

Account Update / Name Change

All users requesting name change must go through Human Resources (HR). HR will then inform the IT department of the request of change. This only applies to any member of the administration, full time or part time faculty, administrators, exempt, civil service and educational support staff.

Once the request is received, IT will start the process of creating a new e-mail address. During this process, your old username will be locked and transformed into an 'alias'. All e-mail messages sent to your old username will be forwarded to your new username. It is your responsibility to inform anyone of your new e-mail address. IT will assist you in moving your messages from your old e-mail account to new e-mail account.

Inactive Accounts

E-mail accounts that are inactive will be deleted.

Campus-Wide Distribution Lists

Campus-wide distribution lists were created to make dissemination of information faster and quicker. It should only be used for information important to ALL MEMBERS of the college community. It should not be used to send jokes, chain letters, unverified virus alerts, for sale ads or other inappropriate messages. Repeat offenders may have their list-sending privileges revoked. A list of campus-wide distribution lists can be found [here](#).

These lists are not available to outside organizations. Organizations should contact Campus Communication.

Blue Cliff Career College

Drug & Alcohol Abuse Prevention Program & Policy

ANNUAL NOTIFICATION BCCC does and must notify all students and employees annually of certain information. The notification must include the following: (1) standards of conduct; (2) possible legal sanctions and penalties; (3) statements of the health risks associated with AOD abuse; (4) the BCCC's AOD programs available to students, staff, and faculty; and (5) disciplinary sanctions for violations of the standards of conduct. BCCC must and does make the notification in writing and in a manner that ensures all students and employees receive it.

The College has a drug & alcohol abuse prevention program. The prevention program is comprised of the following components:

- Education and information about the dangers of drug abuse in the workplace and on College property will be disseminated through College newsletters, bulletin boards, emails, special publications, and special programs to employees, faculty and students.
- This DAAPP program which address unlawfully controlled substance use, including personnel actions that may result from such violations, will be conducted and coordinated by the Education Department and included in the Employee Handbook (employees) or by the Academics Department (students).
- Self-referrals, as well as supervisory referrals, to drug counseling and rehabilitation programs are available to employees and faculty by contacting the Education Coordinator or the Director of Education.
- Blue Cliff Career College recognizes that employees and students of the college may, in accordance with the federal, state and local laws, choose to use alcohol on their own time. The College will actively work to educate employees and students about alcohol and drugs and make help available for those who need it.

Health Risks

Using alcohol and other drugs carries risks. Alcohol and drugs impair your judgment, making you more likely to hurt yourself or others, to have trouble with the law, to do poorly at work and school, and to have relationship trouble. Alcohol and drugs also have specific health risks: they can damage major organs, increase your risk of cancers, and even cause death.

College Sanctions

To ensure a safe and productive work & learning environment, the following is prohibited from happening on College property or as part of any College activity:

- Unlawfully manufacturing, distributing, dispensing, possessing, or using controlled substances, or misusing or abusing prescribed or over-the-counter drugs;
- Having present in his/her body detectable levels of illegal drugs or alcohol while executing job duties during normal working hours;
- Violating any federal or state law relating to drugs;
- Consuming alcoholic beverages on College premises or at a College-sponsored function unless so authorized by the campus President.

Anyone violating this policy regarding alcohol and illegal drugs and/or controlled substances will be subject to disciplinary action up to and including termination (employee) or suspension and/or expulsion (student) in addition to referral for prosecution by local and federal authorities. These sanctions will be imposed and will be subject to and implemented according to rules set forth in these policies, student policies and for employees, employee manual. BCCC president and/or a committee will determine the level of sanction after reviewing the specifics of the violations. This same committee shall strive to administer sanctions consistently.

External Sanctions

Students and employees must be aware that there are significant criminal penalties, under federal and state law, for the unlawful possession or distribution of alcohol and illegal drugs. See below and the FACTS sheet on Legal Consequences available with this document or in the Education Office upon request.

Alabama Law: Alabama law provides that any person who violates the criminal statutes on controlled substances by possessing, offering for sale, distributing or manufacturing opiates and narcotics (such as cocaine and heroin) is guilty of a Class C felony. For a conviction of a Class C felony, the court may sentence a person to a term of imprisonment of a minimum of three to five years, a maximum of 10 to 20 years and a fine of up to \$15,000.

Federal Law: Conviction for the possession of illicit drugs results in 1 to 3 years imprisonment and a minimum fine of \$1,000, unless the offense involves cocaine base (crack) which may carry mandatory imprisonment for 5 to 20 years.

The range of penalties under state and federal law for unlawful distribution of illicit drugs is summarized in <http://www.dea.gov/druginfo/ftp3.shtml>.

The severity of the sanctions imposed for both possession and distribution offenses depend on the type of quality of drugs, prior conviction, and whether death or serious injury resulted. Sanctions may be increased for offenses, which involve distribution to minors or occur on or near University premises. In addition, other federal laws require or permit forfeiture of personal or real property used to illegally possess, facilitate possession, transport or conceal a controlled substance.

Counseling & Treatment

The College encourages individuals with substance abuse problems to seek assistance. Employees and students at Blue Cliff Career College have available resources to help- some from of charge and some that require payment. (See list included with this document or ask for a copy at the Education Office. See below for local resources to assist people with these problems.

Drug & Alcohol Rehab and Recovery Programs in our area.

