



Bowling Green, Kentucky

Branch Campuses: Greenfield, Indianapolis, Muncie, Plainfield- Indiana

Louisville, Kentucky

Student Catalog

2025

TABLE OF CONTENTS

Welcome	4
Campus Address/Owners	5
Faculty	6
Mission Statement	8
Objectives	8
Career Opportunities	8
Facilities	8
Accreditation	9
Admissions Requirements	9
Licensing	10
Transfers	10
State Requirements	10
Hours of Instruction	11
School Calendar	11
Student Supplies/Kit/Dress Code	12
FERPA	12
Discrimination Policy	13
Title IX & Harassment Policy	13
Grievance Policy and Procedure	15
Satisfactory Progress Policy- Grading System	15
Leave of Absence Policy	18
Financial Aid	18
Scholarships	20
Advising	20
Veteran's Administration Policies	20
Graduation	20
Withdrawals	21
Refund Policy/Return of Title IV	22
Transcripts	23
Re-enrollment	24
Cosmetology Curriculum	25
Nail Technician Curriculum	26
Manicuring Curriculum	26
Esthetics/Esthetician Curriculum	27

Instructor Training Curriculum	28
Student Rules/Conduct	30
2025 Tuition Price Sheet	32

WELCOME

Welcome to PJ's College of Cosmetology. The administration, instructors and staff welcome you to our school, which is dedicated to teaching all phases of cosmetology.

This catalog/handbook is designed to familiarize you with your role here. It explains the rules and regulations which are necessary for the orderly operation of your school. It will clarify policies and acquaint you with PJ's College.

Again, welcome to PJ's College of Cosmetology. Make the most of your time, take advantage of what you find, give us the benefit of your ideas, and contribute with creativity as only you can.

Judith Stewart
Chief Executive Officer (CEO)

OWNERS

Bowling Green Beauty Colleges Inc.

Judith Stewart, Phillip Stewart

MAIN CAMPUS ADDRESS

PJ's COLLEGE OF COSMETOLOGY

1901 Russellville Road
Bowling Green, Kentucky 42101
(270) 904-0063

CORPORATE OFFICE

PJ's College of Cosmetology
931 S. Rangeline Road
Carmel, IN 46032
(317) 846-6444
www.gotopjs.com

BRANCH CAMPUS ADDRESSES

PJS COLLEGE OF COSMETOLOGY

1400 West Main Street
Greenfield, Indiana 46140
(317) 462-9239

PJS COLLEGE OF COSMETOLOGY

2911 South Hurstbourne Pkwy
Louisville, Kentucky 40220
(502) 489-3757

PJS COLLEGE OF COSMETOLOGY

4010 South Emerson
Indianapolis, Indiana 46203
(317) 781-9600

PJS COLLEGE OF COSMETOLOGY

3100 West Kilgore Avenue
Muncie, Indiana 47304
(765) 289-6144

PJS COLLEGE OF COSMETOLOGY

2026 Stafford Road
Plainfield, Indiana 46168
(317) 839-2761

ADMINISTRATIVE STAFF

Chief Executive Officer
Technical Advisor
Main Campus Director/CAO
Greenfield Director
Indianapolis Director-Interm
Muncie Director
Plainfield Director
Louisville Director
Financial Aid Director
Student Services
Accreditation Liasion Officer/VA SCO

Judith Stewart
Angie Witham
Josh Morris
Shanah Nichols
Natasha Smith
Tammy Acrey
Emily Grider
Gerri Dillingham
Arlena McClish
Sarah Myers
Melissa Gibbs

ENROLLMENT TEAM

Bowling Green
Greenfield
Indianapolis
Louisville
Plainfield
Muncie

September Harris
Taylor Miller
Natasha Smith
Tracy Miller
Andrea Alexander
Ashley Tuttle

Enrollment Specialist
Enrollment Specialist
Enrollment Specialist
Enrollment Specialist
Enrollment Specialist
Enrollment Specialist

Faculty and Staff

BOWLING GREEN

Mary Wright

Instructor License

Raylene Graves

Instructor License

Kara Adams

Instructor License

Teresa Wilkerson

Instructor License

Assistant Director

PJS College of Cosmetology, Bowling Green, KY

Instructor

PJS College of Cosmetology, Bowling Green, KY

Instructor

PJS College of Cosmetology, Glasgow, KY

Instructor

Lindsey Institute of Cosmetology, Bowling Green, KY

GREENFIELD

Shanah Nichols

Instructor License

Lindsay Pagent

Instructor License

Shalah Shepard

Instructor License

Alyssa Luzadder

Instructor License

Lisa Cochran

Instructor License

Campus Director

PJS College of Cosmetology, Greenfield, IN

Instructor

PJS College of Cosmetology, Greenfield, IN

Instructor

PJS College of Cosmetology, Greenfield, IN

Instructor

PJS College of Cosmetology, Greenfield, IN

Instructor

PJS College of Cosmetology, Greenfield, IN

INDIANAPOLIS

Ashley Ford

Instructor License

Elora Cunningham

Instructor License

Caly Rice

Instructor Training

Lisa Cochran

Instructor License

Director

PJS College of Cosmetology, Indianapolis, IN

Instructor

PJS College of Cosmetology, Indianapolis, IN

Instructor Assistant

PJS College of Cosmetology, Indianapolis, IN

Instructor

PJS College of Cosmetology, Greenfield, IN

LOUISVILLE

Gerri Dillingham

Instructor License

Tracy McCarol

Instructor License

Karen Menefee

Instructor License

Lindsey Smothers

Instructor License

Kelli Karl

Instructor License

Brandi Inghram

Instructor License

Campus Director

House of James, Louisville, KY

Instructor

PJS College of Cosmetology, Louisville, KY

Instructor

PJS College of Cosmetology, Louisville, KY

Instructor

PJS College of Cosmetology, Louisville, KY

Instructor

PJS College of Cosmetology, Louisville, KY

Instructor

PJS College of Cosmetology, Louisville, KY

MUNCIE

Tammy Acrey

Instructor License

Haven Imel

Instructor License

Tanya Gollither

Instructor License

Tyrone Evans

Instructor Training

Campus Director

PJS College of Cosmetology, Richmond, IN

Instructor

PJS College of Cosmetology, Muncie, IN

Instructor

PJS College of Cosmetology, Muncie, IN

Instructor Assistant

PJS College of Cosmetology, Muncie, IN

PLAINFIELD

Emily Grider

Instructor License

Kim Knight

Instructor License

Bridgette Ferris

Instructor License

Arlena McClish

MBA

Masters Accounting

Bachelor of Arts

Angela Witham

Master of Education

Bachelor of Science

Campus Director

PJS College of Cosmetology, Brownsburg, IN

Instructor

PJS College of Cosmetology, Plainfield, IN

Instructor

PJS College of Cosmetology, Plainfield, IN

Financial Aid Director

University of Phoenix, Phoenix, AZ

University of Phoenix, Phoenix, AZ

Franklin College, Franklin, IN

Technical Advisor-Enrollment & Education

Indiana Wesleyan University, Indianapolis, IN

Ball State University, Muncie, IN

Mission Statement

PJ's College of Cosmetology is a co-educational beauty school dedicated to improving the standards of our profession through education. We are committed to preparing our students for a productive and satisfying future. Founded in 1950, we are committed to training and producing each student as a stylist, color technician, and in all areas of cosmetology. We insist that all students fulfill requirements in both theory and practical work. PJ's College of Cosmetology's Mission is as follows:

The mission of PJ's College of Cosmetology is to educate students in the art of cosmetology and encourage the development of creative hair design, nail design techniques and skin care. Graduates will be knowledgeable in the methodology and have practical skills necessary to sit before the State Board of Cosmetology for licensing. PJ's College is dedicated to improving the standards of our profession through education.

The staff and advisory board reviews PJ's College of Cosmetology's mission annually.

Today, beauty culture is an essential profession, and the best-trained hairdressers are always in demand. Billions of dollars are spent annually in beauty salons; there are no layoffs or slump periods. No other profession offers an ambitious person opportunities comparable with that of other fields; yet no other profession offers such financial opportunities after only ten to twelve months of training.

