



CORTIVA INSTITUTE

**School Catalog
2025-2026**

Vol. 1

MAIN CAMPUS
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CAMPUS FACULTY LISTINGS AND CREDENTIALS ARE AN ADDENDUM TO THIS CATALOG

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Mission Statement

Our mission at Cortiva Institute is to provide the motivated student with a quality career-oriented education combined with practical experience to instill the knowledge, skills and confidence necessary to empower the student, upon graduation, to achieve success in the high demand fields of health, beauty and wellness.

Philosophy

The purpose of Cortiva Institute is to offer quality career education in an atmosphere of personalized attention. The curriculum is geared toward entry level students with no prior background in the subject matter. Cortiva Institute focuses on the specialized skills and knowledge needed for today's marketplace by providing programs that encompass theory, clinical application and professional development.

Cortiva Institute selects experienced individuals as members of its faculty, thus allowing Cortiva Institute students to be educated by professionals who have practical knowledge in their field of study as well as the appropriate level of formal education. Cortiva Institute recreates a similar atmosphere to that which the student will encounter in his/her career.

History

Cortiva Institute was founded in 1978 to provide professional training and education to individuals interested in a career in health, beauty and wellness related career fields. Cortiva Institute is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC) and approved by the U.S. Department of Education to provide Title IV Financial Aid to those students that qualify.

Throughout its history, Cortiva Institute has strived, to continuously update its curriculum and program offerings and upgrade equipment to better serve its students and has done so with the active participation of its graduates, faculty, staff, advisory board and employers of our graduates.

Accreditation and Licenses

- ❖ Cortiva Institute is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC) 2101 Wilson Boulevard, Suite 302, Arlington, Virginia 22201 (703) 247-4212 www.accsc.org
- ❖ Licensed by the Maryland Higher Education Commission (MHEC). Additional information regarding this institution may be obtained by contacting: Maryland Higher Education Commission (MHEC) 6 North Liberty Street, 10th Floor, Baltimore, Maryland 21201 (800) 974-0203 or (410) 767-3300

Approvals

- ❖ The school is approved by the United States Department of Education to offer Title IV-Student Financial Assistance programs to eligible students.
- ❖ **Military Benefits-** Cortiva Institute has been granted approval by Maryland Higher Education Commission (MHEC) the State Approving Agency (SAA) to train Veterans and other persons eligible for education benefits under Title 38 U.S.C.

OWNERSHIP AND STATEMENT OF LEGAL CONTROL- *Linthicum, MD Campus- Cortiva Institute is owned by Innovative Education, LLC, which is 100% owned and operated by NT Holdings, LLC- Neal Heller CEO/President (Corporate Office) 1166 West Newport Center Drive, Ste. 112 Deerfield Beach, Florida 33442 Phone: (954) 962-2624*

Professional Memberships

- ❖ American Association of Cosmetology Schools (AACCS)
- ❖ National Certification Board for Therapeutic Massage and Body Work (NCBTMB)
- ❖ American Massage Therapy Association (AMTA)

Program Advisory Committee

Cortiva Institute has cultivated and maintains a current and active group of individuals who serve in the capacity of a Program Advisory Committee (PAC). The group consists of employers and clinical site personnel who hire and work with our current student body. The purpose of the group is to exchange ideas, seek technical assistance and to make certain that the equipment, study materials and techniques taught in all programs at the campus will provide the skills necessary to meet employer expectations upon graduation. These meetings are typically held twice during each year whereby a thorough review of Cortiva Institute facility, curriculum and faculty can be reviewed, and whereby suggestions can be made for ongoing improvement in the delivery of our academic programs.

Catalog and Policies

Students are expected to be familiar with the information presented in the Enrollment Agreement, Catalog and any addenda to the Catalog. This Catalog serves as a handbook for the student. By enrolling in Cortiva Institute, the student agrees to abide by all policies of the Institution. If at any time there is conflict between the Enrollment Agreement and the Catalog, the Enrollment Agreement is the binding contract. This catalog/publication is true and correct in content and policy.

Changes to Programs, Equipment, Etc.

Cortiva Institute reserves the right to make changes in equipment, textbooks, supplies and curriculum to reflect the latest technology and advancement in a program of study. Tuition and fees are subject to review and modification.

Class Size

In order for students to receive individualized attention, class size will not exceed 30 students per instructor in the classroom. Cortiva Institute constantly monitors class size to ensure that program objectives can be met by each student attending. When required, Cortiva Institute will monitor and maintain appropriate programmatic instructor/student ratios in laboratory and clinical settings.

Locations, Facilities and Equipment

The Linthicum Heights, MD campus is located at 517 Progress Drive, Suite A-J, Linthicum Heights, MD 21090. Ample parking is available for students, faculty, staff and guests. The campus is fully compliant with the Americans with Disability Act (ADA). The facility consists of approximately 24,000 square feet and houses classrooms, an Academic Resource Center, Student Clinic, and administrative offices which include education offices, admissions offices, Financial Aid Services, Career Services and Student Services. The entire campus is WIFI accessible. Classrooms for all programs are multi-purpose lecture and lab which are outfitted with industry standard teaching equipment such as, and not limited to TV's, massage therapy and spa tables. The Academic Resource Center is equipped with computers with internet access, audio/visual equipment, videos, books that are industry related. A large student lounge has refrigerators, microwave ovens and lunchroom seating.

Equal Opportunity Policy

Cortiva Institute, in its hiring, admissions, instruction and graduation policies, practices no discrimination on the basis of race, religion, color, financial status, sex, ethnic origin, age, veteran status, physical challenges or sexual orientation.

Accommodation Request

Cortiva Institute complies with all provisions of the Americans with Disabilities Act (ADA) and section 504 of the Rehabilitation Act of 1973, in that no qualified person will be excluded from enrolling in the school. However, individuals should be aware that the regulations of the programs and applicable careers fields require the ability to sit or stand for long periods of time, a high level of manual dexterity and prolonged periods of practical work in the clinic.

Applicants and/or students with a disability seeking accommodation, must make their requests in writing to the Campus Director by completing an Accommodation Request Form, and submitting recent, relevant medical documentation that verifies the nature of the disability, the functional limitations resulting from the disability, the timeframe for the accommodation and must substantiate the need for any accommodation requested. *The type of documentation will vary according to the disability but should give us a basic understanding of what your disability is and how the disability impacts you in the classroom environment. Documentation may include specific recommendations as to the types of reasonable accommodations needed (e.g. extra time for testing, note-taking assistance). It should describe the relationship between the disability and how an accommodation would provide access. The Institute has no obligation to provide or adopt recommendations but will consider them.*

In order to ensure that reasonable accommodation can be provided in a timely manner, all forms and documentation should be received at least six (6) weeks prior to the start of classes, or as early as possible as accommodations cannot be implemented retroactively. Upon receipt of the appropriate documentation, the request will be reviewed for eligibility, additional information may subsequently be requested if necessary.

Decisions pertaining to reasonable accommodation will be made by the Regional Director of Operations, in consultation with other Academic or Administrative Personnel. Written notification of approved accommodations will be provided, and faculty will be notified of the accommodations that have been approved, unless otherwise specified. **Confidentiality Information about a student's or applicant's disability will be shared with those with a need to know about it, such as to assist the Institute in evaluating or implementing the accommodation or for reasons of safety. Records relating to disability accommodation will be kept separate from other files and only made available to personnel with a need to access the files.*

If a student disagrees with the proposed accommodations, he/she has the right to appeal the decision in writing and should be submitted promptly along with a copy of the paperwork used to request the accommodation. The appeal should state clearly why the student or applicant still believes that they should be provided with the accommodation sought. Students granted a different accommodation than first sought are encouraged to try the alternate accommodation while appealing the decision. Within 20 business days after acknowledging receipt of the ADA policy appeal, the Campus Director will inform the student regarding the institutional response to the written appeal. *The appeal is to be submitted by U.S. mail to:*

Cortiva Institute Corporate Office
ATTN: ADA Coordinator
1166 West Newport Center Drive, Ste. 112
Deerfield Beach, Florida 33442

Sexual Harassment & General Anti-Harassment Policy

The U.S. Equal Employment Opportunity commission has issued guidelines which treat sexual harassment as illegal sex discrimination under the Civil Rights Act of 1964. Cortiva Institute actively supports a policy on sexual harassment which includes a commitment to creating and maintaining an environment in which the students, faculty and administrative-academic staff can work together in an atmosphere free of all forms of harassment, exploitation or intimidation. It is the intention of the school to take whatever action may be needed to prevent, correct and if necessary, discipline behavior which violates this policy.

Policy for Registration/Licensure / Examinations and Fees

Students shall be required to apply to the State for registration and/or licensure in their chosen profession. Please see attached addendum for information pertaining to requirements and fees for registration/licensure for each program offered at Cortiva Institute.

Limitations of Employability Due to Criminal History

Students with criminal histories may not be eligible for professional certification or registration/licensure after graduation, depending on the requirements of the student's chosen program at the time of completion.

This information can be found at:

- ❖ Maryland Board of Labor- MD Board of Cosmetology: <https://www.dllr.state.md.us/license/cos/>
- ❖ Maryland Department of Health- State Board of Massage Therapy Examiners: <https://health.maryland.gov/massage/Pages/massageact.aspx>

Please contact the Student Services Department if you have any questions or concerns regarding the criminal history and/or other licensure requirements. The school makes no representation, promise, or guarantee that completion of this program assures either passage of any certification examination or acceptance by any state board. The programs are not intended to prepare graduates for employment in any other state. Prospective and current students and graduates are responsible for researching and understanding all examination, registration, certification, or licensure requirements in any state in which they seek to become registered, licensed, or employed.

APPLICATION PROCEDURE

All Applicants are required to visit the school in person to meet with an admissions representative. The admissions representative will discuss career goals, programs, policies and provide a tour of the school for each applicant.

Requirements for Admission

- ❖ High school Graduation or Recognized Equivalent; or
- ❖ General Equivalency Diploma (GED) or certificate demonstrating that the student has passed a state-authorized examination that the state recognizes as the equivalent of a high school diploma; or
- ❖ An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; or
- ❖ Foreign High School Graduation- A diploma or transcript from a foreign high school must be translated and evaluated by a qualified agency to confirm the equivalence to a U.S. issued diploma; or
- ❖ Evidence of completion of home schooling that state law treats as a home or private school. If the state issues a credential for home schooling, maintain this credential; or
- ❖ Students lacking a high school diploma, or its equivalent, may be admitted upon demonstrating the ability to benefit from the training offered. This can be demonstrated by successfully attaining a score of 233 on the Reading exam, a 235 on the Writing exam and a 230 for the mathematics/arithmetic test on the Accuplacer ATB Test.
- ❖ Applicants must be at least (16) years of age or older to apply for the Esthetics Training program and must be (17) by the time of graduation. Applicants must be at least (17) years of age or older to apply for the Professional Massage Therapy program and must be (18) by the time of graduation.