Free or Low Cost Programs

<p><i>Alcoholics Anonymous</i> 600 Bel Air Blvd. Ste 224 Mobile, AL 36606 251-479-9994 www.mobileaa.org</p>	<p><i>Alcoholics Anonymous</i> 600 Bel Air Blvd. Ste 224 Mobile, AL 36606 251-479-9994 www.mobileaa.org</p>
<p><i>Wings of Life</i> 800 St. Louis St. Mobile, AL 36602 251-432-5245 www.wings-of-life.com</p>	<p><i>Home of Grace for Women</i> 394 Aldock Rd. Eightmile, AL 36613 251-456-7807 www.homeofgraceforwomen.com</p>
<p><i>Salvation Army Dauphin Way Lodge Residential Substance Abuse Treatment</i> 1009 Dauphin Street Mobile, AL – 36604 (251) 438-1625 www.salvationarmyalm.org/coastalalabama/</p>	<p><i>Free Crisis Hotline: www.crisistextline.org Free Counseling Text “GO” to 741741</i></p> <p><i>“The Recovery Village” at 877/463-1878 www.therecoveryvillage.com</i></p>
<p><i>Free Crisis Hotline: www.crisistextline.org Free Counseling Text “GO” to 741741</i></p>	<p><i>Altapoint Health Services</i> 5750-A Southland Dr. Mobile, AL 36693 251-450-2211 1-888-335-3044 – Carepoint www.altapoint.org</p>

Insurance or Out of Pocket Programs

<p><i>The Recovery Village” at 877/463-1878 www.therecoveryvillage.com</i></p>	<p><i>Bradford Health Services</i> 1000 Hillcrest Rd. Ste. 304 Mobile, AL 36695 251-633-0900 1-800-333-0906 www.bradfordhealth.com</p>
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SECTION 12

Title IV – Grants & Loans Disclosures

Policies And Procedures For Verification

- All applicants selected by the Central Processing System (CPS) will be verified.
- Selected applicants must submit required verification documents within fifteen (15) days of notification.
- Title IV aid is awarded to eligible students who submit verification documentation within regulatory timeframes
- Verification notification will be communicated to the student electronically via letter upon receipt of Official ISIR.
- If the student fails to provide the required documentation within the established timeframe, then the student will be treated as a cash-paying student until the documents are provided. Failure to submit verification documentation may cause inconvenience to the student, but failure to provide requested information would not be an act resulting in a disciplinary action.
- If the student does not meet the deadline and is not capable of making cash payment at the end of the deadline, he/she will be dismissed from the College. The student may re-enter the College only when he/she can provide the documentation.
- The Student Finance Office reserves the right to make exceptions to the above-stated policies due to extenuating circumstances on a case-by-case basis.
- Students will be given a clear explanation of the documentation needed to satisfy the verification requirements and the process for document submission.
- The College will inform students in a timely manner of the consequences of failing to complete the verification requirements and the actions the College will take if the student does not submit the requested documentation within the time period specified by the College.
- Students will be informed of their responsibilities regarding the verification of application information, including the College's deadline for completion of any actions required. This information will be communicated to the student in writing by mail and/or in person.

- An updated award letter will notify students if the results of verification change the student's scheduled award.
- Title IV aid is awarded to eligible students who submit verification documentation within regulatory timeframes.
- The College will assist the student in correcting erroneous information and resolve all conflicting information.
- Any suspected case of fraud will be reported to the Regional Office of the Inspector General or, if more appropriate, to a state or local law enforcement agency having jurisdiction to investigate the matter. Referrals to state or local agencies will be reported on an annual basis to the Inspector General.
- No interim disbursements of Title IV aid will be made prior to the completion of verification.
- The following is the method by which the institution notifies an applicant of the results of its verification if as a result of verification the applicant's EFC changes and results in a change in the amount of the applicant's assistance under the Title IV, HEA programs:
 - The Institution will notify the student immediately if the students' awards are changed by the verification process in the form of a new award sheet that will be signed and dated by student. The financial aid office shall use one or more of the following methods to contact the student: personal contact, phone, email, mail or text. The main point is to get an appointment to sit down and have them to sign a new award sheet as documentary proof.
- The following is the procedures BCCC will follow itself or the procedures that BCCC will require an applicant to follow to correct FAFSA information determine to be in error; and:

When the student is asked to make corrections in a letter that is given to them detailing the changes they need to make and why. (Ex: Please return to your 2015-2016 FASFA and link your 2015 tax returns using the DRT tool. This is the best way to verify your 2015 tax return matches exactly to the IRS.)

If the BCCC FA staff makes changes to the student's FASFA they do so thru CPS online with student's approval and the staff member prints the corrected SAR. The student signs and dates the corrected SAR report and it is placed in the student file.

- If Weber and Associates (BCCC's third party servicer) change the student's ISIR it is based on verification documents signed and dated by student. And BCCC makes student aware of any changes to the students EFC and/or Title IV eligibility immediately.
- Applicant whose FAFSA information is selected for verification are required to complete verification before BCCC exercises the authority under section 479A(a) of the HEA to make changes to the applicant's cost of attendance or to the values of the data items required to calculate the EFC.

SECTION 13

Return of Title IV Policy

BCCC Institutional Refund Policy is located in the school catalog and on the website.

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, or for students who are dismissed. A recalculation is also required for students who fail to return after taking a leave of absence.

Blue Cliff Career College must use clock hours scheduled to be completed as of the withdrawal date divided by the total hours in the payment period.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, then the institution would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 45 days (Pell) of the date the institution determined that the student withdrew.

Requirements and Procedures for officially withdrawing from the school

Individuals wishing to withdraw are required to complete a written withdrawal request form. This form is available in the Education office and in the Financial Assistance office.

BCCC Institutional Refund Policy is located in the school catalog and on the website.

Agencies and organizations sponsoring the payment of student tuition will be subject to the tuition refund policy.

The Federal Higher Education Funding authorization requires a return of Title IV funds (Pell Grant, Supplemental Educational Opportunity Grant, Federal Direct and PLUS Stafford Loans) to the

Federal government if a student withdraws completely before 60% of the period has elapsed.