School Objectives and Purpose

- To help students discover and develop the skills of their chosen field to earn a living.
- To enlarge the student's store of knowledge, skill and understanding.
- To contribute to the development of responsibility by self-control, self-discipline, and self-direction.
- To stress in all things the importance of human relationships with the ideas and attitudes of trustworthiness and of willingness to cooperate with employers and employees.
- To understand the problems and obligations of our community and to impart vision in seeking answers.
- To foster, by example, an appreciation of cosmetology, tolerance, professionalism, and a sense of humor.
- To prepare the student for state board examinations and promote a learning of skills.
- To cultivate imaginative designs that develop creativity particularly in hair fashions, nail arts and cosmetic arts.
- To create a sense of self-worth and belonging.
- To ensure an awareness of needs and demands for professionalism, job procurement skills, and desirable social skills.

Career Opportunities

Upon graduation from PJ's College of Cosmetology and licensing by the State Cosmetology Board, licensed cosmetologists can be qualified to pursue their future in many varied and interesting careers.

A FEW CAREER CHOICES AVAILABLE ARE:

Hairdresser	Cosmetology Instructor
Beauty Salon Manager	Beauty Salon Owner
Permanent Wave Specialist	Manufacturers Specialist
Operator on a Cruise Ship or Resort	Manufacturers Field Rep.
Demonstrator/Lecturer	Skin, Scalp & Hair Specialist
Hair Color Specialist	Esthetician
Nail Technology	Nail Artist

PJ's College of Cosmetology's programs are designed to equip the student for any one of numerous positions in the beauty field. Students are taught how to shampoo, cut, and style hair, how to perform the proper techniques in permanent waving, hair relaxers, hair tints, bleaches; how to give manicures, facials, pedicures, and scalp treatments; how to use electricity to correct various skin and scalp conditions and apply make-up esthetically appealing. Our school's goal is dedicated to improving the standards of our profession through many aspects of education.

FACILITIES

Classroom:

The classroom is equipped with chairs and desks or tables to comfortably accommodate twenty students during lecture or theory classes. Each classroom contains a chalkboard, charts, and other visual aids to enable the instructors to communicate effectively with the class.

CLINIC /PRACTICAL SERVICES:

Each clinic area is designed to give the student the opportunity to practice actual salon procedures. All cosmetology services are carefully checked and supervised by licensed instructors. This area includes shampoo bowls, styling stations; hair dryers, facial area, manicure tables and blow dry stations. Students perform cosmetology services for salon patrons and thus are gaining further experience with their skills.

RECEPTION:

Patrons of the salon services are greeted and introduced to the student who will perform the needed service. This area provides a pleasant and comfortable setting for the patron who arrives a few minutes early.

DISPENSARY:

This area in which hair color is formulated, all bleach is mixed, all perm solutions are poured into applicator bottles, and all products are stored and dispensed. Facilities are available to clean and sanitize all equipment and instruments. Students should use professional caution when preparing and using chemicals. Safety glasses, aprons, and gloves should be used for your protection. All students should review the OSHA material prior to using products. MSDS sheets are available on all products used. Students are responsible for their own safety when misusing products or equipment.

STUDENT LOUNGE & LOCKER AREA:

This area is provided so students can store their personal items, eat lunch, and generally relax during break times.

HOUSING:

PJ's College of Cosmetology neither owns nor operates housing facilities, though we will assist students in finding roommates and suitable housing if requested.

ACCREDITATION AND LICENSING ASSOCIATIONS

PJ's College of Cosmetology is accredited by the Accrediting Commission of the Council on Occupational Education, 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350, (770) 396-3898 (www.council.org). The Accreditation Commission of the Council on Occupational Education assures our students that PJ's College of Cosmetology has met standards required by the Commission. The institution is also licensed by the Indiana Professional Licensing and The Kentucky Board of Cosmetology. PJ's College is approved to accept Veterans Administration students and Vocational Rehabilitation.

ADMISSIONS REQUIREMENTS AND PROCEDURES

AGE:

Cosmetology	16 ½ years of age
Nail Technician	17 ½ years of age
Instructor Training	18 years of age
Esthetician/Esthetics	17 ½ years of age

Each applicant must be above the age of compulsory school attendance.

EDUCATION:

Cosmetology	12 th grade or its equivalency
Nail Technician	12 th grade or its equivalency
Instructor Training	12 th grade or its equivalency
Esthetician/Esthetics	12 th grade or its equivalency

- Each applicant must be eighteen years old to sit for the state board examination.
- Complete an admission interview with a school representative and complete an enrollment package.
- Certification to the school that they have a high school diploma, or its equivalency followed up with documentation of education. PJ's does not offer Ability to Benefit. Foreign diplomas must be translated from a board recognized agency. PJ's College accepts home school diplomas if the education was in a home school that the state laws treat them as a home or private school.
- All programs and textbooks are taught in English.
- All program materials are electronic, an electronic device such as a tablet, chromebook or laptop is required to access the program materials. Students must provide electronic access. No paper copies are provided.

Transfers

PJ's College of Cosmetology reviews each request for transfers individually. Entry to PJ's College of Cosmetology as a transfer or re-enrollment are based on review by the school director and CEO. All decisions of the school are final.

LICENSING REQUIREMENTS- Indiana

COSMETOLOGY

- All applications must be complete and accurate upon receipt to be fully processed.
- All applications must be accompanied by the \$40.00 application fee.
- Applicant must be at least 17 years of age.
- Applicants must have a high school diploma or a GED.
- 1500 hours of cosmetology education completed at an Indiana beauty culture school.
- Pass written examination through PSI.
- If you have a conviction record, include a copy of the conviction record that indicates the disposition of the conviction. It should include the type and date of the conviction, time served, if applicable, and the disposition of any probation being served or successfully completed.

ESTHETICS/ESTHETICIAN

- All applications must be complete and accurate upon receipt to be fully processed.
- All applications must be accompanied by the \$40.00 application fee.
- Applicant must be at least 18 years of age.
- Applicants must have a high school diploma or a GED.
- 700 hours of esthetics education completed at an Indiana beauty culture school.
- Pass written examination through PSI.
- If you have a conviction record, include a copy of the conviction record that indicates the disposition of the conviction. It should include the type and date of the conviction, time served, if applicable, and the disposition of any probation being served or successfully completed.

NAIL TECHNICIAN

- All applications must be complete and accurate upon receipt to be fully processed.
- All applications must be accompanied by the \$40.00 application fee.
- Applicant must be at least 18 years of age.
- Applicants must have a high school diploma or a GED equivalent.
- 600 hours of nail technology education completed at an Indiana beauty culture school.
- Pass written examination through PSI.
- If you have a conviction record, include a copy of the conviction record that indicates the disposition of the conviction. It should include the type and date of the conviction, time served, if applicable, and the disposition of any probation being served or successfully completed.

MANICURING

- All applications must be complete and accurate upon receipt to be fully processed.
- All applications must be accompanied by the \$40.00 application fee.
- Applicant must be at least 18 years of age.
- Applicants must have a high school diploma or a GED equivalent.
- 450 hours of manicuring education completed at an Indiana beauty culture school.
- Pass written examination through PSI.
- If you have a conviction record, include a copy of the conviction record that indicates the disposition of the conviction. It should include the type and date of the conviction, time served, if applicable, and the disposition of any probation being served or successfully completed.

INSTRUCTOR TRAINING

- All applications must be complete and accurate upon receipt to be fully processed.
- All applications must be accompanied by the \$40.00 application fee.
- Applicant must be at least 18 years of age.
- Applicant must have graduated from high school education or equivalent.
- 1000 hours of education completed at an Indiana beauty culture school.
- Pass written examination through PSI.

If you have a conviction record, include a copy of the conviction record that indicates the disposition of the conviction. It should include the type and date of the conviction, time served, if applicable, and the disposition of any probation being served or successfully completed.

LICENSING REQUIREMENTS- Kentucky

COSMETOLOGY

- 1500 Hours
- 12th Grade Education or equivalent
- Be at least eighteen (18) years of age
- Successfully complete a written and practical exam through PSI
- Apply for licensure
- Receive a license verification or license prior to providing services

ESTHETICIAN

- 750 Hours
- 12th Grade Education or equivalent
- Be at least eighteen (18) years of age
- Successfully complete a written and practical exam through PSI
- Apply for licensure
- Receive a license verification or license prior to providing services

NAIL TECHNICIAN

- 600 Hours (450 hours for state requirement)
- 12th Grade Education or equivalent
- Be at least eighteen (18) years of age
- Successfully complete a written and practical exam through PSI
- Apply for licensure
- Receive a license verification or license prior to providing services

INSTRUCTOR TRAINING

- 750 Hours
- 12th Grade Education or equivalent
- Required to hold a Cosmetologist, Esthetician or Nail Technician license for a minimum of (1) year
- An Apprentice Instructor license application must be completed by the attending school and submitted to KBC with the required fee within 10 days of enrollment
- Upon completion of the 750 hours, may apply for the instructor examination, written and practical through PSI
- Receive license verification or license prior to returning back to an educational institute.