**A Parent or guardian signature is required for applicants under the age of 18 at time of application.*

Enrollment

Prospective students must make a formal application to and be accepted by the school. The applicant will receive a catalog and must complete and sign an Enrollment Agreement prior to beginning classes. Applicants are encouraged to complete the enrollment process well in advance of their desired start date, as class size is limited to ensure individualized instruction.

Re-Entry

A student who has been terminated or withdrawn may reapply to Cortiva Institute in the same status as when they were withdrawn. At that time, the student's academic records will be evaluated in order to determine if it is possible for a cumulative grade point to be achieved and for the program to be completed within the maximum time frame of 120%. Returning Students will be charged a \$100 Re-entry fee.

After being readmitted to Cortiva Institute, the student's progress will be re-evaluated at the next scheduled progress evaluation point. If the student has failed to achieve minimum requirements, the student is subject to termination from the school. ***Title IV recipients will lose eligibility to receive Title IV funds at this evaluation point if found not to be meeting the minimum Satisfactory Progress requirements.***

Credit for Previous Training

Cortiva Institute makes no blanket statement or promise of acceptance of credit from any other Institution. Credit may be granted for training in another school whether in-state, out-of-state, or out of country. Documentary proof verifying work or school experience must be submitted prior to enrollment. After evaluating the official transcripts of the other institution attended, an evaluation exam may be conducted by the Education department and may include both written and practical examinations. Based upon the recommendation of the Education department and/or Campus Director, Cortiva Institute may accept a transfer student's hours and services from another licensed institution. The students' tuition account will be adjusted accordingly to reflect the reduced hours of training. *No more than 50% of the program credits will be transferred into Cortiva Institute from another institution.

Transfer of Credit

Cortiva Institute cannot guarantee the transferability of credits earned at our school. A decision on the acceptance of credits earned at Cortiva Institute is at the sole discretion of the receiving institution. It is the student's responsibility to confirm whether or not credits will be accepted by another institution of the student's choice.

Technology Requirements

Access to our LMS Moodle and Milady CIMA is available by using smart phones; however, not all instructors' comments, images, assignments, and feedback are accessible through the phone. Therefore, it is necessary that students access the course pages through a computer processing unit that complies with the following minimum specs:

- ❖ Intel Core 2 Duo – or AMD – 3 GHz processor
- ❖ 3 GB of RAM (4 GB recommended)
- ❖ Graphics card and monitor capable of 1024×768 display
- ❖ Stereo sound card, speakers and/or headset, microphone
- ❖ A camera is required.
- ❖ Up to date internet browser. Recommended: Microsoft Edge, Safari, Chrome or Firefox.
- ❖ Some takeaway documents and other resources may be provided in the PDF format. If a student does not have a reader, he or she will need to install Adobe Reader to view these documents <http://get.adobe.com/reader>

Internet Usage Policy

The Internet Usage Policy applies to all students of Cortiva Institute who have access to computers and the Internet to be used during their enrollment at Cortiva Institute. Use of the Internet by students is permitted and encouraged where such use supports the goals and objectives of the program. Access to the Internet through Cortiva Institute is a privilege and all students must adhere to the policies concerning computer, email and Internet usage. Violation of these policies could result in disciplinary and/or legal action such as suspension of the use of the Internet at Cortiva Institute and lead up to and include termination from the program. Students may also be held personally liable for damages caused by any violations of this policy. All students are required to abide to the rules hereunder.

- ❖ Students are expected to use the Internet responsibly and productively. Internet access is limited to school and/or job search activities only and personal use is not permitted.
- ❖ Job-related activities include research and educational tasks that may be found via the Internet that would assist in a student's career development.
- ❖ Students will be assigned a Cortiva Institute student email account
- ❖ All Internet data that is composed, transmitted and/or received by Cortiva Institute's computer systems is considered to belong to Cortiva Institute and is recognized as part of its official data. It is therefore subject to disclosure for legal reasons or to other appropriate third parties.
- ❖ The equipment, services and technology used to access the Internet are the property of Cortiva Institute, and the school reserves the right to monitor Internet traffic and monitor and access data that is composed, sent, or received through its online connections.
- ❖ Emails sent via the school's email system should not contain content that is deemed to be offensive. This includes, though is not restricted to, the use of vulgar or harassing languages or images.
- ❖ All sites and downloads may be monitored and/or blocked by Cortiva Institute if they are deemed to be harmful and/or not productive to the academic environment.
- ❖ The installation of any software such as instant messaging, downloading music sites and/or personal pictures is strictly prohibited.
- ❖ Unacceptable use of the internet includes, but is not limited to:
 - ❖ Sending or posting discriminatory, harassing, or threatening messages or images on the Internet or via Valley College email service.
 - ❖ Using computers to perpetrate any form of fraud, and/or software, film or music piracy.
 - ❖ Stealing, using, or disclosing someone else's password without authorization
 - ❖ Downloading, copying or pirating software and electronic files that are copyrighted or without authorization
 - ❖ Sharing confidential material, trade secrets, or proprietary information outside of the organization.
 - ❖ Hacking into unauthorized websites.
 - ❖ Sending or posting information that is defamatory to the school.
 - ❖ Introducing malicious software onto Cortiva Institute's network and/or jeopardizing the security of the organization's electronic communications system.
 - ❖ Sending or posting chain letters, solicitations, or advertisements not related to academic environment.
 - ❖ Passing off personal views as representing those of Cortiva Institute.
 - ❖ Unauthorized sharing of academic material, including but not limited to tests, and tests answers.
 - ❖ Conducting a business using Cortiva Institute's network for personal business use.
- ❖ If a student is unsure about what constituted acceptable Internet usage, then he/she should ask the Campus Director or his/her instructor for further guidance and clarification.

Statement on Program Delivery

All students are expected to attend classes on a regular basis and are required to clock in and out with the use of the thumb/palm print biometric system. Attendance is recorded through our automated biometric system which is automatically and instantly stored directly into the student management database. In the event of an absence, the student is responsible to make arrangements to complete any makeup work that may be assigned to them if applicable. While students will have access to our LMS outside of the school, attendance will only count when students are in the classroom. Working on the LMS, assignments, quizzes, forums etc. outside of the school will not count towards attendance.

Tech Support

Please refer to the Orientation Folder in your LMS that contains frequently asked questions, and how to videos.

For additional help:

- ❖ For issues regarding your email account please write to: education@cortiva.edu
- ❖ For issues regarding the LMS moodle please write to: moodle@cortiva.edu
- ❖ For issues regarding the LMS Milady CIMA please write to: cimasupport@milady.com

Please send a description and screenshots of the issue you are having and allow 24 to 48 hours for a response.

Tuition, Fees, Books, Uniforms, Supplies

Students will be obligated for all charges (tuition/fees/books/kits) for the period of financial obligation they are currently attending plus any prior account balance. The period of financial obligation is the time the student is enrolled. Students who have withdrawn and wish to re-enter will be charged a \$100 re-entry fee. *The tuition and fee schedule for all programs at Cortiva Institute is provided in an addendum to this catalog. Payment of all fees, or arrangement for the payment of all fees, must be made at the time of registration and are subject to change without notice. All financial obligations owed to Cortiva Institute must be paid, or arrangements for payments must have been made, before a student may re-enter, receive official transcripts or graduate.

Students are also required to furnish their own personal school supplies such as pencils, pens, erasers, notebooks, calculators, index cards and dictionaries. Students may also be required to purchase additional supplies/kits based on his/her program of study. Any additional licensing fees are listed in an addendum and presented at the time of enrollment

Payment of Tuition

Students may pay by cash, check, money order or credit card for educational costs. Payment of tuition is due, in full, on or before the first day of class unless a student is on a payment plan or has been approved to receive Title IV Federal Financial Aid.

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation & Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not prevent the student's enrollment; assess a late penalty fee to the student; require the student to secure alternative or additional funding; deny the student access to any resources available to other students who have satisfied their tuition and fee bills to the institution. However, to qualify for this provision, such students may be required to produce the VA Certificate of Eligibility (COE) by the first day of class; provide a written request to be certified; provide additional information needed to properly certify the enrollment as described in other institutional policies. *GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill>.*

Any students who are unable to pay the tuition and fees in full may arrange a payment plan to be paid monthly or weekly to the school. Contracts are not sold to third parties; however, the school reserves the right to assign any unpaid balances to an outside agency for collections. Students in need of financial assistance will meet with the Financial Aid Department prior to enrollment in order to assess a payment plan. There are a few alternatives to assist students in meeting their financial obligation.

Payment Options:

1. Payment in full before first day of class.
2. Installment Plan which will be set up based upon the student's ability to make scheduled payments over the length of the program with a minimum down payment made prior to the first day of class.

**There is a \$50 fee for any check returned for insufficient funds.*

Students on a payment plan must make payments as scheduled. All payments are due on a Monday prior to entering class. A late payment will result in a 10% late fee being added to your balance. Failure to make a payment within 3 days of when due will result in the student not being allowed to attend the class unless prior arrangements in writing have been made with the Campus Director.

FINANCIAL AID AND FINANCIAL SERVICES

The Financial Aid Department at Cortiva Institute provides assistance to students who need financial aid in order to pay tuition expenses at the school. The Financial Aid Department has established procedures which assure fair and consistent treatment of all applicants. Financial Aid is available for those students who qualify.

Types of Financial Aid

The amount of aid a student receives at Cortiva Institute is based on cost of attendance, Student Aid Index (SAI), enrollment status (full time, part time) and length of attendance within an academic year.

Grants:

The main criterion for receiving grants is substantial financial need. Grants do not have to be repaid unless a student becomes ineligible. Students must maintain satisfactory academic progress as defined in the Cortiva Institute Satisfactory Academic Progress Policy.

❖ Federal Pell Grant

A Federal Pell Grant is an award to assist need-based undergraduates in paying for their education. Students who have achieved a bachelor's degree are not eligible for a Federal Pell Grant.