If a student completely withdraws during a period of enrollment for which he/she received financial aid, the Financial Assistance Office will determine the amount, if any, of the student's financial aid award that must be returned based on a Federally mandated refund formula. The R2T4 is calculated on the BCCC VFAO (Virtual Financial Aid Office) software or by hand. These calculations may be reviewed upon request to the Financial Assistance Office.

If and when unearned Title IV financial aid is returned by BCCC shall do the return in accordance with Federal regulations.

In the event that a student received less aid than the amount he/she earned at the time of withdrawal, the student is eligible to receive those funds. BCCC will notify the student of his/her eligibility of this post-withdrawal disbursement offer to which the student has 14 days to accept or decline these funds.

Return of Title IV Policy Continued

Steps to Calculate the Percentage Earned of the period's Financial Aid award:

Step 1: Determine percentage of payment period:

Number of hours scheduled / Number of hours in period = Percentage earned

(A) > 60% = 100%

Step 2: Determine amount of financial aid earned:

Percentage earned (A) x Total aid = Earned Aid (B)

Step 3: Determine the amount of INSTITUTIONAL charges assessed:

Percentage earned (A) x Total Institutional charges = Assessed charges (C)

Step 4: Determine amount of financial aid that must be refunded:

Total aid – Earned aid (B) = Unearned aid that must be returned (D)

Unearned aid (D) > assessed charges (C) = unearned aid to be returned by the student

Unearned aid (D) < assessed charges (C) = unearned aid to be returned by BCCC

All of the information above is provided to the students via the Student Handbook, the College Catalog, and the BCCC Community College website.

The following information regarding the Return of Title IV funds represents more specific institutional procedures:

Once the unearned aid is established based on the prescribed calculations, the Financial Assistance Office (FAO) reduces the award and creates a letter of notification to the student. The unearned aid is removed from the student's account by the FAO and reported to Common Origination and Disbursement (COD). The letter is delivered to the BCCC Business Office from the FAO to be sent to the individual student, along with a statement of account from the Business Office. If the Return of Title IV (R2T4) calculation causes a balance on account, the student is informed of their responsibility to BCCC as well as the possible repayment for grant funds to the Department of Education. The Business Office is cognizant of the need to perform a return of funds within 3 business days.

Students are not permitted to re-enroll if they have a balance on account at BCCC and are not eligible for Federal Title IV aid if they owe a repayment to the Department of Education.

Eligibility and procedural requirements for post withdrawal disbursement

In the event that a student received less aid than the amount he/she earned at the time of withdrawal, the student is eligible to receive those funds. BCCC will notify the student of his/her eligibility of this post-withdrawal disbursement offer to which the student has 14 days to accept or decline these funds. This notification shall be either by email or regular mail or both. Acceptance by the student needs to be in writing and student may be required to sign financial aid document verifying the request.

Return of Title IV Policy Continued

Financial consequences of withdrawal

The financial consequences of withdrawal include:

A recalculation of federal aid possibly resulting in a student refund or the student possibly owing the school more money in which case the student would be required to make payment arrangements within a specified time listed on the withdrawal letter.

The student will only receive a transcript of completed coursework after obtaining financial clearance from the financial assistance office.

Students may be given the opportunity to appeal the withdrawal. If the appeal is successful and the student is allowed back, then the student does not lose any hours and the financial arrangements would remain the same as if the student were not withdrawn. However, the education office may require that the student retake some of the hours at the standard prorated hourly expense. In addition, students should note that their eligibility for funds might change over time, i.e. new award year.

Students who withdraw and re-enroll within 180 days are treated as a transfer in student. (Note: Only the students completed hours will be transferred into their new enrollment). The Title IV programs are only available for the # of hours of the program and therefore, the student will be charged for any repeated hours and will be required to make payment arrangements.

Note: Financial aid is not guaranteed. The institution, the program and the student must maintain eligibility. Failure to maintain eligibility causes financial aid to be unobtainable. This would be rare, but in these cases, the school would make available applications for alternative financing. A student being withdrawn under these circumstances would be subject to the standard refund policy. In addition satisfactory academic progress must be maintained and all financial regulations must be followed. In some instances, a committee shall be consulted to determine or assist in deciding financial aid matters.

The interaction between a required return of Federal Title IV money and BCCC's institutional Refund Policy

A student or prospective student should be aware that if he or she withdraws, school charges that

were previously paid by FSA funds might become a debt that the student will be responsible for paying. The school is likely to adjust a student's charges to take into account any return of FSA funds the school might be required to make.

A Simplified Hypothetical example impact of dropping:

If a student is attending a \$12,000 / 12 month program and had \$4,000 in Pell grant assistance (\$2,000 after 1st period of 375 hours) and (\$2,000 after 2nd period which is hours 376 to 750)

Program Total = 750 hours

Withdrawals after 187.5 hours (25% of the program)

BCCC refund policy is pro-rated up to 50% (see catalog- refund)

Charges total \$12,000 x 25% = \$3,000 earned by college

Student earns ½ of the Pell Grant for the 1st period resulting in

\$2,000 Pell for full term less 50% completion of 1st period

\$2,000 Pell x 50% = \$1,000 (Amount student earned)

Take note: if the student stops attending after attending 187.5 hours, then the student would only be eligible for approximately \$1,000 in grant.

Since the example program length is 750 hours and the example student dropped after 25% of the scheduled classes were made available, then the charge to the student would be 25% of the \$12,000, which is calculated:

25% x \$12,000 = \$3,000

So if the hypothetical student owed the institution \$3,000 but he only earned \$1,000 of Pell grant, then \$1,000 of the Pell grant would be considered not earned and would be required to be returned.