(The process does not require Board approval. If applicant meets all requirements, license is issued. One must complete 750 hours as defined in 201 KAR 12:082. Section 15)

Hours of Instruction

Full-time students are scheduled 26 hours or more per week. The State requires a minimum of 20 hours per week attendance, no more than eight (8) hours (Kentucky), (10) hours (Indiana) per day attended, no more than forty (40) hours per week (Kentucky) fifty (50) hours per week (Indiana).

Academic School Calendar

Start Date for Classes

Enrollment at PJ's College of Cosmetology is done on a continuous, monthly basis. However, PJ's College has the option to have open enrollment, depending on the demand at any time.

School Holidays

PJ's College of Cosmetology will be closed on the following holidays: New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving Day, and Christmas Day. Days off due to legal holidays/school closures are recorded as such and extend the enrollment contract.

Dress Code & Supplies

PJ's students must always wear professional uniforms. Each student shall wear a clean, stained free, wrinkle-free, washable outer garment:

UNIFORM

Black Smock/Apron
Apron (During Chemical Services)
Solid Black shirt
Black uniform skirt or pants
Black or white professional shoes
Proper under garments
Socks or hose required.
Pants should be 2" off the floor
Student Name tag required*

- PJ's t-shirts or smocks may not be altered other than a light hem on the smock for proper length.
- During a declared state of emergency, or other such mandates (such as risk of respiratory infection, Covid-19 etc.) the school will follow mandated state requirements which may include always wearing masks.

PROHIBITED:

Sweatpants, sleeveless shirts, tops that reveal cleavage, miniskirts, blue jeans, shorts, bandanas, scarves, open toed shoes, sandals, heeled shoes, hats.

THE INSTITUTION RESERVES THE RIGHT TO CHANGE THE DRESS CODE AT ITS DISCRETION.

Students are required to replenish supplies that they consume such as paper, razor blades, notebooks, etc. Students also need to supply themselves with a padlock for their locker. A student must pay "student price" for any personal work they have done unless the attending instructor assigned this work as a class project.

STUDENTS ARE GIVEN ONE (1) NAME TAG. THIS NAME TAG MUST BE WORN AT ALL TIMES WHEN IN SCHOOL (according to state law). The student is responsible for replacing the nametag if it is lost or misplaced. The cost for additional nametags is five dollars each.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACTS (FERPA)

The school guarantees the right of the student to gain access to their financial and academic files. An appointment should be scheduled with a school official. This school official will be present to provide supervision and interpretation of the records when reviewed. No information about the student will be released to third parties unless authorized in writing by the student.

Under FERPA, PJ's College affords students who are 18 years or over or attending a postsecondary institution: access to their education records, an opportunity to seek to have the records amended and some control over the disclosure of information from the records.

Access to Education Records

PJ's College of Cosmetology will provide a student with an opportunity to inspect and review his or her education records within 45 days of the receipt of a request, provide a student with copies of education records or otherwise make the records available to the student if the student, for instance, lives outside of commuting distance of the school and redact the names and other personally identifiable information about other students that may be included in the student's education records.

Schools are not required by FERPA to: Create or maintain education records; Provide students with calendars, notices, or other information which does not generally contain information directly related to the student; and respond to questions about the student.

Amendment of Education Records

PJ's College of Cosmetology will consider a request from a student to amend inaccurate or misleading information in the student's education records; Offer the student a hearing on the matter if it decides not to amend the records in accordance with the request; Offer the student a right to place a statement to be kept and disclosed with the record if because of the hearing the school still decides not to amend the record.

A school is not required to consider requests for amendment under FERPA that: Seek to change a grade or disciplinary decision; Seek to change the opinions or reflections of a school official or other person reflected in an education record.

Disclosure of Education Records:

PJ's College of Cosmetology must:

- Have a student's consent prior to the disclosure of education records.
- Ensure that the consent is signed and dated and states the purpose of the disclosure.

PJ's College of Cosmetology MAY disclose education records without consent when:

- The disclosure is to school officials who have been determined to have legitimate educational interests as set forth in the institution's annual notification of rights to students.
- The student is seeking or intending to enroll in another school.

- The disclosure is to state or local educational authorities auditing or enforcing Federal, or State supported education programs or enforcing Federal laws which relate to those programs.
- The disclosure is to the parents of a student who is a dependent for income tax purposes.
- The disclosure is in connection with determining eligibility, amounts, and terms for financial aid or enforcing the terms and conditions of financial aid.
- The disclosure is pursuant to a lawfully issued court order or subpoena; or
- The information disclosed has been appropriately designated as directory information by the school.
- 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. PJ's College of Cosmetology considers "directory" information to include a student's name, address, telephone number, date and place of birth, honors and awards and dates of attendance. Parents and eligible students may notify the school if they wish to not have this information disclosed. The release of directory information allows the students to book clients for appointments and has notice of awards on the school web site and local publications.

Annual Notification

PJ's College of Cosmetology will annually notify students in attendance that they may: Inspect and review their education records; Seek amendment of inaccurate or misleading information in their education records; Consent to most disclosures of personally identifiable information from education records. Annual notification is posted on the school's bulletin board.

PJ's College of Cosmetology also complies with the FTC standards for safeguarding customer information. These standards apply to all customer information in the school's possession, regardless of whether such information pertains to students, parents, or clients. Administrative, technical, and physical safeguards that are appropriate are in place to ensure the security and confidentiality of customer information, protect against any anticipated threats or hazards to the security or integrity of such information and protect against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer.

PJ's College of Cosmetology considers "directory" information to include a student's name, address, telephone number, date and place of birth, honors and awards and dates of attendance. Parents and eligible students may notify the school if they wish to not have this information disclosed. The release of directory information allows the students to book clients for appointments and has notice of awards on the school web site and local publications.

Discrimination Policy

PJ's College of Cosmetology complies with the Civil Rights Act of 1964, which prohibits discrimination because of age, race, color, religion, sex, or ethnic origin. Applicants are considered without regard to age, marital status, or the presence of a non-related medical condition or handicap.

Title IX- Sexual Harassment - Sexual Violence Policy and Grievance Procedures

I. Notice of Non-Discrimination

No person in the United States shall, based on sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving federal financial assistance. PJ'S College of Cosmetology does not discriminate based on age, race, color, religion, sex, sexual identity, national or ethnic origin. Applicants are considered without regard to age, marital status, or the presence of non-related medical condition or handicap.

II. Title IX Policy

PJS College of Cosmetology is committed to providing a safe educational environment for its students, staff, and clients. PJS College of Cosmetology strives to maintain an environment free of violence, harassment, or any form of discrimination. In accordance with Title IX of the Education Amendments of 1972 and the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (Clery Act) along with its amendments made in accordance with the Violence Against Women Reauthorization Act of 2013, PJS College of Cosmetology has developed strict policies regarding safety and security measures as well as a zero-tolerance bullying policy.

This policy can be found at all school locations posted on student bulletin board, at www.gotopjs.com and from the school director or Title IX Coordinator at info@gotopjs.com.

PJS policy prohibits all forms of sex discrimination, harassment, and misconduct, including sexual assault, domestic violence, dating violence, and stalking. The policy extends to all aspects of PJS College of Cosmetology's activities and programs as well as the admission process. This Policy also prohibits retaliation against any person who has made a report or complaint, testified, assisted, or participated or refused to participate in any manner of an investigation, proceeding, or hearing under this Policy. Questions regarding PJS College of Cosmetology Title IX Policy can be directed to the Title IX Coordinator, Arlena McClish, at info@gotopjs.com, the US Department of Education Office of Civil Rights, or both.

PJS College of Cosmetology also prohibits other forms of discrimination and harassment including discrimination and/or harassment based on race, color, national origin, sexual orientation, disability or age in its programs or activities. The following person has been designated as the Title IX coordinator. All questions and inquiries should be directed to:

Arlena McClish
Title IX Coordinator
931 S. Rangeline Road
Carmel, IN 46032
Phone: 317-846-6444
Email: info@gotopjs.com

Inquiries or complaints concerning PJS College of Cosmetology's compliance with Title IX or other federal civil rights laws may be referred to the US Department of Education for Civil Rights.