❖ Federal Supplemental Educational Opportunity Grant Program (FSEOG)

Federal Supplemental Educational Opportunity Grants are available to a limited number of students with exceptional financial need. Grants are based on available funds and do not have to be repaid. Need is determined by the financial resources of the student and parents and the cost of attending school.

❖ Federal Work Study

A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

Federal Direct Loan Program

Direct Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans available to eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education at participating schools. For additional information on the application process for obtaining a Federal Direct Loan (DL), the applicable period of time for receiving a DL, and the maximum annual and aggregate amounts of DL a borrower may receive.

❖ Direct Subsidized Loans

Direct Subsidized Loans are for students with financial need. The Institute will review the results of the FAFSA and determine the amount a student can borrow. The student is generally not charged interest while enrolled in school at least half-time. Direct Subsidized Loan Time Limitation Note: Federal regulations limit a first-time borrower's* eligibility for Direct Subsidized Loan to a period not to exceed 150 percent of the length of the borrower's educational program. Under certain conditions, first-time borrowers who have exceeded the 150 percent limit may lose the interest subsidy on outstanding Direct Subsidized Loans. For more information on Direct Subsidized Loan Time Limitation, visit: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized> *Generally, a first-time borrower is one who did not have outstanding balance of principal or interest on a Direct Loan or on a FFEL Program Loan on July 1, 2013.

❖ Direct Unsubsidized Loans

Direct Unsubsidized Loans are available to students with and without financial need. Like subsidized loans, the Institute will review the results of the FAFSA to determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan, even while the student is in school, beginning on the date the loan is initially disbursed. The student can pay the interest or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If a student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.

➤ **Terms and Conditions-** Students who receive a Direct Loan are subject to the terms and conditions disclosed on the Federal Direct Loan Master Promissory Note (MPN) and the Direct Loan Disclosure Statement.

➤ **Borrower's Rights and Responsibilities-** Students who receive a Direct Loan also have varying rights and responsibilities as described in the Borrower's Rights and Responsibilities Statement attached to the Master Promissory Note (MPN). For more detailed information on eligibility and how to apply for the Federal Direct Loan Program, visit <http://www.studentaid.ed.gov/types/loans/subsidized-unsubsidized>

❖ Federal Direct PLUS Loan for Parents

Parents of dependent students may apply for a Direct PLUS Loan to help pay their child's education expenses as long as certain eligibility requirements are met. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

➤ **Terms and Conditions-** Parent(s) who receive a Direct PLUS loan are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at <https://studentaid.gov/mpn/>

➤ **Borrower's Rights and Responsibilities-** Parents who receive a Direct PLUS Loan have varying rights and responsibilities as described in the Borrower's Rights and Responsibilities Statement attached to the Master Promissory Note (MPN). For more detailed information on eligibility and how to apply for the Direct Parent PLUS Loan, visit <https://studentaid.gov/plus-app/>

NOTE: A student's financial aid is solely the responsibility of the student. Each student is responsible for correctly completing all applications and processing paperwork in a timely manner. If student aid is not received by Cortiva Institute while the student is in school, the student is responsible for all tuition and fees due to Cortiva Institute.

Loan Fee (Origination Fee)

The U.S. Department of Education charges a fee for each federal student loan you receive that is a percentage of the total loan amount you're borrowing (gross amount). The loan fee is deducted proportionately from each disbursement of your loan. This reduces the actual loan amount you receive (net amount). The specific loan fee that you're charged will be included in a disclosure statement you'll receive after the first disbursement of your federal student loan. You will be required to repay the gross amount.

Student Eligibility Requirements

Federal financial aid is not available to international students unless they are eligible non-citizens. Eligible non-citizens must provide current documentation of immigration status prior to applying for financial aid. An applicant for admission who indicates on his/her application that financial assistance is needed for education is given a Free Application for Federal Student Aid at the time of enrollment.

Some of the eligibility requirements for Federal Title IV financial aid programs that a student must meet:

- Show financial need
- Enroll in an eligible program
- Be a United States citizen or eligible non-citizen
- Have a valid social security number
- Maintain satisfactory academic progress
- Comply with requirements of the Anti-Drug Abuse Act
- Not be in default on a Federal Perkins Loan (or National Direct Student Loan), Federal Stafford Loan or Federal PLUS Loan
- Not owe a refund on a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (FSEOG)
- Agree to use any Federal student aid received solely for educational purposes
- Sign a Statement of Educational Purpose/Certification on refunds and default
- Sign a Statement of Registration Status if required to register with the Selective Service
- Be enrolled at least half-time
- Demonstrate by one of the following means that he/she is qualified to obtain postsecondary education:
 - a) Have a High School Diploma or General Education Development (GED) Certificate.
 - b) Meet other standards the state establishes that the US Dept. Education has approved.
 - c) Complete a high school education in a home school setting approved under state law.
 - d) Enroll in an eligible program as a regular student seeking a degree or certificate.

A complete list of student eligibility standards and conditions may be found on the Department of Financial Aid website: www.studentaid.ed.gov

Financial Aid Verification

The federal government has legislated an application review process called Verification, to ensure that all data provided on the Federal Application for student Aid (FAFSA) is correct and complete. Applicants are selected randomly and may be asked to provide additional documentation such as IRS tax transcripts, W-2 forms, verification worksheets or other documents to complete their financial aid application process. Applicants must comply with the requests for documentation within specified times or applicants may lose financial aid eligibility. Selected and/or flagged records will be reviewed by the Financial Aid Office and notification request letters sent to the applicants. CI's notification request letters for verification require the student to submit requested documents within thirty (30) days of request, or to contact the financial aid office for an extension of time.

The Financial Aid Office will perform verification by comparing all submitted documentation to the student ISIR record. Records found to be correct and complete will be processed for awarding and certification of aid. Corrections to your application may be required if there are any differences between the information you provided on your application and the information on your Verification Worksheet, or any additional documents received. All required documents must be submitted, and verification/ confirmation completed, before the Financial Aid Office will certify any loan or authorize a disbursement. Failure to provide required documentation before the end of the award year or enrollment period may result in loss of eligibility for financial aid for that period. Failure to submit all required documents by the deadline may result in the forfeiture of your financial aid awards, which would require you to make an alternate payment plan to pay your tuition.

Statement of Educational Purpose

The parent or student signing a Free Application for Federal Student Aid (FAFSA) certifies the following: (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) is not in default on a federal student loan or has made satisfactory arrangements to repay it, (3) does not owe money back on a federal student grant or has made satisfactory arrangements to repay it, (4) will notify college if defaulting on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

The parent or student signing the Free Application for Federal Student Aid (FAFSA) agrees, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms filed or required to be filed. In addition, the parent or student certifies and understands that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If the parent or student signs any document related to the federal student aid programs electronically using a FSA ID, username and password, and/or credential that certifies that he or she is the person identified by the FSA ID, username and password, and/or credential and has not disclosed that PSA ID, username and password, to anyone else. If the parent or student purposely gives false or misleading information, that person may be fined up to \$20,000, sent to prison, or both.

Misrepresentations

Inconsistencies may require further investigation and documentation which will be requested upon discovery. CI complies with federal regulation regarding fraud referrals when the school has any credible information indicating that an applicant for Title IV, HEA program assistance may have engaged in fraud or other criminal misconduct in connection with his or her application. Specifically, a student will be referred if the school believes that the student or parent applicant intentionally provided false information with the intent of establishing a student's eligibility for federal student aid, including eligibility for need-based aid, and the amounts of aid received. Examples of this type of information are:

- 1) False claims of independent student status,
- 2) False claims of citizenship,
- 3) Use of false identities,
- 4) Forgery of signatures of certifications, and
- 5) Significantly false statements of income.

Please do not hesitate to contact the Financial Aid Office if you have any questions or need any assistance regarding the verification process.

Financial Aid - Returning Title IV Funds after a Student is Dropped or Withdraws

The law specifies how to determine the amount of Title IV program assistance that you have earned at the time you withdraw or are dropped from school. The institute participates in the following Federal Title IV financial aid programs: Pell Grants; FSEOG, Federal Work Study (FWS), Subsidized and Unsubsidized Stafford Loans, and Direct and PLUS loans for parents of qualified dependent students. Cortiva Institute will calculate the amount of Title IV aid that you have earned based on the payment period using a specific formula. The student will be obligated for any tuition, fees, textbooks, or equipment not covered by Title IV funds.

The amount of assistance that you earn that will be credited to your student account is determined on a pro rata basis. For example, if you completed 30% of the clock hours of your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive for that period. Withdrawn students may return to same program within 180 calendar days. Students eligible for any Title IV funds for which eligible prior to withdrawal.

Return to Title IV Program Funds:

In the event a refund is required on behalf of a student who received any form of federal student aid, under the institution's refund policy, a portion of the refund must be returned to the financial aid program(s) involved. Any unearned Title IV funds will be refunded within 45 days of the date the school determined the student withdrew. Any refunds due will be distributed in the following order:

- ❖ Federal Direct or FFEL Unsubsidized Stafford Loan(s), up to amount disbursed
- ❖ Federal Direct or FFEL Subsidized Stafford Loan(s), up to amount disbursed
- ❖ Direct PLUS loans
- ❖ Federal Pell Grants for which a return of funds is required
- ❖ Federal Supplemental Educational Opportunity Grants (FSEOG) for which a return of funds is required.
- ❖ Other Title IV Aid Programs
- ❖ Other federal, state, private or institution aid

**Please note that the United States Department of Education may impose changes to this distribution list at any time.*

Financial Aid Loan Repayment Obligation

Obligation to repay loans is clearly disclosed with repayment information. Financial Aid students receive a current Student Guide, with all essential repayment information, as published by the U.S. Department of Education. Students are required to complete entrance counseling at the time of loan application and to review repayment of loan commitment through completion of an exit interview before their program completion date. In addition, students applying for Subsidized Stafford and Unsubsidized Stafford loans are required to complete entrance and exit counseling on <https://studentaid.gov/entrance-counseling/> or <https://studentaid.gov/exit-counseling/>. Further information may be found by calling the Federal Student Aid Information Center toll -free at 1-800-4-FED-AID (1-800-433-3243). Students may seek information and assistance from the institute's Financial Aid Office.

Federal Student Aid Information Resources:

Financial Aid information is available through the Financial Aid Administrator at the school or the U.S Department of Education at 1-800-772-1213.