Institution charge= \$3,000

Pell Grant pays \$1,000 (after \$2,000 comes in
but \$1,000 is returned)

Student must pay balance of \$2,000

So if the \$1,000 Pell grant went to cover the first \$1,000 of the cost, but the school actually earned \$3,000, then the student would need to make payment arrangements for the balance owed to the school that would be \$2,000. Similar effect if the student had student loans.

For a more precise explanation / example with the calculation forms, see the Blue Cliff website at: <http://www.blue.edu/return-to-title-iv-policy>

FACT SHEET: R2T4 and You

A better Understanding

Federal law specifies how an institution must determine the amount of Federal Title IV program assistance that students earn if they withdraw from school. A Return of Title IV (**R2T4**) calculation must be completed for students who withdraw. The following questions and answers below outline(s) some more of the policies and procedures of R2T4.

What Federal Title IV aid programs at BCCC are covered by this regulation?

Federal Pell Grants, Federal Direct Loans, Federal Direct PLUS Loans, Federal Supplemental Educational Opportunity Grants.

How does a student earn Title IV funds?

Though financial aid is posted to accounts at the start of the payment period, students earn the funds as they complete the payment period. If a student withdraws during the payment period, the amount of Title IV program assistance that they have earned up to that point is determined by a specific formula.

What is the R2T4 formula?

The amount of assistance that a student earned is determined on a pro rata basis.

For example, if a student was scheduled 30% of their payment period, he/she earned 30% of the assistance. The percentage of Title IV aid earned is equal to the number of scheduled hours the student was enrolled divided by the number of total hours in the payment period. The amount to be returned by the school is the percentage of unearned aid.

Once more than 60% of the payment period has been completed; the student has earned all aid for that period.

What happens if a student did not receive all the funds they earned?

If a student did not receive all of the Federal funds that have been earned, they may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, Blue Cliff Career College must get the student's written permission before disbursing them. A student may choose to decline some or all of the loan funds in order to reduce additional debt. Blue Cliff Career College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees.

What if a student received excess funds?

If a student (or parent on the student's behalf) received excess Federal Title IV program funds that must be returned, Blue Cliff Career College must return a portion of the excess equal to the lesser of:

1. the student's institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

Blue Cliff Career College is required to return this amount even if it didn't keep this amount of your Title IV program funds. If Blue Cliff Career College is not required to return all of the excess funds, the student must return the remaining amount to the Department of Education. Any loan funds that the student must return, the student (or parent for a Direct PLUS Loan) must repay in accordance with the terms of the promissory note.

What is an overpayment?

Any amount of unearned grant funds returned is called an overpayment. The maximum amount of a grant overpayment that the student must repay is half of the grant funds received or were scheduled to receive. Students do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. The student must make arrangements with Blue Cliff Career College or the Department of Education to return the unearned grant funds.

Is the R2T4 policy the same as Blue Cliff Career College's refund policy?

The requirements for Title IV program funds when a student withdraws are separate from the refund policy that Blue Cliff Career College has. Therefore, a student may still owe funds to Blue Cliff Career College to cover unpaid institutional charges. Blue Cliff Career College may also charge a student for any Title IV program funds that the school was required to return.

SECTION 14

Terms and Conditions of Federal Student Loans

William D. Ford Federal Direct Stafford Loan: The Federal Direct Stafford Loan program is available to undergraduate and graduate students. To qualify for Federal Direct Stafford Loans the student must file a FAFSA, be admitted into a degree program and be enrolled at least half-time. Dependent undergraduate students may be eligible to borrow up to:

\$5,500 as a first-year student

\$6,500 as a second-year student

Independent undergraduate students may be eligible to borrow up to \$4,000 more during the first and second years and \$5,000 more during the third through fifth years. Graduate and professional students may borrow up to \$20,500 per year, if the student cost of attendance allows.

The Federal Direct Stafford Loan program includes Subsidized (need based) and Unsubsidized (non-need based) loans. The financial assistance award will indicate eligibility for either loan type or a combination of the two loan types depending on the results of the FAFSA. Federal Direct Stafford Loans begin repayment of principal and interest at the end of the six-month grace period. The interest rate* is fixed at 3.76% for undergraduate Stafford Loans and 5.31% for graduate students. Interest accrual begins at graduation or less than half-time enrollment for Subsidized Stafford Loans and interest accrual begins at disbursement for Unsubsidized Stafford Loans. The U.S. Department of Education charges a 1.069% loan origination fee* which will be subtracted from the loan proceeds at disbursement.

If a Federal Direct Stafford Loan has been included in the financial assistance award, the following items must be completed before the funds will be credited to the student account:

- Federal Direct Stafford Loan Request Form (form 4)
- Federal Direct Stafford Entrance Counseling online at <http://www.studentloans.gov>
- Federal Direct Stafford Master Promissory Note online at <http://www.studentloans.gov>

Returning Blue Cliff Career College students who previously borrowed under the Federal Direct Stafford Loan program will have their loans processed automatically for the amount indicated on the financial assistance award. Continuing and Graduate Program students must complete a loan request form each year.

William D. Ford Federal Direct Parent Loan for Undergraduate Students (PLUS): The Federal Direct Parent PLUS Loan is available to parents of dependent undergraduate students. The student must file a FAFSA. Approval of a PLUS Loan is contingent upon credit approval by the U.S. Department of Education. The parent may borrow up to the cost of attendance minus other aid received. The interest rate* is fixed at 6.31% with interest accrual beginning at disbursement. Repayment of principal and interest begins within 60 days of full disbursement or a deferment may be available to postpone repayment until 6 months after the student graduates or drops below part-time enrollment. The U.S. Department of Education charges a 4.276% loan origination fee* which will be subtracted from the loan proceeds at disbursement. These rates are subject to change by the U.S. Department of Education. See www.studentloans.gov.