Office for Civil Rights, Chicago Office
US Department of Education
John C. Kluczynski Federal Building
230 S. Dearborn Street, 37th Floor
Chicago, IL 60604
312-730-1560
Email: OCR.Chicago@ed.gov

PJS College of Cosmetology strives to create a safe environment for all students, staff, and clients. We will not tolerate discrimination, threats, violence, or bullying of any kind in our schools. Any complaint will be fully investigated and reviewed by a neutral third party to assure prompt and equitable resolution. All parties involved will be allowed to present evidence during the review process. PJS College of Cosmetology will send written notification to all parties regarding allegations, interviews, hearings, and findings to all parties involved in the case. PJS College will dismiss any case that does not meet the definition of sexual harassment or that did not occur in a PJS College location/program.

PJS College will investigate all formal complaints of sexual harassment. A formal complaint must be in writing, filed by the complainant or signed by the Title IX Coordinator alleging sexual harassment against a respondent, and request the PJS College investigate the matter. If all parties voluntarily agree to participate in an informal resolution that does not involve a full investigation and adjudication after a formal complaint was filed, the college will facilitate an informal resolution to assist the parties in reaching a resolution.

PJS College of Cosmetology will not retaliate against anyone for filing a complaint, and will not tolerate any retaliation by any student, guest, family member or employee. Any concerns regarding this should be addressed to the Title IX coordinator.

PJS reserves the right to notify parents or guardians of dependent students regarding any health or safety risk, or any change in the student's status. PJS also reserves the right to require sensitivity training, and anti-discrimination training in their classrooms if required.

Under certain circumstances parties may be provided a right to appeal the results of the hearing. Those rights will be presented to the effected parties based on the legalities of the case.

HARASSMENT POLICY

BULLYING/HARASSMENT/HAZING No kind of bullying, harassment or hazing will be tolerated. If you believe you are the victim of any kind of bullying, harassment or hazing or have observed such actions taken by another student, staff member, or other person associated with the corporation, you should report it immediately to your counselor or an administrator. The complaint will be investigated in a confidential and timely manner.

Discipline Recommendations:

- 1st offense - Warning
- 2nd offense - 3-day suspension
- 3rd offense - 5-day suspension
- 4th offense - recommendation for expulsion

INTERNAL GRIEVANCE PROCEDURE

PJ's College of Cosmetology has an "open door" policy for all students regarding complaints and concerns. This policy allows all students to work directly with the school director initially and, if matters cannot be resolved, then the Chief Executive Officer.

Students with a grievance that has not been resolved with the local campus director may submit their concerns in writing to:

PJ's College of Cosmetology
Chief Executive Officer, Judith Stewart
931 S. Rangeline Road
Carmel, IN 46032
info@gotopjs.com

A grievance submitted to the Chief Executive Officer will be addressed in writing within thirty (30) days of receipt of the letter.

After an issue is addressed by the Chief Executive Officer and the student feels the issue was not resolved at PJ's College of Cosmetology, students have the right to contact Council on Occupational Education, 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350, (770) 396-3898 (www.council.org).

Students may also contact the state regulatory agency - Indiana Professional Licensing 317-234-3031, <https://www.in.gov/pla/3638.htm> or Kentucky State Board of Hairdressers and Cosmetologists <https://secure.kentucky.gov/formservices/KBHC/ComplaintForm> if they feel their concern has not been addressed.

STUDENT APPEAL PROCEDURE

STUDENTS MAY APPEAL ANY DECISION BY USING THE FOLLOWING PROCEDURE:

1. Submit a written request for a hearing to the corporate office and include:
 - Name, address, and telephone number of person requesting the hearing.
 - Date of incident or decision.
 - Written statement of incident or decision being appealed.
 - Names, addresses and telephone numbers of persons (other than the student) who have knowledge regarding this appeal.
2. A date for the hearing will be set within thirty (30) days from the date the request is submitted. The student and the school may request information from witnesses.
3. The hearing will be held at the school location or the corporate office at the discretion of the Chief Executive Officer.
4. The hearing officer will be the Chief Executive Officer, or a person designated by the Chief Executive Officer to act on her behalf, as chairman of the impartial board.
5. The hearing officer shall make all decisions with respect to procedure and the type of hearing to be held.
6. The hearing officer shall render a written decision, signed by the owner, within thirty (30) days of the date of the hearing.

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. All students receive Satisfactory Progress Evaluations once the hour mark is reached. These notifications include all SAP evaluations both passing and failing. If a student fails to meet the SAP requirements PJS College does not offer incomplete grades, repeated courses or course withdrawals. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the Council on Occupational Education (COE) and the federal regulations established by the United States Department of Education.

Evaluation Periods

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology (1500)	450, 900, 1200 clocked (actual) hours
Esthetician/Esthetics (700)	350 clocked (actual) hours
Esthetician (750)	375 clocked (actual) hours
Nail Technician (600)	300 clocked (actual) hours
Manicuring (450)	225 clocked (actual) hours
Instructor Training (1000)	450, 900 clocked (actual) hours
Instructor Training (750)	375 clocked (actual) hours

School Catalog/ Bowling Green Corp

*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first.

Hours accepted from other institutions are counted as both attempted and completed hours.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of the program which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

MAXIMUM TIME FRAME

The maximum time (which does not exceed 150% of the program length) allowed for students to complete each program at satisfactory academic progress is stated below:

PROGRAM	WEEKS	MAXIMUM TIME ALLOWED SCHEDULED HOURS
Cosmetology 1500 (Full time, 30 hrs/wk)	74.6 Weeks	2250
Cosmetology 1500 (Part time, 24 hrs/wk)	93.3 Weeks	2250
Cosmetology 1500 (Part time, 20 hrs/wk)	111.9 Weeks	2250
Instructor Training 1000 (Full time, 30 hrs/wk)	49.8 Weeks	1500
Instructor Training 1000 (Part time, 20 hrs/wk)	74.6 Weeks	1500
Esthetics/Esthetician 700 (Full time, 30 hrs/wk)	34.8 Weeks	1050
Esthetics/Esthetician 700 (Part time, 20 hrs/wk)	52.2 Weeks	1050
Nail Technology 600 (Full time, 30 hrs/wk)	29.9 Weeks	900
Nail Technology 600 (Part time, 20 hrs/wk)	44.8 Weeks	900
Instructor Training 750 (Full time, 30 hrs/wk)	25 Weeks	1125
Instructor Training 750 (Part time, 20 hrs/wk)	37.5 Weeks	1125
Esthetician 750 (Full time, 30 hrs/wk)	25 Weeks	1125
Esthetician 750 (Part time, 20 hrs/wk.)	37.5 Weeks	1125
Manicuring 450 (Full time, 30 hrs/wk)	15 Weeks	675
Manicuring 450 (Part time, 20 hrs/wk)	22.50 Weeks	675

The maximum time allowed for transfer students who need less than the full program requirements or part-time students will be determined based on 67% of the scheduled contracted hours.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward program completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted, and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a theory grade average of 75% and pass a FINAL theory and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

93 - 100	Excellent
85 - 92	Very Good
75 - 84	Satisfactory
74 and below	Unsatisfactory

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are making satisfactory academic progress until the next scheduled evaluation. Students will receive a copy of their Satisfactory Academic Progress Determination electronically at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic School Catalog/ Bowling Green Corp

Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

WARNING

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

PROBATIONS

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who can meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the program and wish to re-enroll will return (if re-entry is approved by the school owner) in the same satisfactory academic progress status as at the time of withdrawal.

APEAL PROCEDURE

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed, and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

NONCREDIT, REMEDIAL COURSES, REPETITIONS

Noncredit, remedial courses and repetitions do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

TRANSFERS

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted.

ACCESS TO SATISFACTORY ACADEMIC PROGRESS EVALUATIONS

A student's Satisfactory Academic Progress Evaluations are provided electronically to each student at the time of the evaluation and a copy is maintained in the student's academic file in the school. Student's requesting additional copies of their evaluations should contact the school director for additional copies if needed.