Cancellation and Refund Policy

This policy applies to students that voluntarily withdraw or have been terminated by the institution from his/her program. The official date of termination is the last day in attendance. Students will be obligated for all charges (tuition/fees/books/supplies) for the period of financial obligation they are currently attending plus any prior account balance. Students who have withdrawn and wish to re-enter will be charged a \$100 re-entry fee. All refunds are based on tuition charges for the program. Refunds will not be granted for books, materials, or supplies/kits.

This policy applies to students that voluntarily cancel the signed enrollment agreement in writing within seven (7) Calendar days regardless of whether the student has actually started training:

- a) *All fees paid by a student shall be refunded if the student chooses not to enroll in or to withdraw from a school within 7 calendar days after having signed a contract.*
- b) *If the student chooses not to enroll after the 7-day cancellation period, but before the first day of instruction, the school may retain registration fee.*
- c) *All refunds will be made within 30 days of cancellation or withdrawal.*

Cancellation and Refund Policy

1. Cancellation must be made in person or by Certified Mail, for official withdrawals, the cancellation date will be either the postmark on written notification, or the date said information is delivered to the school in person.
2. All monies will be refunded if the school does not accept the applicant or if the student cancels within seven (7) Calendar days after signing the enrollment agreement.
3. Cancellation after attendance has begun, tuition refund calculations will be computed on the number of scheduled hours completed to the total program hours.
4. The minimum refund that a school shall pay a student who withdraws or is terminated after the 7-day cancellation period has expired and after instruction has begun, is as follows:

Proportion of Total Program Taught by Date of Withdrawal	Tuition Refund
Less than 10%	90% refund
10% up to but not including 20%	80% refund
20% up to but not including 30%	60% refund
30% up to but not including 40%	40% refund
40% up to 50%	20% refund
More than 50%	No refund

5. Termination Date: The termination date for refund computation purposes is the last date of actual attendance by the student unless written notice is received.
6. Cancellation of classes or programs by the institution before or after attendance has begun will result in 100% refund.
7. Refunds will be made within 30 days of the date of determination or receipt of Cancellation Notice. Date of determination will be 14 consecutive calendar days from last date of attendance.
8. The students' rights under this agreement may not be assigned to any other person.
9. If the school is permanently closed, and no longer offers instruction after a student has enrolled, the student shall be entitled to a 100% refund.
10. If a student on an approved leave of absence notifies the school that he or she will not be returning, the date of withdrawal determination shall be the earlier of the scheduled date of return from the leave of absence or the date the student notifies the institution that the student will not be returning.

Return of Title IV Funds

A pro-rated portion of any Federal Title IV Funds received will be returned to the appropriate program for students who withdraw before completing 60% of the payment period of the program of study. The formula for Return of Title IV Funds (section 484B of the Higher Education Act) also specifies the order in which funds are to be returned to the financial aid programs. Any unearned Title IV funds will be refunded within 45 days of the date the school determined the student withdrew.

The return of Title IV funds under the Federal Refund Policy, follow a specific order:

- (1) FFEL/Federal Direct Stafford Unsubsidized Loan
- (2) FFEL/Federal Direct Stafford Subsidized Loan
- (3) Perkins Loan
- (4) FFEL/Direct PLUS
- (5) Pell Grant
- (6) FSEOG
- (7) Other Title IV.

Default Prevention Service:

In an effort to assist our graduates, we contract with Pantheon Student Solutions Services to reduce the rate of defaulted student loans, thereby avoiding financial issues with credit. Pantheon Student Solutions acts as an agent to assist graduates in setting up loan repayment arrangements and preventing default on repayment of student loans. They assist in deferment when necessary and are multi-lingual to serve the entire school population. Pantheon Student Services will contact you as you approach graduation, if you have received a government student loan of any kind, to assist you in arranging a suitable payment schedule.

Definition of a Clock Hour

Students are awarded clock hours for course completion. A clock hour is defined as a minimum of 50 minutes of supervised instruction. Class and break schedules are on the course descriptions provided by each instructor.

Definition of a Credit Hour

The school offers some programs in credit hours. A credit hour is defined as an amount of work represented in intended learning outcomes and verified by evidence of student achievement for academic activities as established by the institution comprised of the following units: didactic learning environment; supervised laboratory setting of instruction; externship; and out-of-class work/ preparation. The following are the measures of these units for establishing credit hour awards.

One quarter credit hour equals 30 units comprised of the following academic activities:

- ❖ One clock hour in a didactic learning environment = 2 unit
- ❖ One clock hour in a supervised laboratory setting of instruction = 1.5 units
- ❖ One hour of externship = 1 unit
- ❖ One hour of out-of-class work/preparation for the didactic learning environment or supervised laboratory instruction that are designed to measure the student's achieved competency relative to the required subject matter objectives = 0.5 unit

One semester credit hour equals 45 units comprised of the following academic activities:

- ❖ One clock hour in a didactic learning environment = 2 unit
- ❖ One clock hour in a supervised laboratory setting of instruction = 1.5 units
- ❖ One hour of externship = 1 unit
- ❖ One hour of out-of-class work/preparation for the didactic learning environment or supervised laboratory instruction that are designed to measure the student's achieved competency relative to the required subject matter objectives = 0.5 unit

Glossary of Credit Hour Terms:

- ❖ A didactic learning environment is one which is led by a qualified faculty member for the intention of teaching and learning and can be in a classroom or laboratory setting of instruction.
- ❖ A supervised laboratory setting of instruction is one where students engage in discussion and/or the practical application of information presented in the didactic portion of the program or discovered through out-of-class work/ preparation (e.g., practical application settings, clinical settings, etc.) under the supervision of a qualified school faculty member.
- ❖ Out-of-class work/preparation is that which students engage in as a means to prepare for the didactic learning environment or supervised laboratory setting of instruction and must be articulated through a course syllabus. The student's work outside of class must be consistent with course educational goals and objectives; documented, assessed/graded; and serve as an integral part of the structured, sequenced educational program as described in the syllabus.
- ❖ An externship is a component of a program is offered in a bona fide occupational setting for which training and education is provided. The objectives and goals of an externship are to allow students to apply practically the knowledge and skills taught in didactic and laboratory settings of instruction.

For the Purposes of Title IV Federal Financial Aid:

The credits approved by states and accrediting agencies are not necessarily the credits for FSA purposes. For FSA purposes, the number of credits in the program will be those determined by the conversion formula. The institution utilizes the US Department of Education (USDE) definition of a credit hour that measures such in terms of the amount of time in which a student is engaged in academic activity, as follows:

- ❖ For the credit to clock hour conversion, the institution utilizes the USDOEs guideline of one quarter credit hour is based on 20 clock hours of direct faculty instruction. (Number of clock hours in the credit-hour program divided by 20) the converted credit hours are used to determine the amount of FSA funds that a student who is enrolled in the program is eligible to receive.
- ❖ For the credit to clock hour conversion, the institution utilizes the USDOEs guideline of one semester credit hour is based on 30 clock hours of direct faculty instruction. (Number of clock hours in the credit-hour program divided by 30) the converted credit hours are used to determine the amount of FSA funds that a student who is enrolled in the program is eligible to receive.

This conversion is based on the premise that outside homework and assignments are documented as such and are part of the grading criterion for the student's final grade in a course. All syllabi for certificate/diploma programs outline the homework requirement and include a homework component in the overall course grade.

An academic year is defined as 36 quarter/24 semester credit-hours or 900 clock-hours. If the program is one academic year or less, is divided into two payment periods, if the program is longer than one academic year, the remaining portion is treated as a single payment period. For clock-hour and non-term credit-hour programs, the payment period is defined not only in clock-hours or credit-hours but also in weeks of instructional time. Payment period progression is based on the time it takes for the student to successfully complete* the credit or clock-hours and weeks of instructional time in the payment period. **Successfully complete means that the student has earned a passing grade or otherwise received credit for the credits or clock-hours in the payment period.*

SATISFACTORY ACADEMIC PROGRESS POLICY

NOTE: Students receiving funds under the Federal Title IV Financial Aid Program must maintain Satisfactory Progress in order to maintain eligibility for such funds. Student receiving benefits from the Department of Veteran Affairs must maintain a minimum of 80% attendance to maintain eligibility for such funds. *All Applicants are provided a copy of the student catalog prior to enrollment. Upon signing the enrollment agreement, applicants acknowledge that they have received and read the student catalog.

Satisfactory Academic Progress

Satisfactory Academic Progress includes both quantitative (attendance) and qualitative (academic performance) elements that are evaluated on a cumulative basis at the designated evaluation periods throughout the course or program of study. Students must maintain minimum grade required in program of enrollment at each scheduled evaluation in order to be considered making satisfactory progress.

Academic Progress (Qualitative)

MINIMUM GRADE REQUIRED:

- ❖ Professional Massage Therapy: 75%
- ❖ Esthetics Training: 75%

Academic Grading System:

Students are given both practical and theoretical tests and quizzes throughout each class. Through these methods, the teachers are able to review each student's progress. The following is the grading scale used:

A	4.0	90% - 100%	Excellent
B	3.0	80% - 89%	Above Average
C	2.0	75% - 79%	Average
D	1.0	0% - 74%	Unsatisfactory

*Students are required to have a minimum passing score of 75% in each course. An overall grade of "C" or above is required to graduate.

Attendance Progress (Quantitative)

- ❖ **Minimum Attendance Required:** Students must attend at least 80 percent at each scheduled evaluation in order to be considered making satisfactory progress and to complete the course within the maximum time frame.
- ❖ **Maximum Time Frame:** The maximum time frame a student has to complete the course is 120% of scheduled attendance. Transfer hours/credits that are accepted toward the student's educational program are counted as both attempted and completed for the purpose of determining maximum time frame. SAP evaluation periods are based on actual contracted hours/credits at the institution. ***If the student has failed to achieve minimum requirements, the student is subject to termination from the school. Title IV recipients will lose eligibility to receive Title IV funds.***
 - **Professional Massage Therapy (45.5 Academic Quarter Credits):**
MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 54.6 Academic Quarter Credits scheduled and 120% of the scheduled weeks based on the student's session (40 weeks).
 - **Esthetics Training Program (33.5 Academic Quarter Credits):**
MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 40.2 Academic Quarter Credits scheduled and 120% of the scheduled weeks based on the student's session (30 weeks).

