



*The future is yours
plan today
for tomorrow*

ADDENDA

ADDENDUM 1 (of 10) side 1
SCHEDULE OF FEES, TUITION, BOOKS, SUPPLIES

HAI RDRESSING/COSMETOLOGY

Tuition	12,992.00
Registration fee (non-refundable).....	100.00
Kit	1,000.00
Books	300.00
Tax on kit and books	108.00
TOTAL.....	\$14,500.00

METHOD OF PAYMENTS

Full-time sessions:.....9:00 A.M. -4:00 P.M.

Down Payment	2,000.00
Eight monthly payments @ \$1,550.00	12,400.00
Registration Fee (non-refundable)	100.00
TOTAL.....	\$14,500.00

$\frac{3}{4}$ -time sessions:.....9:00 A.M. - 2:30 P.M.

Down Payment	2,000.00
Ten monthly payments @ \$1,240.00	12,400.00
Registration Fee (non-refundable)	100.00
TOTAL.....	\$14,500.00

Half-time sessions:Mon. Wed. Fri 7:00 P.M. - 10:30 P.M., Sat . 9-5:30 PM

Down Payment	2,000.00
Ten monthly payments @ \$1,240.00	12,400.00
Registration Fee (non-refundable)	100.00
TOTAL.....	\$14,500.00

Kit/Books and registration fee payable before instruction begins for all courses.

ADDENDUM 1 (of 10) (continued) side 2

SCHEDULE OF FEES, TUITION, BOOKS, SUPPLIES

ESTHETICS

Tuition.....	7,550.00
Registration fee (non-refundable).....	100.00
Kit.	500.00
Books	285.00
Tax on kit and books.....	65.00
TOTAL.....	\$8,500.00

PAYMENT SCHEDULE

FULL TIME – 30 HOURS PER WEEK

Down Payment	1,950.00
Registration fee (non-refundable).....	100.00
Six monthly payments@ \$1,083.33.....	6,500.00
TOTAL.....	\$8,500.00

3/4 TIME - 25 HOURS PER WEEK

Down Payment	1,950.00
Registration Fee (non-refundable).....	100.00
Six Monthly Payments @\$1,083.33.....	6,500.00
TOTAL.....	\$8,500.00

PART-TIME – 18.5 HOURS PER WEEK

Down Payment.....	1,950.00
Registration Fee (non-refundable).....	100.00
Nine Monthly Payments @ \$722.22	6,500.00
TOTAL.....	8,500.00

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending proprietary schools. If a school closes while you are in attendance prior to the completion of your educational program, then you may be eligible for a refund of all tuition expenses which you have paid.

If you drop out of a school prior to completion and you file a complaint against the school with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education law or the Commissioner's regulations.

To file a claim to the Tuition Reimbursement Fund, you must file a complaint with the Bureau of Proprietary School Supervision, New York State Education Department, 116 West 32nd Street, 14th Floor, New York, NY, 10001. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).

ADDENDUM 2 (of 10) side 1

RULES AND REGULATIONS

1. In the case of illness or emergency on any day, the student must call in to report his/her absence before 9:00 AM. that morning.
2. Students are required to be in class promptly at 9:00 AM. in clean, prescribed uniform.
3. Any student more than 10 minutes late is required to sign a late pass.
4. Beauty needs are to be done on a student's own time.
5. Students must sign the student register each day, signing "in" when entering and "out when leaving.
6. Students will take lunch between noon and 1:30 P.M. and must be cleared by an instructor. Students should report to an instructor if they have not had lunch by 1:30 P.M. Lunch is 30 minutes. One 15-minute break in the morning and afternoon is allowed. Breaks are not to be consecutive.
7. No student is allowed to sign out during school hours without the permission of instructor. No student may sign in or out for another student. This rule is strictly enforced. Any time a student leaves the building during the day, he/she must sign out of the student register before leaving.
8. No gum chewing is allowed in the school at any time.
9. No smoking is allowed in the school.
10. No visitors are permitted in the classroom or student lounge area unless approved by the director or supervisor.
11. School business phones can be used in an emergency.
12. Rigid adherence to the rules of sanitation, sterilization and personal hygiene is required at all times.
13. Students must keep their work station clean and sanitary at all times.
14. A minimum of ½ hour of sanitation must be completed by each student daily. All kits must be in a sanitized condition each day.
15. All students serving the public must be courteous and pleasant. If a difficulty arises, the student is expected to call a supervisor. The students must take all appointments assigned to them. Failure to take a patron is grounds for suspension.
16. No student may leave a patron while doing a permanent wave or hair coloring service unless there is an emergency and they are excused by an instructor.
17. Students are not allowed to give services or materials other than what is on the service ticket. Students violating this rule will be disciplined accordingly.
18. Students will pay in advance for supplies used in personal services such as permanent waves, tints, bleaches, rinses, etc.
19. Students are responsible for the return of school materials loaned to them. Students must borrow equipment from one another. Each student is wholly responsible for his/her belongings.