To apply for the Federal Direct Parent PLUS Loan, the parent borrower must complete:

- Federal Direct Parent PLUS Loan Request online at www.studentloans.gov
- Federal Direct Parent PLUS Master Promissory Note online at www.studentloans.gov

*Interest rates are set annually by the federal government on July 1. Origination fees are set annually by the federal government on October 1.

Estimated Repayment Information for Federal Student Loans: On average, undergraduate students at Blue Cliff Career College borrowed \$7640_ in Federal Direct Stafford Loans with an estimated \$90 monthly payment.

Average loan for students is about \$7640 between all of the programs. Massage often borrows 7917. Estheticians if approved for full Pell Grant often borrow: \$8500. Cosmetology students if approved for full Pell Grant often borrows: \$6500. Typical Average payment (Approximate) starting 6 months after graduation: \$90

But it is based on lots of assumptions 0 EFC Independent Status etcetera.

A current example of specific payment plans for the different programs are available on the school website at: www.blue.edu/payment-plan-samples.

The chart below provides estimated monthly payment amounts based on levels of Stafford Loan

indebtedness at a 4.29% fixed interest rate. The minimum monthly payment amount is \$50 under the 10-year Standard Repayment Plan, but may be more depending on how much you borrow.

Estimated Repayment Information for Federal Direct Loans:

	<i>3.76% Fixed Interest Rate</i>	
<i>Balance at Repayment</i>	<i>Number of Payments</i>	<i>Estimated Payment Amount</i>
<i>\$1,000</i>	<i>21</i>	<i>\$50</i>
<i>\$5,500</i>	<i>120</i>	<i>\$55</i>
<i>\$10,000</i>	<i>120</i>	<i>\$100</i>
<i>\$15,000</i>	<i>120</i>	<i>\$150</i>
<i>\$20,000</i>	<i>120</i>	<i>\$201</i>
<i>\$25,000</i>	<i>120</i>	<i>\$251</i>
<i>\$30,000</i>	<i>120</i>	<i>\$301</i>

YOUR RIGHTS AND RESPONSIBILITIES:

You Have The Right To:

- Be informed. Blue Cliff Career College strives to provide parents and students with factual information about costs, aid, opportunities, programs, etc. through its publications and correspondence.
- Expect confidentiality. All financial aid information submitted to the financial aid office is confidential and will not be released without your written consent.
- Receive an answer. A professional staff member in the financial aid office will answer any question concerning the determination of your award.
- Accept all or part of the assistance offered. An award of one type of aid is not contingent upon acceptance of another.
- Have your financial need reviewed if there has been a significant change in your family

financial situation. However, this does not always result in an increase in your award.

- Examine your financial aid records. You may request a review with a financial aid administrator at any time.
- Expect fair treatment. Blue Cliff Career College does not discriminate on the basis of race, color, sex, religion, national or ethnic origin, physical or mental handicap or age.

You Are Responsible For:

- Meeting your educational costs (along with your parents if you are a dependent student).
- Supplying accurate information on all forms submitted. Funds obtained on the basis of false information must be repaid and could result in criminal prosecution.
- Reporting any assistance received from any sources outside our office. This includes all outside education loans, scholarships and grants.
- Completing all necessary paperwork.
- Responding to the financial aid office on a timely basis. If you are applying for aid with a deadline, you must meet that deadline.
- Reporting any change in your circumstances by which might affect your eligibility for financial aid. These changes include residency, enrollment status (withdrawing from a class or school), class standing, change of financial resources and marital status.
- Using financial aid funds for expenses related to your attendance at College.
- Repaying all types of loan assistance and to inform lenders of any change in name, address, or enrollment while you are attending school and after you leave or graduate.
- Complying with all federal requirements of the 1983 Amendments to the Military Selective Service Act.
- Repayment of money owed from a prior over-award of federal funds at any institution. You are not eligible for additional financial aid if you owe a refund of federal funds.
- Making satisfactory academic progress as outlined in this handbook.
- Being aware and complying with all other conditions that relate to the receipt of your financial aid as outlined in this handbook.
- Complying with all verification deadlines if you have been selected for verification by submitting the forms described in this handbook.
- Repaying loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Health Professions Loan, Federal Stafford Loan or Federal PLUS Loan received at any institution.
- Repaying all loans according to established repayment schedules for all education related loans.

Selective Service Requirement For Financial Aid Recipients: The Department of Defense Authorization Act, 1983, which amends the Military Selective Service Act, denies federal financial aid under the Title IV programs (Pell Grant, Federal SEOG, Federal Perkins Loan, Federal Work Study, Federal Stafford Loan,

TEACH Grant, and Federal PLUS Loan) of the Higher Education Act to any student who is required to register for the Selective Service but fails to do so.

General registration requirements apply to males who are at least 18 years old and were born after December 31, 1959. If you believe you are not required to register, call the Selective Service Office at 1-888-655-1825 for information regarding exemptions.

Where Can I Seek Counseling About Financial Assistance? The financial aid office has staff members who can assist you in understanding your financial aid, budgeting your resources and loan management. You are encouraged to contact our office when you need help at 1-251-473-2220 to schedule an appointment. Other services provided by the office of financial assistance include assessing eligibility for financial aid, awarding aid, administering short-term and emergency loans, and recommending and processing Federal Direct Stafford Loans.

Additional Terms and Conditions of US Federal Direct Loans

THE U.S DEPARTMENT OF EDUCATION STIPULATES THAT THE FOLLOWING MUST APPLY:

SATISFACTORY ACADEMIC PROGRESS (SAP)

Your eligibility for Direct Loans is dependent upon your **continued attendance and participation** on the relevant degree program. If there is any change to your circumstances (for example temporary or permanent withdrawal, extensions, etc.) you must inform the U.S. Department of Education and us immediately. The full SAP policy is available in the catalog and on the web at <http://www.blue.edu/satisfactory-academic-progress> under (SAP) Satisfactory Academic Progress policy.