Determination of Progress

The Campus Registrar is responsible for monitoring and evaluating academic process continuously. SAP Progress evaluations will be conducted with the student within 7 days of the student reaching the following actual increments. The Student SAP evaluation calculates the student's cumulative GPA and the pace at which the student is progressing by dividing the cumulative number of credit hours and weeks the student has successfully completed by the cumulative number of credit hours and weeks the student has attempted. Progress evaluations will be conducted with the student shortly after students reach the end of the payment period, when the student successfully completes the credit hours and weeks within the payment period. All students attending this school shall have the right to review their academic records, including grades, attendance and counseling and may be reviewed by request.

Evaluations, at a minimum, will occur at the following Increments:

- ❖ **Professional Massage Therapy (45.5 Academic Quarter Credits):** 18 Academic Quarter Credits (15 Weeks), 36 Academic Quarter Credits (30 Weeks), 45.5 Academic Quarter Credits (33 Weeks)
- ❖ **Esthetics Training Program (33.5 Academic Quarter Credits):** 16.75 Academic Quarter Credits (13 Weeks), 33.5 Academic Quarter Credits (25 Weeks)

Satisfactory:

Students with a minimum required grade average in theory and practical and clinic performance, and minimum 80 percent attendance percentage at each scheduled evaluation points, will be considered to be making satisfactory progress until the next scheduled evaluation. In order for a student to be considered making satisfactory progress as of course midpoint, the student must meet both attendance and academic minimum requirements on at least one evaluation by the midpoint of the course.

Unsatisfactory:

- ❖ Students failing to meet minimum progress requirements at a scheduled evaluation will be placed on SAP warning and complete a corrective action plan until the next scheduled progress evaluation point. ****Student receiving funds under the Federal Title IV Financial Aid Program must maintain Satisfactory Progress in order to maintain eligibility for such funds. Title IV recipients placed on a SAP Financial Aid warning will remain eligible to receive Title IV funds for the period of the initial SAP Financial Aid warning period.***
- ❖ At the next scheduled progress evaluation point, the student's progress will be re-evaluated. If the student is meeting minimum requirements, he or she will be determined to be making satisfactory progress. ***Title IV recipients will maintain eligibility to receive Title IV funds if found to be meeting the minimum Satisfactory Progress requirements.***
- ❖ If the student has failed to achieve minimum requirements, the student is subject to termination from the school. ***Title IV recipients will lose eligibility to receive Title IV funds at this evaluation point if found not to be meeting the minimum Satisfactory Progress requirements.***

SAP Warning-

You are considered to be in SAP warning if at your previous evaluation point you were previously meeting SAP, and you are now failing to meet the minimum Satisfactory Academic Progress requirements for one or more of the following reasons:

- ❖ You are below the minimum cumulative GPA requirement for your academic level and/or academic program; and
- ❖ You are below the 80 percent minimum course completion rate (quantitative requirement).

Once you are in financial aid warning, you may continue to receive financial aid, but you will be expected to meet the minimum standards by the end of your warning period in order to continue to receive financial aid. Failure to meet the minimum standards after your warning term will result in financial aid termination.

SAP Termination Appeal

If it is determined that a student is not meeting SAP requirements at the evaluation point after the SAP Financial Aid warning status, the student is terminated from financial aid but may appeal the termination status. The student must submit a written appeal to the school within seven (7) calendar days after being notified of the adverse determination. A non-exhaustive list of circumstances for which you may appeal including; the death of a close relative, a serious injury or an illness. The Satisfactory Academic Progress (SAP) Appeal must include:

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

Regaining Federal Student Aid Eligibility

Except for when an appeal is granted for unusual or mitigating circumstances, students can reestablish eligibility only by taking action that brings them in compliance with the qualitative and quantitative components of the Financial Aid Satisfactory Academic Progress Standards. A student for whom a SAP appeal is approved is placed on Financial Aid Probation and is expected to complete 100% of all coursework by the end of the evaluation period following the approved appeal. Satisfactory progress must be demonstrated before further aid can be awarded. Student's may continue enrollment at the student's own expense until both the Quantitative and Qualitative SAP standards are met, while not exceeding the Maximum Time Frame.

Financial Aid Probation

Once a student is placed on financial aid probation, they will be monitored to ensure that they are on track to successfully complete by the end of the probationary period. The student will be eligible for financial aid during the FA Probation.

Re-Entry

A student who has been terminated or withdrawn may reapply to Cortiva Institute in the same status as when they were withdrawn within 180 days. At that time, the student's academic records will be evaluated in order to determine if it is possible for a cumulative grade point to be achieved and for the program to be completed within the maximum time frame of 120%. The student will be placed on the same SAP status as when they left and will only receive Title IV funds if they were in good SAP standing, FA Warning or still within the FA Probationary period of their academic plan.*Returning Students will be charged a \$100 Re-entry fee.

After being readmitted to Cortiva Institute, the student's progress will be re-evaluated at the next scheduled progress evaluation point. If the student has failed to achieve minimum requirements, the student is subject to termination from the school. ***Title IV recipients will lose eligibility to receive Title IV funds at this evaluation point if found not to be meeting the minimum Satisfactory Progress requirements.***

Incomplete Grades

If a student is missing a grade for any course in a grading period, the student is given thirty days to comply with the instructor's requirement for receiving a grade unless otherwise approved for an extension. If by the 30th day the student has not complied with the instructor's requirement, the student shall be given a grade of D, which will count towards the student's GPA. If the student complies and receives a passing grade, the incomplete grade will be changed to the passing grade. If a student complies and receives a failing grade, the grade shall be changed and will count towards the student's GPA. The period of time taken to complete or pass assignments shall count towards the maximum time frame for program completion. Satisfactory Academic Progress includes both quantitative (attendance) and qualitative (academic performance) elements that are evaluated on a cumulative basis at the designated evaluation periods throughout the course or program of study. Students must maintain minimum requirements in program of enrollment at each scheduled evaluation in order to be considered making satisfactory progress.

Repeating Assessments/Evaluations

A student may repeat a failed assessment or evaluation if they receive a grade of "D". A student may repeat the same assessment or evaluation only once. The new grade will replace the original grade. If a student does not receive a passing grade, they will meet with the registrar's office to determine if their cumulative GPA is meeting Satisfactory Academic Progress requirements. Cumulative coursework and period of time taken to complete or pass assignments shall count towards the maximum time frame for program completion and the student's GPA. Satisfactory Academic Progress includes both quantitative (attendance) and qualitative (academic performance) elements that are evaluated on a cumulative basis at the designated evaluation periods throughout the course or program of study. Students must maintain minimum requirements in program of enrollment at each scheduled evaluation in order to be considered making satisfactory progress.

Attendance/Tardiness

All students are expected to attend classes on a regular basis and are required to clock in and out with the use of the thumb/palm print biometric system. Attendance is recorded through our automated biometric system which is automatically and instantly stored directly into the student management database. In the event of an absence, the student is responsible to make arrangements to complete any makeup work that may be assigned to them if applicable.

Non-Credit Remedial Courses

The institution does not offer non-credit remedial courses. However, Cortiva Institute does offer remediation for those students that require a refresher or review of subject matter, or those students who have failed to pass a state board exam.

Leave of Absence Policy

If an emergency situation arises, such as a family tragedy, medical condition, military obligation, or other extenuating circumstances, making it necessary for a student to interrupt his/her training to request a Leave of Absence (LOA). A leave of absence (LOA) is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance. Students who need to take an LOA from the school must meet the following criteria:

- The student must request the leave in writing (prior to the expected LOA) and must sign and date a request which states a reason. The applicable School Official must approve and sign the LOA request prior to the start date of the LOA.
- The student must provide reasonable assurance that the student will return at the end of the LOA.
- The school may ask for documentation confirming the reason for the LOA.
- **Code of Maryland:** In total, a student may not be granted cumulative leave from the school for more than 180 days.
- **Unforeseen Circumstances-** Cortiva Institute may grant an LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances upon notification of the situation. For example, if a student were injured in a car accident and needed a few weeks to recover before returning to institution, the student would not have been able to request the LOA in advance. The begin date of the approved LOA is the date the student was unable to attend school because of the accident. Students granted an LOA with unforeseen circumstances must still complete the required LOA Request documentation via electronic means or upon return.

Students granted a leave of absence are not considered to be withdrawn from school, and no refund calculation is required at that time. A leave of absence extends the student's contract period and maximum time frame by the same number of days taken in the leave of absence. An enrollment agreement addendum and the leave of absence request must be signed and dated by all parties. The enrollment agreement addendum will outline the extension to the student's contract period and maximum time frame, the student's graduation date will be revised by the same number of days taken in the leave of absence. No additional institutional charges will be assessed during a Leave of Absence.

If a student does not return from their leave of absence on the scheduled return date they will be withdrawn from school. A student on an approved leave of absence who has notified the school that he/she will not be returning will be withdrawn from the program. The determined date of withdrawal will be the earlier of the date of expiration of the leave of absence or the date the student notifies the school that he/she will not be returning. The withdrawal date for the purpose of calculating a refund is always the student's last day of attendance. ****Pursuant to the Department of Veteran's Affairs Guidelines, students receiving veteran's benefits will not be eligible for veteran's educational benefits while on Leave of Absence.**

STUDENT SERVICES

Orientation

The orientation program, held prior to the first day of class, is designed to facilitate transition to the Cortiva Institute and to familiarize new students with the organization and operation of the institution. During the orientation, students are versed on the mission and the tradition of the School, rules and regulations, study techniques, and academic standards.

Career Services

It is the policy of Cortiva Institute's Career Services Department to assist students in finding a position upon graduation. Prior to, and after graduation, the Placement Office will advise the student in career development skills and assist the students in finding employment in their chosen career field. Students are required to provide the Placement Office with a current resumé and to maintain satisfactory attendance to retain their placement privileges. Although Cortiva Institute provides employment placement assistance, it cannot promise or guarantee employment.

Academic Advising

The school provides students with academic advising. Students may meet with the Campus Director, Financial Aid Officer or the Student Services Department to discuss his/her educational options. In addition, the School maintains contacts with various community organizations and agencies to help meet students' personal needs.

Housing

Cortiva Institute does not offer on-site housing for its students. There are many hotels, motels, and apartments conveniently located near the school. Our office maintains a list of available locations that may be suitable for out-of-town students. We will gladly assist you in locating a place to stay while attending our school.