ADDENDUM 2 (of 10) (continued) side 2

RULES AND REGULATIONS

20. Students must not gather at the reception desk, congregate in the office, or visit with another student who is busy with a patron.
21. All students are required to be in school the day before a holiday. All night students are required to attend on Saturdays. Any excuse for absence due to illness must be documented by a doctor's note. The school reserves the right to discontinue a student if this rule is violated.
22. Students have the privilege at all times to consult the management on personal problems. The school positively reserves the right to suspend or expel a student who gossips, uses vulgar language or causes discord.
23. The school will not tolerate the use of alcohol or drugs at any time. No student will be admitted to class who is apparently under the influence of the above. Violations of this rule will result in immediate termination.
24. Students must keep a record of services each day as required on the "Student Daily Record of Applied Effort." All work must be checked by an instructor. Records must be neat and clear.
25. All students will be expected to maintain an average of 70% in theory and in all practical subjects. A student may be placed on probation for failure to maintain the required average.
26. Only products furnished by the school may be used unless otherwise approved by an instructor.
27. Students must comply with school policy and state rules and regulations.
28. Students must comply with all instructions, directives, orders, etc., given by personnel relative to school activities. Insubordination will not be tolerated.
29. The school is not responsible for the student's kit, tools, books or any personal property left at the school or in the student's locker. All property must be removed and the locker cleared upon graduation or termination of attendance. After two weeks, the school will have the right to dispose of any property left on the premises and will not be responsible for its return to the student.
30. Termination. Each student will be given a sheet of Rules and Regulations. Any breach of these Rules and Regulations will subject the student to suspension for a period of time determined by the director and subsequent probation. Further breaches while on probation will subject the student to interruption. The school reserves the right to dismiss any student whose conduct is deemed unsatisfactory by the directory, supervisor or school administrator. Insubordination to supervisory or managerial personal by refusal of an order or use of obscene or otherwise objectionable language to such personnel in a threatening manner could be cause for immediate termination from the school.
31. While a placement service may be provided, it is understood that the school cannot promise or guarantee employment to any student or graduate.
32. Any deviation from the above policy must be in writing from the office and signed by a member of the administrative staff.

ADDENDUM 3 (of 10) (continued)

FACULTY

Mrs. Patricia Brown..... Supervisor/Instructor
Mr. Joseph SalamoneInstructor (part time)
Mr. Frank Silviotti.....Instructor
Mr. John Calabrese Instructor

WHO'S WHO

Mrs. Patricia Brown is a 1971 graduate of the Westchester School of Beauty Culture. She has been practicing the art of cosmetology since her graduation. While she is adept at all aspects of cosmetology, she specializes in the field of color and color correction.

All of our instructors bring their own individual knowledge, style and flair to our Hairdressing/Cosmetology program. They all participate in seminars to keep themselves up to date on the latest techniques and trends happening in the beauty industry.

ADDENDUM 4 (of 10)
ENROLLMENT, COMPLETION AND PLACEMENT RATES

Westchester School of Beauty Culture
7/1/04-6/30/05

Program Name: ESTHETICS

Program Enrollment

Full Time	0
Part Time	8
TOTAL	8

B. Program Completion Rate

Enrolled	8
Graduates	7
Non Completers	1
Continuing Students	0
Completion Rate	88%

Placement of Program Completers

Number of Graduates	7
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Percentage of graduates who are:

1. Employed in a related field	72%
2. Employed in a slightly related field	0%
3. Employed in an unrelated field	14%
4. In military	0%
5. Seeking employment	0%
6. Pursuing additional educational	0%
7. Unavailable for employment	0%
8. Status Unknown	14%

Written and practical examination pass/fail rate June, 2003

Written

Total# Tested	% passed first attempt	% passed Over
NY State	Figures not furnished to the school by the state	
W.S.B.C.	0	0%