COUNSELING

Entrance and Exit Counseling must be completed at the appropriate times. This can be done online at www.studentloans.gov. All new students who have not received a FFEL Stafford Loan or Direct Loan must complete entrance counseling prior to any funds being disbursed from the U.S Department

of Education. All students must complete exit counseling before the final disbursement is paid.

DEFAULT

If you are in default on any student loan, you will **not** be eligible for any more Title IV loans.

HALF-TIME ATTENDANCE

Where course attendance is not 'at least half-time' in comparison to a full-time course, students on these courses will **not** be eligible for the Federal Loans. We will confirm your attendance on the National Student Loan database every other month as required by the US Federal Law.

FUNDING FROM OTHER SOURCES

Any student who is in receipt of Direct Loans must inform us of any additional funding (expected or received) before and after your student loan entitlement is calculated. Your loan entitlement will be recalculated upon the discovery of other sources of funding.

LOSS OF AID ELIGIBILITY DUE TO SUBSTANCE MISUSE

The Higher Education Act (1965) as amended (HEA) suspends aid eligibility for students who have a Drug Conviction. The financial aid office will notify students who lose their federal student aid eligibility by email of the ways in which eligibility can be regained. Under section 484(t) of the HEA eligibility to federal aid can be regained where a student successfully passes two unannounced drug tests.

REPAYMENTS

All loans are repayable. You will be required to arrange repayment directly through your loan servicer. You can check who your loan servicer at National Student Loan Data System website.

Further information about repayment can be found on: • [Federal Student Aid website](https://studentaid.ed.gov/sa/) <https://studentaid.ed.gov/sa/> • [Student Aid website](https://studentaid.ed.gov/sa/repay-loans) <https://studentaid.ed.gov/sa/repay-loans>

RIGHT TO CANCEL

Direct Loans funds are disbursed electronically. **Students will be notified by an Award Notice** prior to each disbursement, that their payment is expected and the amount and type of loan. Students have up to **10 working days** to inform us if they no longer wish to receive these funds. If a student wishes to cancel their loans after the disbursement is made, and 120 days has passed, the student is responsible for returning the funds to the U.S. Department of Education along with any interest accrued.

WITHDRAWAL & Title IV Assistance

If you interrupt your study, withdraw or fall below half-time enrolment you must inform the Student Financial Support team immediately. Under US federal law, we are required to report any changes to your enrolment within tight timescales. We may be required to complete a Return to Title IV (R2T4) calculation and arrange for any 'unearned' loan funds to be returned to the US Department of Education. If the unearned funds have been paid to you, you may have to return these. However we will inform you of this by email. **The full Return to Title IV (R2T4)** policy is available on the web at: www.blue.edu/disclosures and in financial aid office.

Exit Counseling Information for Stafford Loans

Exit counseling information is provided to William D. Ford Federal Direct Stafford Loan borrowers shortly

before the student ceases at least part-time enrollment at the institution. Notification to complete the counseling is made through e-mail with instructions on how to access the online, interactive counseling.

William D. Ford Federal Direct Stafford Loan borrowers are directed to complete exit counseling online at www.studentloans.gov.

When a borrower ceases enrollment without the institution's prior knowledge, or fails to complete the counseling as required, exit counseling information will be mailed to the borrower's last known address

Approved Funding for those who qualify

The United States Department of Education / Title IV Funding / Student debts to the school

Receiving funds from Title IV is not guaranteed- certain conditions must be met. Title IV funds are only available when a qualified applicant applies to a qualified educational institution. If any party, person or institution fails to maintain eligibility, the student is still obligated to reimburse the school for all contracted expenses. Example: If the student withdraws, his or her eligibility is affected and the school is limited in the funding it may obtain for the dropped student. The student would still owe for the contracted services & fees. Refunds above and beyond the school's cost of education may only be available once the schools fees have been paid in full. Title IV funding is never guaranteed. Eligibility must be maintained by both the school and the student in order for funds to be disbursed.

SECTION 15

BLUE CLIFF CAREER COLLEGE

Student Loan Default Prevention Program

Blue Cliff Career College is dedicate to assisting and educating students in learning methods, life skills & strategies of the following:

- Avoiding debt when possible
- Responsible repayment of student loan debt
- Personal budgeting and financial planning
- Communicating with creditors, the school & default prevention team
- Protecting credit scores
- Avoiding penalties and additional interest

In addition, Blue Cliff Career College insists on the agreement of the students to maintain communication with the school in various ways. Some ways of enhancing communication and thereby increasing assistance to students include:

- Special Email Account for students / Blue Cliff
- Facebook communications and other social media
- Occasional texting and phone calls
- Direct mailings and emailing
- Providing alumni events for BCCC graduates
- Posting to the school website in the default prevention page
- Posting to the school websites about alumni events & association

Blue Cliff Career College also contracts with a third party Default Prevention Company called Champion College Services to assist students in the repayment period.

Champion shall call, email, text and send letters to communicate and assist students & graduates with managing and understanding their Title IV college loan obligations.

By signing below, the student and future graduate agrees to participate and maintain communicate in the ways listed above during their time at Blue Cliff and during their repayment period. The student agrees to work hand in hand with the default prevention program and any third parties contracted by the school to help them manage their loans. The student agrees to be responsible to check their school assigned email at least weekly and that the school assumes if it is in your email, you, the student has been notified.

Print Name

Signature

Date

Class Code: _____

SECTION 16

Title IV Loan information is submitted to a NSLDS.

NSLDS is a repository of information received from data providers (schools, loan servicers, lenders and guaranty agencies) regarding student loan information.