Parking

Parking and traffic regulations must be maintained for the protection of all. Students must park in authorized spaces. Students must not park in handicapped spaces (unless possessing the appropriate licensure), on sidewalks, and in "no parking areas." Violators are subject to being towed without prior warning or formal notification.

Field Trips

Students may be eligible to participate in approved field trips by their instructors at appropriate times during the classroom training period. These trips are designed to supplement the curriculum and to introduce the student to situations which cannot be reproduced in the classroom. Students will be notified in advance of any scheduled trips. Field trip forms must be signed prior to any trip. In order to be eligible, student must be in good academic and financial standing.

Guest Lecturers

Cortiva Institute believes that speakers from the business and professional world, which graduates will be entering, can enhance a student's education. Approved guest lecturers are invited throughout each program to speak to students on a variety of relevant subjects.

Graduation

Students who satisfactorily complete their academic requirements for the program in which they are enrolled are eligible to participate in a commencement ceremony.

Graduation Requirements:

- A. Completion of hours and services as stated in the catalog and/or addendum.
- B. Overall minimum grade point average (GPA) of 2.0 ("C") or higher.
- C. All financial obligations owed to Cortiva Institute must be paid, or arrangements for payments must have been made, before a student may re-enter, receive transcripts or graduate.

Students receive a diploma upon graduation. Cortiva Institute does not guarantee employment; however, employment assistance is available. Cortiva Institute has a career placement office that provides job development skills and employment assistance upon request.

Resource Center

Additional resource materials including professional reference books and videos are available for student use. These materials are located in the resource center.

Tutoring

Faculty tutors are available in all subject areas for both lecture and practical techniques. Tutoring services are available to all enrolled students by request.

Examination of Student Records, Transcripts and Diplomas

Cortiva Institute maintains permanent records of students' transcripts. All students attending this school shall have the right to review their academic records, including grades, attendance, and counseling. Records are supervised by the Campus Director and may be reviewed by request. Students are entitled to one copy of their final transcript. **Former students may request additional copies of transcripts may be obtained at a charge of \$5.00 per copy.* A written request signed by the student should be made a minimum of two (2) weeks before the transcript is required. The full address of the person/place to which the transcript is to be sent must be included. All financial obligations to the school must be paid before official transcripts are released.

Family Educational Rights and Privacy Act (FERPA)

Policies and procedures concerning the privacy of the students' records maintained by Cortiva Institute and its faculty and staff are governed by the Family Educational Rights and Privacy Act of 1974 (Public Law 93-380). Students' records are maintained by the campus Registrar's Office (academic records), Financial Services Department (financial aid records) and Business Management Office (accounts receivable records). Students' records are maintained by the institution in permanent files. Under Section 438 of the General Provision Act (Title IV of Public Law 90-247), students age 18 or over have access to their personal record files kept by the institution.

All authorized personnel have access to student records for official purposes. A student (or in some cases eligible parents) is given access to his/her record within a reasonable time after submitting a written request to the custodian in possession of that record (Registrar, Financial Services, or Business Management). If the content of any record is believed to be in error, inaccurate, discriminatory, misleading or in violation of the student rights or otherwise inappropriate, it may be challenged, and a written explanation included in the record. A student's right to due process allows for a hearing, which may be held at a reasonable time and place at which time evidence may be presented to support the challenge. Student information is released to persons, agencies, or legal authorities as required by subpoena/legal process or by consent of a student (or eligible parent). Information is released on a consent basis in cases where a student or eligible parent has provided a written consent, signed, dated and specifying the information to be released and name(s) of persons to whom the information is to be released.

Cortiva Institute strictly adheres to the requirements of FERPA regarding students' rights and privacy of information. In accordance with Family Educational Right and Privacy Act, the school allows students to access their educational records; challenge records they believe are inaccurate, incomplete or misleading; and limit the release of such information. Records will not be released without the written consent of the student. A student will be notified whenever a court subpoenas the records in which case, written consent is not required. The parent(s) of a dependent minor student has the right to inspect the records that are maintained by the school on behalf of the student. The schools accrediting agency along with federal, state and local authorities involving an audit or evaluation of compliance with education programs have the right to inspect records that are maintained by the school on behalf of the student without the student's consent. FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures.

The Family Educational Rights and Privacy Act (FERPA), requires that the Institute, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your education records. However, the Institute may disclose appropriately designated "directory information" without written consent, unless you have advised the Campus Director to the contrary in accordance with the below outlined procedures. The primary purpose of directory information is to allow the Institute to include information from your education records in certain school publications. Examples include recognition lists; graduation programs; and competition list. Directory information, which is information that is generally not considered harmful or an invasion of privacy if released, can also be disclosed to outside organizations without prior written consent. Outside organizations include, but are not limited to, companies that manufacture publish graduation programs or awards. If you do not want the Institute to disclose any or all of the types of information designated below as directory information from your education records without your prior written consent, you must notify the Campus Director in writing. The Institute has designated the following information as directory information: name, address, telephone listing, email, photograph, date of birth, program of study, dates of attendance, participation in recognized activities, placement and licensure status or information.

ADMINISTRATIVE POLICIES

School policies have been formulated in the best interests of the student and the School. The provisions of this catalog are not to be regarded as an irrevocable contract between the student and the School. Out of necessity, Cortiva Institute reserves the right to change any provision or requirement, including fees, contained in the catalog at any time – with notice. The School further reserves the right to require a student to withdraw at any time under appropriate procedures. Cortiva Institute also reserves the right to impose probation on any student whose conduct, attendance, or academic standing is unsatisfactory. Any admission on the basis of false statements or documents is void when the fraud is discovered, and the student may be terminated on such grounds. In such cases, the student may not be entitled to any credit for work that he/she may have completed at the School. The School also reserves the right to cancel any classes which do not have a minimum number of students enrolled.

Changes to Programs, Equipment, Etc.

Cortiva Institute reserves the right to make changes in equipment, textbooks, supplies and curriculum to reflect the latest technology and advancement in a program of study. Tuition and fees are subject to review and modification.

Course Numbering System

The course numbering system uses a 5, 6 or 7-digit alpha numeric identifier. The prefixes represent the subject area. The suffixes or course number listed are for description reference only. The sequence of course offerings may vary depending upon scheduling needs. The prefixes are as follows: MA-Professional Massage Therapy or ET-Esthetics Training Program.

Copyright Infringement Policies and Sanctions

Policies regarding copyright infringement and sanctions regarding violation can be found on the website (www.Cortiva.edu) under consumer information.

Voter's Registration for Students

United States citizens who are students of voting age can find information specific to their states of residence by visiting www.vote.gov. Our school policy is on the website at (www.Cortiva.edu).

Constitution Day

Constitution Day is an American federal observance that recognizes the adoption of the United States Constitution and those who have become U.S. citizens. It is normally observed on September 17. More information on the Constitution can be found online at: <https://www.constitutionday.com/>

Vaccinations Policy

Cortiva Institute does not require vaccinations for admission to our school. While many vaccines are routinely recommended for most people each person has a unique medical profile (overall health, use of medication, family and personal disease history) that can affect decisions about vaccination.

<http://www.cdc.gov/vaccines/pubs/vis/default.htm>

Internal Complaints and Grievance Procedure

Cortiva Institute is dedicated to the success and well-being of each student, staff member, and teacher. In the event that dissatisfaction arises, interested parties are expected to refer their complaints to a school administrator or school president, in writing, to be resolved. A school representative will meet with the complainant within 10 days of receipt of the written complaint.

Most complaints can be resolved in an informal manner. However, should a complaint not be handled in a satisfactory manner, the complaint will be referred to a complaint committee consisting of the Campus Director, a staff/faculty member, and a third party. This committee will meet within 21 calendar days of receipt of the complaint. Any and all discussions and meetings will be documented, and a copy provided to the complainant at the time of the meeting. If more information from the complainant is needed, a letter will be written outlining the additional information. If no further information is needed the complaint committee will act on the allegations and a letter will be sent to the complainant within 15 days stating the steps taken to correct the problem, or information to show that the allegation were not warranted or based on fact.

Should a complaint not be handled in a satisfactory manner, any student, staff member, or teacher may contact: Maryland Higher Education Commission 6 North Liberty Street, 10th Floor, Baltimore, MD 21201 410-676-3301 www.mhec.maryland.gov

Students have the right to appeal in writing to the Secretary of Higher Education at the Maryland Higher Education Commission concerning school violations of Maryland regulations. Students may also submit complaints to: Maryland Office of Attorney General Consumer Affairs 200 St. Paul Place Baltimore, Maryland 21020 888-743-0023 toll-free 410-528-8662 Students and prospective students may obtain from the Maryland Higher Education Commission at the above address information regarding the performance of programs. This includes, but is not limited to, information regarding each program's enrollment, completion rate, and pass rate of graduates on any licensure examination.

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

Accrediting Commission of Career Schools & Colleges
2101 Wilson Boulevard, Suite 302 Arlington, VA 22201 (703) 247-4212
www.accsc.org | complaints@accsc.org

A copy of the ACCSC Complaint Form is available at the school and may be obtained by contacting complaints@accsc.org or at <https://www.accsc.org/StudentCorner/Complaints.aspx>.

Dress Code

All students are treated equally and are required to practice good hygiene as a daily routine. A clean, professional appearance is essential in our school due to the nature of the environment in which we work in.

- ❖ Grooming: Hands must be washed prior to servicing each guest. Hair must be clean and styled prior to arriving at school. Nails should be well groomed at all times. Students may not chew gum in the building. Short nails must be maintained in the massage program.
- ❖ Shirts: Sleeveless shirts including tank tops are not permitted. Shirts must cover shoulders, underarms, midriff area, and lowerback. Must have complete coverage of cleavage, bare midriff or stomach and back while raising arms, stooping and bending. Writing or logos are not permitted on shirts unless it is a Cortiva Institute approved shirt. No hoods or sweatshirts. No pilled, tattered, cut or worn-out tops.
- ❖ Pants: Pants must be professional and of a solid color that coincides with your program. Capri pants are permitted. Pant length must cover mid-calf. No skirts, dresses, jeans, denim jean look-alikes, leggings, sweatpants, shorts, skorts, warm-up pants, corduroy or overalls.
- ❖ Uniform: A uniform will be supplied at orientation and should be clean, neat, not torn, unstained, unaltered and worn at all times when in the building.
- ❖ Footwear: Footwear must be professional in appearance and must have a closed toe and closed heel. Heels are not permitted on campus. Shoes for all programs must be flat, rubber soled and closed toed. All shoes must be clean, polished, not scuffed and in good repair.
- ❖ Accessories: Colored accessories may be worn. Hats or bandanas are not permitted. Facial piercings must be small and only studs are allowed on the face.
- ❖ Electronic Devices: Headphones, cell phones and pagers are not allowed in the clinics, classrooms or hallways. These items may only be used in the Student Resource Center or outside the building. Laptops, iPads, tablets, etc., are permitted in the classroom or clinic for school use only.