LEAVE OF ABSENCE

An approved leave of absence (LOA) is a temporary interruption in a student's program of study. For a LOA to qualify as an approved LOA the following criteria must be met:

- Students must submit a dated request for a LOA in writing and include the reason for the request. The leave of absence should include the student's signature.
- A LOA is only approved for medical reasons (supported by a signed doctor's statement).
- A LOA is only approved for a minimum of 14 days (scheduled days of attendance) and a maximum of 180 days in a 12-month period.
- Emergency LOAs will be reviewed by the school director and School Owner for consideration.
- Students must provide a reasonable assurance that they will return from the LOA.
- Approval from the Owner/CEO or her representative must be designated on the LOA form
- PJ's College of Cosmetology will not assess the student any additional charges during or due to an approved LOA.
- The LOA together with any additional LOAs cannot exceed a total of 180 days in a 12-month period.
- The student will resume training at the same point in the program as they were prior to the LOA.
- If the student is a Title IV recipient, the student will be notified of the effects the student's failure to return from the LOA may have on the student's loan repayment terms, including expiration of the student's grace period.
- Title IV processing on the student account will continue as previously awarded for the period after the student has returned from the LOA.
- Students taking a LOA over 60 days may have adjustments to their Title IV funding as required under Return of Title IV. Additionally, a student's Title IV loan period may be affected.
- A student approved for a LOA will be notified of the student's rights and responsibilities with respect to enrollment and receipt of financial aid as it relates to an approved LOA as well as the awareness that they may choose to return early from the LOA.
- The student's contract period will extend by the same number of days taken in the LOA.
- A student that fails to return from an approved LOA on the documented date of return will be terminated from the program. The withdrawal calculation will be based on the student's last day of attendance.
- Any student failing to follow the school's policy in requesting a LOA will not be granted an approved LOA and their account will be processed according to PJ's College of Cosmetology's withdrawal procedures.
- During emergency orders or times of state or federal mandates the LOA policy may change to address compliance with those orders.

FINANCIAL AID

PJ's College of Cosmetology is approved by the United States Department of Education to offer the following federal financial assistance programs whereby an eligible student is awarded aid for post-secondary education. To be eligible to receive financial aid, a student must be enrolled in an eligible program on at least a half-time basis and be a US citizen, national or recognized alien. Additionally, to be eligible for financial aid students must demonstrate a financial need based on income and other personal information. Financial aid awards are determined upon budgets representing the cost of attendance. These budgets will vary depending on the program. The budgets are available for review at the financial aid office. Short-term courses are not available to receive financial aid.

SUBSIDIZED, UNSUBSIDIZED
and PLUS:

These are loans that must be paid back.

PELL GRANT:

This is a federal grant based on the financial need of the family.

FSEOG:

This is also a grant based on family need and available funding.

PJ's College also participates in the following programs: Veteran's Administration, Vocational Rehabilitation. Please see your school director for specific program availability.

The academic year for financial aid purposes is defined as 900 clock hours and/or 30 weeks. A student must be of compulsory age as defined by the State Department of Education to qualify for financial aid.

Students have the right to appeal any financial aid determinations. An appointment should be scheduled with the financial aid director to discuss and review the file before the appeal committee.

School Catalog/ Bowling Green Corp

ETHICAL RESPONSIBILITIES REGARDING FINANCIAL ASSISTANCE

PJS College of Cosmetology is committed to the equitable distribution of all need based financial aid. It is equally important and understood that the responsibility of this process be held under the standards of ethical responsibility of all parties. Students and parents must ensure that they meet the ethical standards required and submit only information that is true, correct and complete. Ethical behavior is a key factor in all areas of the cosmetology field and should be taken very seriously throughout the entire education and professional processes. Students enrolling at PJS College of Cosmetology must sign a Statement of Ethical Responsibility assuring that the statements they made during the application and financial aid processes are true and accurately represent their household and submitted materials.

If there is evidence that a financial aid applicant has deliberately misrepresented or omitted required information, the Financial Aid Director will notify the school owner for possible disciplinary actions. In the case of fraud or other criminal misconduct, referral may be made to the US Department of Education, Office of the Inspector General, or, to the appropriate state or local authorities. Students under no circumstance should put information on any financial aid document or enrollment document that is not true and correct.

Policies and Procedures for Verification

The institution has developed the following Policies and Procedure regarding the verification of information provided by applicants for Federal Aid under the Title IV programs:

Only those students who are selected for verification by the US Department of Education will be required to submit supporting documentation.

No federal funds will be disbursed prior to the completion of verification.

The student will have until 60 days after his/her last day of physical attendance or the end of the academic year, whichever is earlier, to complete verification. However, in the interim the student must have decided with the school for payment of all tuition and fees due or risk termination at the option of the school. After the passage of the period, all financial aid that might have been due is forfeited.

Only those students selected for verification by the U.S. Department of Education (ED) or those with conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet and if the IRS DRT is not used then a Federal Tax Return Transcript (and an IRS Form 1040X if an amended tax return was filed) from the prior year (e.g., 2020 calendar year for the 2022-2023 processing year, etc.). Any conflicting information in the student's file must be resolved before any financial aid may be disbursed, regardless of the student's verification status.

No Federal Pell Grant, Campus-Based aid, or Subsidized Direct Stafford Loan funds will be disbursed prior to the completion of verification.

A Direct Stafford Loan will not be originated until all verification has been completed.

Students eligible to receive a Pell Grant, Campus-Based aid or a Subsidized Direct Loan will have until 120 days after their last day of attendance or by the deadline published in the Federal Register each year (deadline is usually around the end of September) whichever is earlier, to complete verification. However, in the interim, the student must have made arrangements with the school for payment of all tuition and fees due, or risk termination from the school. After the aforementioned period, all financial aid that might have been due is forfeited.

All students will be notified on a timely basis if they were selected for verification and what supporting documentation is required. At that time, the student will be informed of the time parameters and the consequences of not completing the verification process. The institution will notify the student of the results of the verification process and any other documentation needed. The institution will assist the student in correcting any information that is inaccurate and will notify the student via award letter if an award changes. The institution will use as its reference the most recent Verification Guide supplied by ED.

If the institution suspects that a student may have engaged in fraud or other criminal misconduct in connection with his or her application for Title IV, HEA program assistance, the school will refer the case to the Office of Inspector General (OIG) (1-800-MISUSED) for resolution. The school will consult with an attorney prior to referring the case to the OIG. (Common misconduct includes false claims of independent student status, false claims of citizenship, use of false identities, forgery of signatures of certifications, and false statements of income. Remember that fraud is the intent to deceive as opposed to a mistake.)

School Catalog/ Bowling Green Corp

The financial aid file must be documented with the date that verification is completed.

SCHOLARSHIPS

The Administrative office administers all scholarships. The school may award a scholarship to an outstanding senior in an area high school. This award may not necessarily be made annually. The applications must be submitted and reviewed by the Scholarship Committee, who will determine the amount and availability of the award. All scholarships are earned, and all requirements must be met before the scholarship is issued.

Several organizations and corporations offer scholarships. Students should check with their employers or parent's employers for available scholarship programs. In addition, students should check with groups (i.e., Kiwanis Club, Rotary Club, Elks Foundation, churches, etc.) with which they or their parents have an affiliation.

Students receiving PJ's College Scholarships will receive this award upon completion of the contracted program. All scholarships are non-transferable to other schools. Scholarship qualifications and conditions are presented to the student at the time of enrollment. All qualifications must be met to earn PJ's Scholarships.

ADVISING

All staff members are available for individual advising of students with school related problems. Staff members are knowledgeable for advising and placement services. Staff members are not professional counselors; however, they may provide information leading to personal counseling referrals with professionals.

Our staff will advise any student about curriculum, future employment, and personal school-related concerns. Prior to graduation, students will be advised on career opportunities, placement, and resume/procurement skills and techniques.

Veteran's Policy Statement

Probation policy – Standard of Progress

Students who are receiving benefits from Veteran's Assistance programs must meet the required 80% GPA and/or 80% attendance. If they are not meeting the requirements, they will be placed on probation for a month (two probation periods or two months at a maximum). If at the end of the probation period they are still not meeting the standards, VA benefits will be terminated.

All Veteran Students will be required to sign a Veteran Student Addendum.

GRADUATION AND PLACEMENT SERVICES

After completing the required training and successfully passing the program, the student is required to take the State Board Examination to receive a license. A diploma is awarded to the student upon graduation.