Information About My Loans and Grants

Where does my student aid information come from? The loans and grants listed on this web site have been reported from different sources. In general, the agency that authorized the aid award is responsible for reporting aid information to NSLDS. Stafford loans are reported by guaranty agencies, Direct loans are reported by the federal loan servicer, Perkins loans are reported by schools (or their agent), and grants are reported by the U.S. Department of Education's Common Origination and Disbursement System. FFEL Program loans purchased by the U.S. Department of Education are reported by federal loan servicers.

How current is this information? Grant information is reported to NSLDS daily. New loans are reported to NSLDS within 30 days of receipt of funds. If you have been making payments on a loan, the outstanding principal balance listed by NSLDS may be as much as 120 days old. You can contact the loan servicer for more up-to-date balance information.

Who has access to this information? Federal privacy laws protect this information. The only people who can access NSLDS are those individuals that need the information to calculate your future aid eligibility, or to resolve questions about your loans or grants on a need-to-know basis.

What do I do if my loan data is incorrect? NSLDS is a repository of information received from data providers (schools, loan servicers, lenders and guaranty agencies) regarding student loan information. If you detect inaccurate information, you may first contact the data provider (identified on NSLDS) to ensure the incorrect information is updated on their system as well as on the NSLDS system. For corrections to Federal Direct Loans (DL) you can contact the federal loan servicer; for corrections to Federal Family Education Loans (FFEL) you can contact the guaranty agency or federal loan servicer; for Perkins loans you can contact the school. In the event your attempts to amend the information by contacting the holder of the loan prove to be unsuccessful, you have the option of contacting NSLDS and amending the records directly at the following address: Director, National Student Loan Data System, FSA, U.S. Department of Education, UCP, 830 First Street,

How can I get the latest balance information? You can call the current loan servicer. If one is not listed, then contact the lender. Some servicers have web sites that can give you current account information. When available, we have provided links to their sites.

What does loan status mean? The loan status code reflects the loan servicer's current disposition for collecting the loan. If you are currently in school or in your grace period, your loan is in deferred status, and you do not have to make payments. Other loan statuses reflect loans that are in repayment, default, or have been cancelled.

Where are the loans from my medical/nursing programs? Where is my work-study award? NSLDS has information only on Title IV loans and grants. Nursing and medical loans are part of the Federal government's Title VII programs and are not reported to NSLDS. You can review your promissory note to determine if it is a Title IV loan. Work-study awards are administered with Title IV funds by the schools and are not reported to NSLDS. Contact your school for questions regarding your work-study award.

Where are my parent's PLUS loans? The only loans that are listed are those for which you are responsible for repaying. PLUS loans taken out by your parents on your behalf are not legally your responsibility. Your parents may review their PLUS loans by entering the web site using their own FSA ID.

My school says I'm not eligible for additional aid due to an overpayment. You can check with the financial aid office listed on the reported overpayment.

Where do I fulfill my Loan Exit Counseling requirement? Loan Exit Counseling is located on the Department of Education's [StudentLoans.gov](https://studentloans.gov) web site. Click on Exit Counseling and then click the Go button under Loan Exit Counseling to take you from the NSLDS Student Access web site to [StudentLoans.gov](https://studentloans.gov), where you can fulfill your Loan Exit Counseling requirement.

Where do I fulfill my Exit Counseling requirements if I have both a federal loan and a TEACH Grant? TEACH Grant Exit Counseling is located on the NSLDS Student Access web site and Loan Exit Counseling is located on the Department of Education's [StudentLoans.gov](https://studentloans.gov) web site. You must complete the exit counseling sessions on both web sites to fulfill both requirements.

Plain Language Disclosure / Title IV Loan(s)

Federal Direct Subsidized Loans and Direct Unsubsidized Loan William D. Ford Federal Direct Loan Program

- 1. General Information.** You are receiving a student loan to help cover the costs of your education. This Plain Language Disclosure (Disclosure) summarizes information about your loan. Please read this Disclosure carefully and keep a copy in a safe place. ~~In~~**In** this Disclosure, the words "we," "us," and "our" refer to the U.S. Department of Education. If you have questions about your loan, contact our Direct Loan Servicing Center. The Direct Loan Servicing Center's telephone number and address are shown on correspondence you will receive related to your loan.
- 2. You must repay this loan even if you are unhappy with your education, do not complete or cannot find work in your area of study. Borrow only the amount you can afford to repay, even if you are eligible to borrow more.**
- 3. By accepting your loan proceeds, you are certifying, under penalty of perjury, that if you have been convicted of, or have pled nolo contendere or guilty to a crime involving fraud in obtaining federal student aid funds under Title IV of the Higher Education Act of 1965, as amended, you have completed the repayment of those funds to the U.S. Department of Education, or to the loan holder in the case of a Title IV federal student loan.**
- 4. Master Promissory Note (MPN).** You are receiving a loan under an MPN that you signed previously. You may receive additional loans under that MPN for up to 10 years if you continue to attend school and if your school is authorized to use the multi-year feature of the MPN and chooses to do so. If your school is not authorized to use the multi-year feature of the MPN or chooses not to do so, or if you do not want to receive more than one loan under the same MPN, you must sign a new MPN for each loan. If you do not want to receive more
- 5. than one loan under the same MPN, you must notify your school or the Direct Loan Servicing Center in writing.**
- 6. Loan terms and conditions.** This Disclosure summarizes information about your loan. Please refer to your MPN and the Borrower's Rights and Responsibilities Statement that you received previously for the complete terms and conditions of your loan. If you need another copy of the Borrower's

Rights and Responsibilities Statement, contact the Direct Loan Servicing Center. Unless we tell you otherwise in this Disclosure, your MPN and the Borrower's Rights and Responsibilities Statement control the terms and conditions of your loan. Loans made under your MPN are subject to the Higher Education Act of 1965, as amended and federal regulations. Any changes to the law or regulations apply to loans in accordance with the effective date of the changes.