Practical

NY State	Figures not furnished to the school by the state	
W.S.B.C.	0	0%

ADDENDUM 4 (of 10) (continued)

ENROLLMENT, COMPLETION AND PLACEMENT RATES

Westchester School of Beauty Culture 7/1/17-6/30/18

Program Name: HAIRDRESSING/COSMETOLOGY

A. Program Enrollment

Full Time	58
Part Time	49
TOTAL	107

B. Program Completion Rate

Enrolled	107
Graduates	42
Non Completers	18
Continuing Students	47
Completion Rate	65%

C. Placement of Program Completers

Number of Graduates	42
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Percentage of graduates who are:

1. Employed in a related field	79%
2. Employed in a slightly related field	0%
3. Employed in an unrelated field	8%
4. In military	0%
5. Seeking employment	0%
6. Pursuing additional educational	0%
7. Unavailable for employment	10%
8. Status Unknown	11%

D. Written and practical examination pass/fail rate June, 2016

	Written	Practical
Total # Tested	% passed first attempt	% passed Overall
NY State	This information was not provided by the state	
W.S.B.C.	17	100%

The information provided above through NYS Department of State - Division of Licensing cannot be verified by the school due to the fact that a complete listing (by name) of the students taking the exams is not provided to the school.

ADDENDUM 5 (of 10)

COMPLAINT PROCEDURES

The Westchester School of Beauty Culture hopes to keep communications open between students and the school so problems can be taken care of before they reach the level where the State Education Department would need to be involved. You received a copy of their disclosure pamphlet "What You Should Know About Licensed Private Schools and Registered Business Schools in New York State" when you enrolled on our school.

Specifically:

"If you are or were a student or an employee of a Licensed Private or Registered Business School in the State of New York and you believe that the school, or anyone representing the school, has acted unlawfully, you have the right to file a complaint with the New York State Education Department.

You may make complaints about the conduct of the school; advertising; standards and methods of instruction; equipment ; facilities; qualifications of teaching and management personnel; enrollment agreement; methods of collecting tuition and other charges; school license or registration; school and student records; and private school agents.

Before filing a complaint with the department, we suggest that you try to resolve your complaint directly with the school. Use the school's internal grievance procedure or discuss your problems with teachers, department heads, or the school director. We suggest that you do so in writing and that you keep all copies of correspondence to the school. However, the school cannot require you to do this before you file a complaint with the department. If you do file a complaint with the department, please advise the bureau of any action that you take to attempt to resolve your complaint."

The steps to file a complaint are:

1. Write to the New York State Education Department, Bureau of Proprietary School Supervision, 116 West 32nd Street, 14th Floor, New York, NY 10001, or telephone the Department requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including an enrollment agreement, financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.
2. If you cannot come for an interview, send a letter of call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include with it *copies* of all relevant documents. You should keep the originals. *You must file a complaint within two years after the alleged conduct took place.* The Bureau cannot investigate any complaint more than two years after the occurrence.
3. The investigator will attempt to resolve the complaint as quickly as possible and may contact you in the future with follow-up questions. You should provide all information requested as quickly as possible: delay may affect the investigation of your complaint. When appropriate, an investigator will try to negotiate with the school informally. If the department determines that violations of law have been committed and the school fails to take satisfactory and appropriate action, then the Department may proceed with formal disciplinary charges.

ADDENDUM 6 (of 10) side 1

REFUND AND CANCELLATION POLICY

If cancellation or termination occurs prior to, or during the first week of instruction, all TUITION monies collected by the school will be refunded.

If a student (or in the case of a student under legal age, his/her parents or guardian) cancels his/her enrollment in writing within seven business days of signing the enrollment agreement, all monies collected by the school shall be refunded. The cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school administrator/owner in person. This policy applies regardless of whether or not the student actually started training. Failure of the student to notify the Director in writing of withdrawal may delay refund of tuition due pursuant to Section 5002 of the Education Law. If a student cancels his/her enrollment after seven (7) business days after signing, but prior to entering classes, he/she shall be entitled to a refund of all monies paid to the school with the exception of the non-refundable registration fee and kit and textbook accepted by the student.

Thereafter, a student will be liable for:

1. the non-refundable registration fee, plus
2. Equipment in good condition may be returned within 20 days of the date of withdrawal. (Equipment is not considered to be in good condition if it can't be reused because of clearly recognized health and sanitary reasons). Equipment is not returnable if it has been defaced or damaged in any way.
3. Tuition liability, as of the student's last day of physical attendance. Tuition liability is divided by the number of quarters in the program. Total tuition liability is limited to the quarter during which the student withdrew or was terminated and any previous quarters completed.