Requirements for graduation:

- Completion of 1500 (KY/IN) hours for the cosmetology program or,
- Completion of 700 (IN) hours for the esthetics/esthetician program or,
- Completion of 600 (KY/IN) hours for the nail technician program or,
- Completion of 450 (IN) hours for the manicuring program or,
- Completion of 1000 (IN) hours for the Instructor Training program or
- Completion of 750 (KY) hours for the Instructor Training program or,
- Completion of 750 (KY) hours for the esthetician program and
- Completion of all state board and school progress requirements
- Completion of all tests with a satisfactory passing grade
- Complete settlement of tuition account

Upon completion of the required hours and progress requirements for each program, and after passing the final exam, the student shall be given a state board application enabling them to apply for the state board examination.

The school offers reasonable assistance to all graduating students in obtaining a position in the cosmetology industry if requested; however, we do not guarantee employment. Upon graduation, the student may sign a release statement for job placement purposes. The school's placement service (job opportunities) consists of graduate referrals, salon owners, requests, and classified ads. Job references are made public to students and kept on file in the office.

WITHDRAWAL

Any student wishing to formally withdraw from school should do so through the Administration Office. Any such withdraw should be made in writing. When the student is under the legal age, the parent or guardian must submit the notice. Student's not attending for a period of 14 consecutive days without contact may be terminated by the school. All withdrawal determinations for students failing to attend according to their schedules are made within 30 days of a student's last date of physical attendance.

A student is withdrawn from PJ's College of Cosmetology if he or she notifies the school of a desire to officially withdraw from the program or fails to return to class on the return date from an approved leave of absence. Should a student fail to attend classes, PJ's College's date of determination for withdrawal is no later than 14 days from the student's last date of attendance according to the school's attendance records. An administrative withdrawal will be determined if a student fails to attend for more than 14 days. The student's withdrawal date (used in withdrawal/refund calculation) is always the last date of attendance as determined by the school's attendance records.

REFUND POLICY

- An applicant not accepted by the school shall be entitled to a refund of all monies paid.
- If a student (or in the case of a student under the legal age, his/her parent, or guardian) cancels his/her enrollment within three (3) business days of signing the enrollment agreement or contract, all monies collected by the school shall be refunded. This policy applies regardless of whether the student has actually started training.
- If the student cancels his/her enrollment after three (3) business days after signing, but prior to entering classes, he/she shall be entitled to a refund of all monies paid to the schedule of payments. Monthly tuition payments are set up as a convenience for the student in paying their tuition. These payments will not necessarily pay for all hours accrued.
- All federal funds will be refunded according to the Title IV refund policy if a student withdraws from the school.
- If tuition and fees are collected in advance of the start date of classes and the student does not begin classes or withdraws on the first day of classes, no more than \$100.00 of the tuition and fees will be retained by PJ's College. Appropriate refunds for a student who does not begin classes will be made within 30 days of the class start date.
- Refunds, when due, will be made without requiring a request from the student.

All monies due the applicant or student shall be refunded within forty-five (45) days of formal cancellation by the student as defined below - or formal termination by the school, which shall occur no more than forty five (45) days form the last day of attendance, or in the case of a leave of absence, the documented date of return.

Policies for granting of credit for previous training shall not impact the above-mentioned refund policies.

REFUNDS FOR WITHDRAWAL AFTER CLASS COMMENCES

Refund Policy for Programs Obligating Students for Periods of 12 Months or Less

- The refund policy for students attending who incur a financial obligation for a period of 12 months or less shall be as follows:
- After the first day of classes and during the first 10% of the period of financial obligation, the institution shall refund at least 90% of the tuition.
- After the first 10% of the period of financial obligation and until the end of the first 25% of the period of obligation, the institution shall refund at least 50% of the tuition.
- After the first 25% of the period of financial obligation and until the end of the first 50% of the period of obligation, the institution shall refund at least 25% of the tuition; and,
- After the first 50% of the period of financial obligation, the institution may retain all the tuition.

The above refund policy is listed with the assumption that the tuition is paid in full at the time of withdrawal. If the account is not paid in full, then the financial obligation is what is due to be paid at the withdrawal. For example, during the first listed example: If the tuition is not paid in full then the student withdrawing after the first day of classes and during the first 10% of the period of financial obligation the student would owe 10% of the tuition cost as well as the cost for the student kit and enrollment fee.

REFUND POLICY FOR PROGRAMS OBLIGATING STUDENTS FOR PERIODS BEYOND TWELVE MONTHS

- Programs longer than 12 months that financially obligate the student for any period beyond 12 months shall release the student of the obligation to pay beyond the 12 months if the student withdraws during the first 12 months. The calculation of the refund for the unused portion of the first 12 months shall be based on section above.
- If the student withdraws during any subsequent period following the first 12 months, the student's refund for the unused portion of the tuition applicable to the period of withdrawal shall be based on the section above.

NOTE: For all students attending the institution and are receiving federal funding, a statutory Return of Title IV Funds is in effect to determine the amount of Title IV earned by the student. For Title IV students both the Return of Title IV Funds and the institutional refund policy apply. Up to the 60% point of each payment period of enrollment, a schedule id determines the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period of enrollment, a student has earned 100% of the Title IV funds for that period.

RETURN OF TITLE IV FUNDS

A student's percentage of Title IV aid earned is calculated. PJ's College of Cosmetology defines enrollment time as the clock hours scheduled to have been completed as of the withdrawal date in the payment period or period of enrollment. PJ's College's date of determination for withdrawal is no later than 14 days from the student's last date of attendance according to the school's attendance records. The determination of enrollment time and a student's withdrawal date is used to comply with R2T4 requirements.

- Then the amount of Title IV aid is determined
 - ✓ NOTE: Any student who withdraws at any point after the 60% point in the payment period has earned 100% of their Title IV aid.
- The amount of Title IV aid that must be returned is determined
- The amount of unearned Title IV aid that must be returned by the school is calculated.
- Finally, the amount of unearned Title IV aid that must be returned by the student is determined.
 - ✓ NOTE: If it is determined that a student must return a portion of the Title IV aid received, the school will notify the appropriate agency or student within 45 days of the determination that the student withdrew from school. Return of Title IV funds are returned as soon as possible but no later than 45 days after the student has withdrawn.
- If it is determined that the amount of aid disbursed to the student is less than the amount of aid the student has earned, then a post withdraw disbursement is made to receive the amount of aid earned by the student.
- Post-withdrawal disbursements if authorized by the student are posted to the student account at the time the funds are received by the Department of Education. Students are notified within 14 days of any post withdrawal disbursements. Grants are disbursed within 45 days. Loans are offered to the student at the time of withdrawal and within 30 days of the withdrawal date. Students have 14 days to respond for any request of post-withdrawal funds.
- R2T4 calculations that result in a Title IV credit balance on the student account are disbursed to the student within 14 days of the calculation.
- Funds due for return are processed as soon as possible but no later than 45 days after determining the student has withdrawn.
- A post-withdrawal disbursement statement is completed and states how it will disburse any Title IV funds that the student has earned but had not yet been disbursed.
- Post withdrawal grant funds are disbursed within 45 days.
- Loans are available to the students within 30 days. There is an allowance of at least 14 days for the student to accept or decline the funds.
- All post withdrawal disbursements are applied to the student's account first. Any credit balance is issued to the student within 14 days.
- If the Return of Title IV results in a credit balance, then funds are mailed to the student within 45 days after the

determination of withdrawal.

- If the Return of Title IV calculation results in an amount to be returned that exceeds the school's portion, the student must repay some funds. (34 C.F.R. §668.22(h))

The following list contains the types of Title IV aid that are subject to being refunded according to the Return of Title IV Funds policy, either by the school, the student, or both (not necessarily in this order): Federal Direct Student Loan Program (subsidized, unsubsidized, and Plus loans), Pell Grants and FEOG Grant.

NOTE: The Return of Title IV calculation may result in funds that have already posted to the student account being returned. Students then assume the responsibility for payment on their account balance. Generally, a withdrawal from a program will result in an outstanding balance with PJ's College of Cosmetology. Balances unpaid after a student leaves a program may be submitted to a collection agency for further collection of debt.

Please see the Financial Aid Office for examples of refunds.

ENROLLMENT TIME IS DEFINED AS THE TIME ELAPSED BETWEEN THE ACTUAL STARTING DATE AND THE DATE THE STUDENT NOTIFIES THE SCHOOL OF THEIR TERMINATION OR THE DATE THE SCHOOL DETERMINES THE STUDENT WITHDREW. All monies due the applicant shall be refunded within 30 days of formal cancellation by the student as defined above, or the last day of physical attendance, or in the case of a leave of absence, the documented date of return. PJ's College of Cosmetology defines enrollment time as the clock hours scheduled to have been completed as of the withdrawal date in the payment period or period of enrollment. PJ's College's date of determination for withdrawal is no later than 14 days from the student's last date of attendance according to the school's attendance records. The determination of enrollment time and a student's withdrawal date is used to comply with R2T4 requirements.