7. Use of loan money. You may use your loan money only to pay for educational expenses (for example, tuition, room, board, books) at the school that determined you were eligible to receive the loan.
8. Information you must report. While you are still in school, you must notify your school if you (i) change your local address, permanent address, or telephone number; (ii) change your name (for example, maiden name to married name); (iii) do not enroll at least half-time for the enrollment period certified by the school; (iv) do not enroll at the school that determined you were eligible to receive the loan; (v) stop attending school or drop below half-time enrollment; (vi) transfer from one school to another school; or (vii) graduate.
9. You must also notify the Direct Loan Servicing Center of any of the above changes at any time after you receive your loan. In addition, you must notify the Direct Loan Servicing Center if you (i) change employers or if your employer's address or phone number changes; or (ii) have any other change in status that affects your loan (for example, If you received a deferment but no longer meet the eligibility requirements for that deferment).

10. Amount you may borrow. *There are limits on the amount you may borrow each academic year (annual loan limits) and in total (aggregate loan limits), as explained in the Borrower's Rights and Responsibilities Statement. You cannot borrow more than these limits. Effective for loans first disbursed on or after July 1, 2008, there are increased annual loan limits for certain categories of students, as shown in the following chart:*

Dependent Undergraduates

<i>First Year (freshman)</i>	<i>\$5,500 (maximum \$3,500 subsidized)</i>
<i>Second Year (sophomore)</i>	<i>\$6,500 (maximum \$4,500 subsidized)</i>
<i>Third Year Junior) and Beyond</i>	<i>\$7,500 (maximum \$5,500 subsidized)</i>

Independent Undergraduates

<i>First Year (freshman)</i>	<i>\$9,500 (maximum \$3,500 subsidized)</i>
<i>Second Year (sophomore)</i>	<i>\$10,500 (maximum \$4,500 subsidized)</i>
<i>Third Year Junior) and Beyond</i>	<i>\$12,500 (maximum \$5,500 subsidized)</i>

<i>Graduate and Professional Students</i>	<i>\$20,500</i>
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SECTION 17

When you complete your enrollment agreement you will be given the following addition to your agreement to sign. Please review the following before making your enrollment appointment.

General, Comprehensive & Irrevocable Release

The school would like to expand its use of video & photo use in educational and media promotion and would love to have you part of this fun stage of our growth.

By signing below, each person is authorizing Blue Cliff Career College, Inc, Richard Denney, assignees, transferees and all TV, computer, DVD, cable & video media to use any and all pictures, film & audio for promotional, marketing & educational purposes of all kinds. This is a broad and unconditional release to use film, pictures & audio with no recourse for restriction or compensation or cancellation. This includes any and all materials obtained by Blue Cliff Career College & staff from the individual below while at Blue Cliff Career College or a Blue Cliff Career College related function or activity. Blue Cliff Career College or any of its assignees may use this for any purpose without restriction. Likely uses include business, education, advertising, web sites, internet.

Permission to college to discuss & communicate academics Skills & profiles with employers

The school is in contact with employers who are interested in potentially hiring Blue Cliff Career College graduates. By signing below, you, the student give permission to the school to discuss your skills, achievements, attendance, professionalism and performance as a student of Blue Cliff Career College.

Student Loan / Default Prevention Program

Student agrees to participate with the college's default prevention program. Admissions office and the financial aid office have explained the importance of paying back student loans in a timely fashion. Student agrees to stay in communication with school officials and their partners to facilitate timely payback. Student also agrees to review their college assigned emails at least once per week. The school has many ways to help students with their financial success and their student loans.

Disclosures to prospects, students and graduates

The student acknowledges the fact that the admissions representative have advised the student on the importance of all of the disclosures available in the admissions packet and the ones located on the school website including URL's: www.bluecliffdisclosures.com and www.blue.edu then click on disclosures. Some of the disclosures include Drug & Alcohol Prevention Program, Campus Security, FERPA, Net Price Calculator, Gainful Employment information and that all of these are generally available on the web as well as in the financial aid office.

Program Costs and Code of Ethics including avoiding copyright violations

The student acknowledges the fact that the admissions representative has explained the fees and expenses of the program fully including the extra expenses that are associated with unexcused absences and “over-time charges” if a student does not finish classes timely. In addition, student agrees to abide by the school code of ethics.

No guarantee of Job Placement or Specific Wage Levels

The standard practice of Blue Cliff Career College is to **NEVER** verbally or contractually guarantee a specific wage or job placement to a student and/or potential student. Blue Cliff strives to connect prospects, students and graduates to potential employers, however any information given concerning wages and job placement will strictly be between the employer and the applicant. Any violation of this standard should be reported to the Director of Education immediately.

Consumer Consent Form

Students and Co-Signers of
Blue Cliff Career College

AGREEMENT TO PAY: I, the undersigned, accept the fees charged as a legal and lawful debt and agree to pay said fees, including and/all collection agency fees (33.33%), attorney fees and/or court costs, if such becomes necessary

TELEPHONE CONSUMER PROTECTION ACT (TCPA):

You agree, in order for us to service your account or to collect monies you may owe, Blue Cliff Career College, or our agent's may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or emails, using the email address you provide to use. Methods of contact may include using pre-recorded/artificial voice messages and/or use of automatic dialing device as applicable.

I/We have read this disclosure and agree that Blue Cliff Career College, Inc., its employees and agents may contact me/us as described above.

See college web site at: www.blue.edu/plain-language-disclosure for current up-to-date and complete disclosure.

This catalog is subject to change. Updated catalog shall be posted on the college web site: www.blue.edu. Interim changes are handled with Addenda's until new catalog publishes and is approved.