Students' Rights and Responsibilities

All Cortiva Institute students have the right:

- To see a copy of the documents describing the institution's accreditation or licensing.
- To have access to information about its programs, its instructional, laboratory, and other physical facilities, and its faculty.
- To have access to information relating to job placement rates.
- To have access to information concerning the cost of attending.
- To have access to information on the policy on refunds to students who withdraw.
- To ask how the school determines whether a student is making satisfactory progress, and if not, the nature of the procedures.
- To have access to information concerning special facilities and services that are available to the handicapped.
- To ask what financial assistance is available
- To ask who the Financial Services personnel are, where they are located, and how and when to contact them for information.
- To ask who the student's academic advisor will be.
- To information concerning the school's policies regarding attendance, dress, tardiness, testing.
- To fair, equal non-discriminatory treatment from all school personnel.
- To access his/her student records.
- To freely express themselves academically and have the right to individual integrity.

It is the responsibility of each Cortiva Institute student:

- To read, understand, and keep copies of all forms the student is asked to sign.
- To review and consider all information about the school's program prior to enrollment.
- To understand the school's refund policy, which is clearly stated on the Enrollment Agreement and in this catalog.
- To read the contents of the Application for Admissions carefully.
- To purchase or otherwise furnish books and supplies.
- To maintain school property in a manner that does not deface, destroy or harm it.
- To return library books in a timely manner and pay any necessary fine that may be imposed.
- To obtain required educational and financial clearances prior to graduation.
- To comply with all parking regulations.

Student Conduct Policy

Cortiva Institute is pleased to provide a professional, effective, and courteous learning environment for all of its students. In an effort to create an atmosphere that fosters learning and success it is necessary to adhere to the student code of conduct on a daily basis. The following rules and regulations will assist in making your experience at Cortiva Institute a productive and successful one while also maintaining mutual respect towards your fellow students, staff, faculty and the institution itself:

1. All students are required to attend school dressed in appropriate attire. School uniform or its equivalent is acceptable. Students dressed inappropriately will not be permitted in class. Shoes for all programs must be flat, rubber soled and closed toed. Students in the massage program must maintain short nails.
2. Theft of any kind shall result in immediate termination from Cortiva Institute.
3. All students must conduct themselves professionally at all times. Interaction with administration, faculty, clients and fellow students should be courteous and professional. Unprofessional behavior may result in your termination from the school.
4. Confrontational or threatening behavior towards fellow students, faculty, staff or clients shall result in immediate termination from Cortiva Institute.
5. Derogatory or negative statements towards the school, its faculty or staff communicated verbally, in writing (including via text, email, blog, social networks, etc.) shall result in immediate termination from Cortiva Institute.
6. Cell phone usage while in the classroom is prohibited. Cell phone ringers must be placed on vibrate or in the off position. Students must quietly leave the classroom and the school facility if it is necessary to use the cell phone.
7. Videotaping, audiotaping and video recording of any kind is prohibited unless approved by the Campus Director.
8. All rules of sanitation, sterilization and overall cleanliness must be followed at all times. It is imperative that your stations and work tools be sanitized and sterilized properly before usage.
9. Food or Drinks are only allowed in designated areas.
10. Students are not permitted to perform services beyond what the client has scheduled with the teacher and the front desk.
11. Smoking is prohibited in school facility.
12. Daily attendance is mandatory. Failure to attend school in accordance with Cortiva Institute's attendance policy will result in a written warning, followed by Academic warning and then termination if lack of attendance continues. Please notify the school in advance if you will be absent or late.
13. Lateness to class is unacceptable. A student arriving to class 15 minutes or more after the scheduled time might not be allowed in class until after the first scheduled break.
14. All tests, quizzes and assignments must be completed in a satisfactory manner prior to graduation. A student will not receive a diploma/certificate until all academic requirements have been met.
15. Any student caught attempting to bypass security, change settings or a password on school computers is subject to immediate dismissal from school.
16. If a student is asked to leave the classroom by a faculty member or Cortiva Institute's staff and does not do so immediately, the student shall be subject to police escort from the premises and subject to termination from CI.
17. Students on a payment plan must make payments as scheduled. A late payment will result in a 10% late fee being added to your balance. Failure to make a payment within 3 days of when due will result in the student not being allowed to attend the class unless prior arrangements in writing have been made with the Campus Director.
18. All students are requested to inform the school upon passing the state board exam and upon becoming employed.
19. Students shall be required to apply to the State for licensure and or registration in their career of choice if applicable. Please see attached for information pertaining to licensure registration for each program offered at CI.
20. No solicitation of any kind is permitted on school premises. Students are not allowed to sell products or services or promote programs offered at other institutions while attending classes at Cortiva Institute. Recruitment of other students for any purpose shall be considered harassment. Solicitation of any kind shall be grounds for immediate termination.

Student Disciplinary Procedures

If a student violates Cortiva Institute's Standards of Conduct in a classroom, the first level of discipline lies with the instructor. If a situation demands further action, the Campus Director is responsible. If a student has a serious objection to the disciplinary action imposed, the student has the right to use the grievance process as outlined herein. When a student violates Cortiva Institute's Standards of Conduct outside the classroom but on campus, the Campus Director is the first level of discipline. If a student is dissatisfied with the disciplinary action imposed, the student has the right to use the grievance process as outlined herein.

Academic and Administrative Dismissal

A student may be dismissed from Cortiva Institute for disregarding administrative policies. Causes for dismissal include:

- ❖ Failure to meet minimum educational standards.
- ❖ Non-criminal, disruptive or otherwise inappropriate conduct (whether directed to another student or a school representative).
- ❖ Continued inappropriate personal appearance.
- ❖ Continued unsatisfactory attendance.
- ❖ Non-payment for services rendered by Cortiva Institute.
- ❖ Failure to comply with policies listed in the current catalog.
- ❖ Conduct prejudicial to the class, program, or school.

CAMPUS SECURITY/CRIME PREVENTION AND SAFETY PROGRAMS

In compliance with the Federal Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, Cortiva Institute publishes an annual security report that contains information concerning policies and programs relating to campus security, crimes and emergencies, the prevention of crimes and sexual offenses, drug and alcohol use, campus law enforcement, and access to campus facilities. The annual Security report also includes statistics concerning the occurrence of specified types of crimes and campus and at certain off-campus locations.

The annual security report is published each year by October 1st and will contain statistics for the three most recent calendar years. The annual security report is provided to all current students and employees. The copy of the most recent annual security report may be obtained from the Campus Director.

In addition to the annual security report, each campus has security procedures to maintain a crime log of all reported crimes. The crime log is available for public inspection during regular business hours in the Campus Director's office. Cortiva Institute will report to the campus community concerning the occurrence of any crime includable in the annual security or local police and that is considered to be a threat to students or employees.

The Violence Against Women Act (VAWA) was implemented in 1994 in recognition of the severity of the crimes associated with domestic violence, sexual assault, and stalking, as part of the Violent Crime Control and Law Enforcement Act of 1994. VAWA was reauthorized in 2000, 2005, and 2013 to strengthen the law. The Violence Against Women Act provides protection to women against crimes of sexual violence. The act was amended on several occasions and placed new obligations on colleges and institutions to report and conduct educational programs under its Campus Sexual Violence Act (Campus SaVE Act), which amended the Clery Act.

The 2013 VAWA Reauthorization added a non-discrimination provision that prohibits discrimination on the basis of sex by organizations that receive funding under the Act and allows an exception for "sex segregation or sex-specific programming" when it is deemed to be "necessary to the essential operations of a program". Critical to ending violence and maintaining a safe campus is recognizing and avoiding abusive behavior. Abuse can surface in many ways (emotional, verbal, psychological, sexual, and physical). Some warning signs of abuse are:

- Frequent yelling directed at a partner
- Blaming partner for own faults
- Name-calling & consistently accusing partner of infidelity
- Kicking, holding, slapping, and scratching
- Forcible sex (e.g., wanting sex after hitting)

All institutions are charged with adopting the following VAWA requirements:

- A statement that the institution prohibits the offenses of domestic violence, dating violence, sexual assault, and stalking
- A clear definition of what constitutes domestic violence, dating violence, sexual assault, and stalking in the applicable jurisdiction
- A definition of consent in regards to sexual activity, in the applicable jurisdiction
- Safe and positive options for bystander intervention in order to prevent or intervene when there is a risk of sexual violence or stalking against another individual
- Information on risk reduction to recognize warning signs of abusive behavior or how to avoid potential attacks

Vawa Policy Statement:

Cortiva Institute is committed to maintaining a safe and secure work and academic environment free of any form of sexual misconduct including domestic violence, dating violence, sexual assault, stalking, and sexual harassment. A violation of the Violence Against Women's Act shall constitute grounds for disciplinary action, up to and including, dismissal from the Institute.

Definitions:

- Domestic Violence – Pattern of abusive behavior that is used by an intimate partner to gain or maintain power and control over the other intimate party. Includes any assault, aggravated assault, battery, aggravated battery, sexual assault, sexual battery, stalking, aggravated stalking, kidnapping, false imprisonment, or any criminal offense resulting in physical injury or death of one family or household member by another family or household member.
- Dating Violence – Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim; and where the existence of such a relationship based on a consideration of the following factors:
 - ❖ Length of relationship
 - ❖ Type of relationship
 - ❖ Frequency of interactions between the persons involved in the relationship
- Sexual Assault – Non-consensual oral, anal, or vaginal penetration by or union with the sexual organ of another or by any other object.
- Stalking – Willfully, maliciously, and/or repeatedly following, watching, harassing, or intimidating another person; in person, electronically, or by any other means.
- Consent-Consent is free and active agreement, given equally by both parties, to engage in a specific activity. Giving in is not the same as giving consent.

<https://www.cortiva.edu/titleix>

Timely Warnings

In the event that a situation arises, either on or off campus, in the judgment of the Campus Director, constitutes a series and/or continuing threat, a campus wide "timely warning" will be issued. Notices will be posted in each common area.