When situations of mitigating circumstances are in evidence, the school may provide a refund, which exceeds this policy.

All extra costs, such as books, equipment, and enrollment fee/application fee are adjustment computations. These items become the property of the student when issued and are non-refundable except as stated above.

If the school is permanently closed and no longer offering instruction after a student has enrolled; the student shall be entitled to a pro rata refund. If a program is canceled after a student's enrollment, the school shall at its option: 1. Provide a full refund of all monies paid. 2. Provide completion of the program. Students will be notified in writing by mail of unexpected closures due to extenuating circumstances.

An additional withdrawal termination fee of \$150.00 will be charged to all accounts that withdraw from the program.

TRANSFER POLICY

Our school, operating in accordance with state regulations, will accept transfer students from another school. PJ's College does not, however, give credit for more than one half the total hours of instruction mandated by state law, unless an exception is warranted and approved by the Chief Executive Officer. PJ's College may refuse transfers if its admission requirements cannot be met, which includes tuition monies. All transferred hours, progress and grades will be posted on the student's progress report after transcripts have been received in the corporate office. Arrangements must be made about tuition monies.

Students wishing to transfer from one program to another within the PJ's location must obtain permission from the Chief Executive Officer. All balances due from the prior program must be resolved prior to beginning a new program. Additional kit items may be required to be purchased upon discretion of the school. Transfer between programs is also limited to state law. Some programs allow hours and credits to transfer, others do not. Please check with your state board for approval of hours and credit transfers.

TRANSCRIPTS

A transcript charge of \$10.00 will be assessed to students transferring to another school prior to completion of training. No transcripts will be issued unless the balance on the student account is resolved. Accounts with balances will have the transcript fee posted against the outstanding balance or returned to the student. Transfer document requests should be made through the corporate office.

RE-ENROLLMENT

Students wishing to reenroll at PJ's College of Cosmetology must receive approval from CEO (Judith Stewart). The CEO (Judith Stewart) will evaluate a student's potential to complete the program and work within the rules and regulations established by PJ's College of Cosmetology and state licensing requirements. During the review period, a student's past educational experience including, but not limited to, attendance, grades and professional behavior will be evaluated. Students may be declined admittance based on the results of the review.

Within one year of the withdrawal date, the student may reenter with 100% tuition and hour credit. After one year, a minimum of 150 hours may be required. All tuition payments made will be credited to the account if the student returns within the one-year period from the student's last date of attendance. It will be up to the school's discretion to credit payments after the one-year period has elapsed. Prior unpaid balances must be resolved to receive approval for reentry.

It is the school's decision on whether to accept reentries at any time.

Students will be evaluated upon making application for reenrollment based on hours needed to complete within the law requirement.

FIRST AID

All students must complete the Application for Admissions when enrolling. This form will be kept in the student's file and a copy will be included in the student's file at the corporate office. Rendering first aid at PJ's College does not mean the treatment of a major injury or illness. It does mean "the immediate and temporary care given a victim of an accident or illness". Should a student become ill or have an accident during the school day, the instructor should be notified immediately.

There are accident report forms at each location; these should be filled out when the injury is of serious nature that medical assistance may be required. To protect both parties, the signature of the patient should be obtained at the time of the assistance unless the patient is physically and or mentally incapable. These confidential reports should be mailed to the corporate office.

In the event of a national emergency PJS College of Cosmetology will follow all state and federal guidelines for safety and security in the schools. Students, clients, and staff must abide by the posted policies whether temporary or permanent. Changes in the mode of delivery or curriculum because of a national emergency will be promptly addressed to all parties until the national emergency or state of emergency orders are lifted.

CHANGES AND REVISIONS

The school retains the right to change and/or revise materials, programs, classes, and policies as changing conditions and law may dictate. While every attempt is made to keep the catalog up to date, changes may occur after printing. The most up to date information is made available on our PJS website and at the campus locations.

Curriculum

Cosmetology (1500 Clock Hours) (KY) (IN)

Each student must attend 1500 hours of training plus (Indiana) complete the required Official Student Progress Book.

The first 250 hours of instruction are general theory class, both clinic and classroom, where students practice techniques taught on fellow students and mannequins. After the first 250 hours, a student is then allowed in the clinic area to provide services to patrons.

The remaining 1300 hours of instruction are in theory and practical class work and clinic practice.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Hair cutting	100	175	275
Sanitation	40		40
Statue and Rules	10		10
Salesmanship	5	5	10
Management	10	10	20
Manicuring	5	25	30
Pedicuring	5	15	20
Hair removal (waxing)	5	10	15
Anatomy and physiology	5		5
Skin	5		5
Hair	5		5
Electricity	5		5
Chemistry	10		10
Shampooing	5	30	35
Scalp performances	10	10	20
Facials and makeup	20	45	65
Hair coloring	40	150	190
Texture Services	70	250	320
Hair styling	70	200	270
Discretionary hours	150		150
Totals	575	925	1500

Nail Technician (600 Clock Hours)(KY)(IN)

Student must attend the 600 hours of training plus (Indiana) complete the school's progress requirements. After the first 60 hours, a student is then allowed in the clinic area to provide services to patrons.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Sanitation	40		40
Anatomy and disorders	25		25
Statues and rules	10		10
Nail techniques with sanitation	30	160	190
Manicuring	10	50	60
Pedicuring	10	25	35
Chemistry	10		10
Salesmanship	5	10	15
Electric drill/file	10	10	20
Discretionary hours	195		195
Totals	345	255	600

Manicuring (450 Clock Hours)(IN)

Student must attend the 450 hours of training plus complete the school's progress requirements. After the first 40 hours, a student is then allowed in the clinic area to provide services to patrons.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Sanitation	40		40
Anatomy and disorders	25		25
Statues and rules	10		10
Nail techniques with sanitation	30	160	190
Manicuring	10	50	60
Pedicuring	10	25	35
Chemistry	10		10
Salesmanship	5	10	15
Electric drill/file	10	10	20
Discretionary hours	45		45
Totals	195	255	450

Esthetics/Esthetician (700 Clock Hours)(IN)

Each student must attend 700 hours of training plus complete the required Official Student Progress Book. After the first 90 hours, a student is then allowed in the clinic area to provide services to patrons.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Chemistry of skin care	15	25	40
Physiology and histology	30	30	60
Bacteriology, sterilization and sanitation	15	20	35
Introduction and operation to skin care machinery	20	30	50
Introduction to skin care	15	30	45
Skin care	35	120	155
Makeup	15	40	55
Hair removal (superfluous hair)	15	55	70
Introduction to advanced spa techniques	10	15	25
Safety precautions	5	15	20
Professional and personality development	20		20
Salesmanship, marketing, salon management and retailing	25	20	45
State statute and rules	10		10
Discretionary hours	70		70
Total	300	400	700

Esthetician (750 Clock Hours)(KY)

Each student must attend 750 hours of training. After the first 115 hours, a student is then allowed in the clinic area to provide services to patrons.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Chemistry of skin care	15	25	40
Physiology and histology	30	30	60
Bacteriology, sterilization and sanitation	15	20	35
Introduction and operation to skin care machinery	20	30	50
Introduction to skin care	15	30	45
Skin care	35	120	155
Makeup	15	40	55
Hair removal (superfluous hair)	15	55	70
Introduction to advanced spa techniques	10	15	25
Safety precautions	5	15	20
Professional and personality development	20		20
Salesmanship, marketing, salon management and retailing	25	20	45
State statute and rules	10		10
Discretionary hours	70	50	120
Total	300	450	750

Instructor Training (1000 Clock Hours)(IN)

The Instructor Training program requires 1000 hours of instruction. This instruction includes training in both theory and practical. After attending our program, students will be prepared in all phases of teaching, lesson planning, teaching methods, program outlines, development, teaching techniques, classroom management, and student-teacher relations.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Orientation and review of the pertinent curriculum	50	100	150
Introduction to teaching	60		60
Course outline and development	160	170	330
Lesson planning			
Teaching techniques			
Teaching aids			
Developing, administering and grading examinations			

School administration	30	20	50
Record keeping			
Law and rules			
Teaching			
Assisting in the clinic and theory classrooms		150	150
Practice teaching in the clinic and theory classrooms		260	260
Totals	300	700	1000

Instructor Training (750 Clock Hours)(KY)

The Instructor Training program requires 750 hours of instruction. This instruction includes training in both theory and practical. After attending our program, students will be prepared in all phases of teaching, lesson planning, teaching methods, program outlines, development, teaching techniques, classroom management, and student-teacher relations.