(a) First and second quarters

If termination occurs	School may keep
Prior to, or during the first week	0%
During the second week	25%
During the third week	50%
During the fourth week	75%
After the fourth week	100%

(b) Subsequent quarters

During the first week	25%
During the second week	50%
During the third week	75%
After the third week	100%

Enrollment time is defined as the time elapsed between the actual starting date and the student's last day of physical attendance at the school. Any monies due the applicant, or a student shall be refunded within 45 days of formal cancellation by the student, or formal termination by the school, which shall occur no more than 30 calendar days from the last day of physical attendance, or in the case of a leave of absence, the documented date of return.

PLUS: The amount for textbooks and equipment issued and accepted by the student. A transcript of the student's records will be issued to the student provided all payments have been made in accordance with the above.

TERMINATION: Each student is given a catalog printed with the rules and regulations. Any breach of these Rules and Regulations will subject the student to suspension for a period of time determined by the Director, and subsequent probation. Further breaches while on probation will subject the student to interruption. The school reserves the right to dismiss any student whose personal conduct is deemed unsatisfactory by the director, supervisor or school administrator. In the case of illness or disabling accident, death in the immediate family or mitigating circumstances beyond the control of the student, the school makes a settlement that is reasonable and fair to both. In the event the student is under the age of 21, the student's undersigned parent or guardian agrees to make payments to the school herein on behalf of the student named for tuition and fees set forth. If the school is permanently closed and no longer offering instruction after a student has enrolled, the student shall be entitled to a full refund of the tuition .

ADDENDUM 6 (of 10) (continued) side 2

REFUND AND CANCELLATION POLICY

An application not accepted by the school shall be entitled to a full refund of all monies paid.

Collection policy: Collection procedures will reflect good taste and sound ethical business practices. Student will be responsible for all collection fees.

If a course is cancelled subsequent to a student's enrollment, the school shall at its option:

- (a) Provide a full refund of all monies paid
- (b) Provide completion of the course .

Westchester School of Beauty Culture's fair and equitable Refund Policy calculates the refund under two separate policies. The school then refunds the amount which is more beneficial to the student. The policies used are the Institutional Refund Policy (based on the New York State Department of Education's Refund Policy) and the NACCAS Refund Policy. The Institutional Refund Policy is explained in section 1 of this addendum.

The calculation of the NACCAS refund is required if:

- (a) Student has not completed 60% of the period of enrollment for which he/she has been charged.
- (b) Student is attending the school for the first time
- (c) Student has received Title IV funds.

The school will calculate the percentage of the period of enrollment that the student has completed, rounded down to the nearest 10%. This is then multiplied by the tuition and fees, less any monies received to determine the amount of the refund.

The results of the NACCAS Refund and the New York State Refund are then compared. The refund that is more beneficial to the student is then applied.

Examples of the refund policy are available through the Financial Aid Office.

- (d) Refunds will be allocated in the following order
 1. Federal Pell Grants.
 2. Federal SEOG
 3. Other Federal, State, private, institutional assistance
 4. Student.
- (e) The student should notify the director, in writing, of their decision to withdraw from the program. At this time, the school will compute the refund based on its policies and refund any monies due. The school **will** follow this refund policy even if the student does not request it in writing.

If cancellation or termination occurs prior to, or during the first week of instruction, all TUITION monies collected by the school will be refunded.

EACH STUDENT AGREES TO COMPLY WITH THE FOLLOWING STIPULATIONS

1. Abide by all rules and regulations of the school
2. Be attentive and industrious in the classroom
3. Be courteous to fellow students, instructors and school personnel
4. Attend classes regularly, be punctual, and perform work assigned to the best of their ability.
5. The student's rights under this agreement may not be assigned to any other person, and the student must complete the Hairdressing/Cosmetology Course within the following timeframes:
 - (a) 13 months for full-time schedule
 - (b) 15 months for $\frac{3}{4}$ -schedule
 - (c) 19½ months for half-time schedule

This period may be extended only with the written consent of the school.

While placement services may be provided, it is understood that the school cannot promise or guarantee employment to any student or graduate.

Student refunds may be more than stated above if the Federal Default Management refund policy results in a greater refund.