Subject	Theory and Demonstration Practice	Actual Practice	Total Hours
Orientation and review of the pertinent curriculum	50	100	150
Introduction to teaching	60		60
Course outline and development	160	180	340
Lesson planning			
Teaching techniques			
Teaching aids			
Developing, administering and grading examinations			
School administration	30	20	50
Record keeping			
Law and rules			
Teaching			
Assisting in the clinic and theory classrooms		150	150
Practice teaching in the clinic and theory classrooms			
Totals	300	450	750

Rules and Regulations

Please remember that your actions must always be professional and considerate of others. PJS College is a place of learning. It is necessary to have respect for all those here to learn as well as all the clients who have generously chosen PJS to assist you in your learning process. Please remember to always be kind, think kindly of others, and offer a helping hand to those who may have struggles. We all have many burdens and issues that are personal, please understand that a genuine kind word or smile really does go a long way to help.

1. Professional behavior is always expected. Students not acting in a professional manner may be asked to leave the school. Repeated behavioral issues may result in termination from school. This also may result in declines for future re-entry as well. It is up to the school director to determine if actions are considered inappropriate, unprofessional or in any means hinder the learning environment of others. Any of those actions are considered as violation of the school rules and can result in termination from the program.
2. Students must report to school promptly. Students who arrive after their scheduled time may not be allowed to enter classes. A late student must report to the Director's office.
3. Students are required to wear the dress code uniform always established by PJ's College while clocked in.
4. The use of illegal drugs or alcohol before or during school hours is strictly prohibited. Students found in violation of this rule will be terminated immediately. Students taking prescription drugs must declare any prescriptions taken on their enrollment application. Any medication taken in the school without it being listed may be result in the student being sent home or cited as in violation of PJS College's drug policy.
5. Your attendance is crucial. Absenteeism will not be tolerated. Absences must be phoned in to the school director prior to your scheduled time to arrive. Absence from class without acknowledgment is not permitted. Late students must first report to the Director's office before clocking in.
6. Foreseen absences due to vacation must be arranged with the school director.
7. Be sure to clock yourself in and out daily, otherwise your will not be recognized. Students must clock out at any time when they leave the school premises. It is the student's responsibility to clock in and out from school. Failure to clock in and out will result in lost hours. The student will not get credit for time missed due to failure on the student's part to clock themselves in and out.
8. No telephone calls can be made while on the time clock except in emergencies. Telephones are for business use only.
9. Students must understand the importance of professionalism and conduct themselves in such a manner while in school. This would include showing courtesy and respect to fellow students, patrons, and PJ's staff. Students using unprofessional language or inappropriate behavior will be clocked out and sent home until the situation is resolved.
10. A lunch break is required after 8 hours of instruction. No more than ½ hour is allowed without approval.
11. PJ's College is a non-smoking school. PJS College is tobacco free. This includes, but it not limited to cigarettes, cigars, pipe tobacco, smokeless tobacco, including cigarettes, electronic cigarettes, cigars, cigarillos, pipes, bidis, hookahs, smokeless or spitless tobacco, or snuff, etc. This policy covers the theory classroom, on the floor, and any area inside the PJS facility. Smoking is also prohibited within 8 feet outside the facility.
12. To present ourselves as professionals, there is no chewing gum, eating or drinking in any area except the student lounge. Clear water bottles are permitted on the clinic floor.
13. Students must report to school prepared with equipment.
14. PJS College of Cosmetology does not condone fraternization between faculty, staff, and students. This includes, but is not limited to texting, phone calls, all aspects of social media (i.e., X, Facebook, Instagram, etc), activities outside the classroom etc. It is important to maintain a professional atmosphere. This policy extends to faculty of the opposite sex or the same sex as the student and applies regardless of whether the student or staff member is the initiator of the behavior and whether the student or staff member welcomes or returns the attention. Any student found fraternizing with faculty or staff may be terminated.
15. Students denying a clinical assignment will be clocked out and sent home.
16. There will be a \$25.00 charge for schedule changes. Any exception must have approval from the school administrator, CEO.
17. If graduation requirements are not completed by the term to end on the contract, an additional \$10.00 per hour charge may be assessed until these requirements are met.
18. Each student is held responsible for his/her own equipment and personal property. Equipment and personal property left in the school beyond thirty (30) days is considered abandoned. All abandoned property is discarded.
19. Any student caught stealing will be expelled from school.
20. Any threats to a person or property will not be tolerated and are grounds for immediate termination. This includes either verbal or any written (electronic such as social media) threats.

21. Student hours shall be transferred to another school upon written request, provided that all accounts are paid in full, and a \$10.00 transcript fee is paid.
22. All make-up time is at the discretion of the school official. Students must schedule and receive approval prior to attending additional hours.
23. Cell phones, tablets, laptop computers and other personal communication devices are allowed in the classroom and on the clinic floor at the discretion of the school Director. However, if any of these devices begin to create distractions in the student's education, this can result in electronic devices not being permitted. This interpretation is up to the school Director. All cell phone ringers should be silenced or put on vibrate while clocked in. Electronic devices are only permitted for professional and creative use. If a student needs to make a phone call or send a text, he/she will have to do so in the designated break area.
24. PJ's College of Cosmetology will follow all state and federal mandates regarding temporary ceasing of operations or transition to distance education. Students should be aware that the mode of delivery may change due to federal and/or state mandates in the event of a health or safety crisis.
25. Student progress requirements are the minimum a student must complete during the program. Students are required to complete all progresses throughout the program as assigned. Failure to accept and complete a progress assignment can result in suspension from class.



Tuition Price Sheet

2025

Cosmetology (Greenfield, Indianapolis, Muncie, Plainfield)	<i>1500 clock hours</i>
Registration Fee:	\$100.00
Kit/Educational Materials:	\$2,600.00
Sales Tax:	\$182.00
Tuition:	\$18,616.00
Total:	\$21,491.00
Cosmetology (Bowling Green, Louisville)	<i>1500 clock hours</i>
Registration Fee:	\$100.00
Kit/Educational Materials:	\$2,595.00
Sales Tax:	\$155.70
Tuition:	\$18,615.00
Total:	\$21,465.70
Esthetics/Esthetician (Muncie)(Indianapolis)	<i>700 clock hours</i>
Registration Fee:	\$100.00
Kit/Educational Materials:	\$2,050.00
Sales Tax:	\$143.50
Tuition:	\$11,998.00
Total:	\$14,291.50
Esthetician(Bowling Green, Louisville)	<i>750 clock hours</i>
Registration Fee:	\$100.00
Kit/Educational Materials:	\$2,050.00
Sales Tax:	\$123.00
Tuition:	\$11,995.00
Total:	\$14,268.00
Instructor Training (Greenfield, Indianapolis, Muncie, Plainfield)	<i>1000 clock hours</i>
Registration Fee:	\$100.00
Kit/Educational Materials:	\$900.00
Sales Tax:	\$63.00
Tuition:	\$18,937.00
Total:	\$20,000.00
Instructor Training (Bowling Green, Louisville)	<i>750 clock hours</i>
Registration Fee:	\$100.00
Kit/Educational Materials:	\$900.00
Sales Tax:	\$54.00
Tuition:	\$18,946.00
Total:	\$20,000.00
Nail Technician (Greenfield, Indianapolis, Plainfield, Muncie)	<i>600 clock hours</i>
Registration Fee:	\$100.00
Kit/Educational Materials:	\$1,400.00
Sales Tax:	\$98.00
Tuition:	\$8,944.50
Total:	\$10,542.50
Nail Techncian (Bowling Green, Louisville)	<i>600 clock hours</i>
Registration Fee:	\$100.00
Kit/Educational Materials:	\$1,400.00
Sales Tax:	\$84.00
Tuition:	\$8,941.00
Total:	\$10,525.00

Manicuring (Indianapolis,Muncie)
Registration Fee:
Kit/Educational Materials:
Sales Tax:
Tuition:
Total:

450 clock hours
\$100.00
\$1,400.00
\$98.00
\$6,095.00
\$7,693.00