ADDENDUM 7 (of 10)

GI BILL

The Westchester School of Beauty Culture has been approved by the New York State Bureau of Veterans Education, for the payment of GI Bill educational benefits to eligible Veterans, Reservists, Guardsmen, and other eligible benefit recipients.

ADDENDUM 8 of 10

TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS

When you withdraw during your payment period, the amount of Title IV assistance you have earned up to that point is determined by the clock hours you were scheduled to have completed as of the withdrawal date divided by the total clock hours in the period

If the result is less than or equal to 60%, multiply the percentage by the amount disbursed. That amount is then subtracted from the amount disbursed and the difference is the amount to be refunded to the government.

Should a refund be due the government the following procedure applies.

1. A refund is initiated through our servicer B.E.N.
2. The check is written from the school account to the Federal Student Financial Aid account.
3. A refund is then processed through our servicer B.E.N.
4. The check is then deposited in the bank

The requirements for Title IV program funds when you withdraw are separate from any other refund policy the school uses. Therefore, you may still owe funds to the school to cover unpaid institutional charges. The school will also charge you for any Title IV funds that the school is required to return on your behalf.

Should you have any questions, you can contact the financial aid office @ 914 699-2344, or contact Federal Student Aid Information Center @ 1-800-4-FEDAID (1-800-433-3243).

ADDENDUM 9 (OF 10) side
WEEKLY TUITION LIABILITY CHART
ESTHETICS PROGRAM - - 600 HOURS

FULL TIME STUDENT

If termination occurs in the First and Second Quarter

	<u>School May Keep</u>		<u>Amount to be Refund ed</u>
Prior to or during the first week	0%	\$0.00	\$377.50
During the second week	25%	\$94.37	\$283.13
During the third week	50%	\$188.75	\$188.75
During the fourth week	75%	\$283.12	\$ 94.38
After the fourth week	100%	\$377.50	\$ 00.00

3 / 4 TIME STUDENT

Prior to or during the first week	0%	\$0.00	\$314.58
During the second week	25%	\$78.64	\$235.94
During the third week	50%	\$157.29	\$157.29
During the fourth week	75%	\$235.93	\$ 78.65
After the fourth week	100%	\$314.58	\$ 00.00

PART-TIME STUDENT

If termination occurs in the First and Second Quarter

Prior to or during the first week	0%	\$0.00	\$228.78
During the second week	25%	\$57.19	\$171.59
During the third week	50%	\$114.39	\$114.39
During the fourth week	75%	\$171.59	\$ 57.19
After the fourth week	100%	\$228.78	\$ 00.00

Subsequent Quarters

During the first week	25%	\$ 62.92	\$188.76
During the second week	50%	\$125.84	\$125.84
During the third week	75%	\$188.76	\$ 62.92
After the third week	100%	\$251.68	\$ 00.00

ADDENDUM 9 side 2 (OF 10}
WEEKLY TUITION LIABILITY CHART
HAIRDRESSING/COSMETOLOGY PROGRAM - - 1040 HOURS

FULL TIME STUDENT

If t erm inat ion occurs in the First and Second Quart er

	<u>School May Keep</u>		<u>Amount to be Refu nde d</u>
Prior to or during the fi rst week	0%	\$0.00	\$3 1 9.44
During th e second week	25%	\$79.86	\$239 .58
During the third week	50%	\$159.72	\$159 . 72
During the fourth week	75%	\$ 239.58	\$ 79.86
After the fourth week	100%	\$319.44	\$ 00.00

3 / 4 TIME STUDENT

Pr io r to or duri ng the first week	0%	\$0.00	\$273.80
During the second week	25%	\$68.45	\$205.35
During the third week	50%	\$136.90	\$136.90
Dur ing the fourth week	75%	\$205.35	\$ 68.45
After the fourth week	100%	\$273.80	\$ 00.00

PART-TIM E STUDENT

If t erm inat ion occurs in the First and Second Quar ter

Prior to or during the first week	0%	\$0.00	\$191.66
During the second week	25%	\$47.91	\$143.75
During the third week	50%	\$95.83	\$95.83
During the fourth week	75%	\$143.74	\$ 47.92
After the fourth week	100%	\$191.66	\$ 00.00

Subsequent Quarters

During the first week	25%	\$ 47.91	\$143.75
During t he second week	50%	\$95 .83	\$ 95.83
During the thir d week	75%	\$143.74	\$ 47 .92
After the third week	100%	\$191.66	\$ 00.00