Reporting Crime

Any suspicious activity, or person seen in the parking lots or loitering around vehicles, inside the buildings or around the halls should be reported to the police department. In addition, you may report a non-emergency crime to the following:

1. School Official/Administrator (Instructor)
2. Student Services Department
3. Campus Director

Confidential Reporting Procedure

If you are a victim of a crime and unsure if you want to pursue action within the Institute system or the criminal justice system, you may still make a confidential report. The Campus Director may be told of the details of the incident in confidence. The purpose of confidential reporting procedure is for your security, while taking steps to ensure your future safety and the safety of others. With such information, the Institute can keep accurate records of the number of incidents involving students, determine where there is a pattern of crime with regard to a particular location, method or assailant, and alert the campus community to potential danger. These incidents are counted and disclosed in the annual crimes statistics for the institution with no identifying information.

Fire Precautions

Students should take particular note of exit signs in each building. Students should familiarize themselves with the appropriate evacuation route posted for each room. In the event of an emergency:

- ❖ Leave the building by the nearest exit in an orderly fashion (do not use elevators).
- ❖ Stand at a safe distance from the building.
- ❖ Do not re-enter the building until directed to do so by administration.

Drug-Free Policy

Two federal laws, the Drug-Free Workplace Act of 1988 (P.L. 101690) and the Drug-Free Schools and Communities Act (P.L. 101226), require institutions receiving federal financial assistance to provide a drug-free workplace, and to have a drug-free awareness program and a drug and alcohol abuse prevention program for students and employees. As a matter of policy, Cortiva Institute prohibits the manufacture and unlawful possession, use, sale, or distribution of illicit drugs and alcohol by students and employees on its property and at any school activity. Any violation of these policies will result in appropriate disciplinary actions up to and including expulsion in the case of students and termination in the case of employees, even for a first offense. Violations of the law will also be referred to the appropriate law enforcement authorities. Students or employees may also be referred to abuse help centers. If such a referral is made, continued enrollment or employment will be subject to successful completion of any prescribed counseling or treatment program. Information on the school's drug-free awareness program and drug and alcohol prevention program may be obtained from the Campus Director's office.

Drug and Alcohol Abuse Prevention

Research has shown that abuse of alcohol and drugs is a national public health concern. More than 43% of college students report some heavy episodic drinking and thousands of students annually experience problems related to their alcohol use, including unintentional injuries, risky sexual behaviors, sexual assault, fights, and traffic crashes. (Alcohol Policies on College Campuses, Journal of American College Health, Vol 53 (4), Jan/Feb 2005). Below please find drug alcohol counseling, treatment and rehabilitation programs available to students and employees:

- Alcoholics Anonymous - <http://www.aa.org>
- Mothers Against Drunk Driving - <http://www.madd.org>
- Narcotics Anonymous - <http://www.na.org>
- National Council on Alcoholism and Drug Dependence - <http://www.ncadd.org/>
- National Institute on Drug Abuse - <https://www.drugabuse.gov/>
- Partnership for a Drug Free America - <http://www.drugfree.org>
- Al-Anon - <http://al-anon.org/>
- Homeless Shelter Directory - <http://www.homelessshelterdirectory.org/>
- Center for Substance Abuse Prevention (CAPT) - <https://www.samhsa.gov/capt/about-capt>
- Community Anti-Drug Coalitions of America (CADCA) - <http://www.cadca.org/>
- Office of Violence Against Women - <https://www.justice.gov/ovw/local-resources>

Anti-Hazing Policy

Cortiva Institute adheres to a strict anti-hazing policy. Hazing of any sort will not be tolerated nor does the school condone such behavior. Students found hazing will automatically be terminated from the school.

Expected Length of Program - 9 Months

Program Description

This comprehensive massage therapy program prepares students to become successful practicing bodyworkers by giving them a broad knowledge of both therapeutic and clinical techniques. Students learn an eclectic style of therapeutic massage that is based on Swedish theory, which gives them a solid foundation for mastering many different bodywork techniques. The program includes courses in anatomy, physiology, pathology and kinesiology, as well as integrative assessment and documentation. Students gain a solid understanding of the body, enabling them to effectively communicate with other health care professionals and create comprehensive treatment programs for their clients. Professional ethics and communication are taught through Cortiva Institute’s business and career development classes, along with training in laws and regulations. **This program may exceed standards set by some state and municipal governments for licensing and/or registration. ** Licensure requirements subject to change. Check your local requirements.*

Program Objectives

- ❖ To develop the personal and professional potential of students so they enter the field as therapists who will offer a quality of service that will be sought after by both clients and employers.
- ❖ To instill in students a client-centered approach to bodywork.
- ❖ To train students in the theory and technique of a balanced blend of bodywork therapies and prepare them to seek entry level employment working as massage therapists or in related fields supported by the training received within the program and recognized by the state.
- ❖ To prepare students with sufficient training in the theory and technique of massage therapy and bodywork to sit for the Massage & Bodywork Licensing Exam (MBLEx) or other state recognized licensing exam.

PROGRAM BREAKDOWN BY COURSE					
Course Number	Course Title: Professional Massage Therapy Program (Maryland)	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Quarter Credits (If Applicable)
ACADEMIC INSTRUCTION					
PMT-101	Therapeutic Massage & Bodywork	105	45	15	9.5
PMT-102	Anatomy & Physiology	80	40	12	7.5
PMT-103	Kinesiology & Pathologies	70	40	11	6.5
PMT-104	Professional Ethics & Business	80	50	13	8
PMT-105	Clinical Assessment & Therapies	70	50	12	7
PMT-106	Allied Modalities	70	50	12	7
Subtotal:		475	275	75	45.5
Total Program Instructional Clock Hours:		750			
Total Education Quarter Credit Hours:		45.5			

Note: Course numbers listed herein are for reference only. The sequence of course offerings may vary depending upon scheduling needs.

Professional Massage Therapy Program Description

PMT-101: Therapeutic Massage & Bodywork

This course explores a variety of techniques based on the foundations of Swedish Massage. Students will experience giving and receiving different styles of massage that will provide a path for further study. A focus on developing body mechanics, client draping, positioning, communication, and joint movement will enhance the skills of the bodyworker. Emphasis is given to developing sensitivity, awareness, intuition, and other skills which comprise the art of massage therapy. Palpation skills will develop and knowledge of musculoskeletal anatomy both in theory and in practical terms will be deepened. Students will be trained on how to recognize contraindications, and when to refer a client to a physician.

PMT-102: Anatomy & Physiology

This course will fascinate students as they gain a comprehensive understanding of the human body. Students will be introduced to the basic structure and function of all the bodies’ systems. Students will gain an understanding on how massage therapy specifically affects each system.

PMT-103: Kinesiology & Pathologies

In this course, students will learn about the basic pathologies that affect the human body. They will gain an understanding of when and why massage techniques should not be used and massage considerations for each pathology. They will receive training and certification in First Aid and CPR, including the use of an Automated External Defibrillator (AED). Universal precautions that protect both therapist and client will be detailed. Students will learn all major bones and the bony landmarks that form muscular attachments. Joint structure and function will be introduced as well as learning the primary joints. They will learn the major muscles and muscle systems, the muscular attachments, actions, and fiber direction. Students will gain the skills to locate and palpate the muscles in the body.

PMT-104: Professional Ethics & Business

This course will focus on skills that are essential to becoming a professional Massage Therapist. Students learn and practice how to effectively communicate with clients, establish boundaries, and understand the various laws and ethical standards associated with practicing therapeutic massage. Successful practitioners are able to work with and communicate with a variety of people; this course strengthens students’ abilities to make strong connections with others and deliver exceptional customer service and care. Students will gain an understanding of business practices focusing on being an exemplary employee, building a private practice, creating an effective resume, and one-on-one interviewing skills.

PMT-105: Clinical Assessment & Therapies

This course will focus on the skills needed to practice massage therapy in a professional clinical setting. Client intake, interview, health history, and SOAP charting will be discussed and practiced as tools to support a client-centered massage. Students will combine documentation with postural, range of motion, and palpation assessments to develop a treatment plan with the client. In addition, students will demonstrate skill proficiency in viewing the body to determine what muscles and tissues work to create increased functionality and movement within the body. The clinic assists students in building strength, stamina, and discipline necessary to succeed in the bodywork industry. While perfecting custom bodywork sessions, students gain experience in completing consecutive sessions during each clinic shift. Students gain confidence in assessing client needs through analysis, research, and visual/postural/palpatory assessment.

PMT-106: Allied Modalities

This course explores a variety of allied modality techniques. Students will experience giving and receiving different styles of massage that will provide a path for further study. Students will review and study a variety of manual therapy techniques that will allow them to effectively release active trigger points and to improve the condition of soft tissues. The techniques that will be covered are trigger point work, muscle stripping, cross-fiber friction, myofascial release, and others. Many soft tissue conditions will be studied and their effects on the body will be evaluated. Students will learn about the Chakra System and be introduced to techniques that encourage a client’s body to release tension and restrictions held in the tissues of the body. Palpation skills will develop and knowledge of musculoskeletal anatomy both in theory and in practical terms will be deepened. Students will be trained on how to recognize contraindications, and when to refer a client to a physician.

Expected Length of Program - 9 Months

Program Description

This comprehensive program offers training in the theoretical and practical components of esthetics. The theory classes emphasize study in dermatology, physiology and histology of the skin, product chemistry and ingredients, and salon safety and sanitation. Business and career development classes, along with training in Maryland laws and regulations, are also offered. The practical portion of the program enables students to develop the hands-on skills necessary to be effective estheticians. This program offers instruction in facials, makeup application, depilatory waxing procedures, non-wax hair removal, and mask therapy. This program meets the requirements set forth by the Maryland State Board of Cosmetology.

**The program exceeds standards set by most state and municipal governments for licensing and/or registration. ** Licensure requirements subject to change. Check your local requirements.*

Program Objectives

- ❖ To prepare students with sufficient training in the theory and technique of business, marketing and self-promotion to support their success as both private practitioners and employees and to sit for the state recognized licensing exam(s) for estheticians.
- ❖ To train students in the theory and technique of a balanced blend of esthetics and skin care while preparing them to seek entry level employment working as estheticians or in related fields supported by the training received in school and recognized by the state including, but not limited to, facials, hot stone facials, waxing, makeup and airbrush makeup, lash services, and other techniques and treatments taught in the program.

PROGRAM BREAKDOWN BY COURSE					
Course Number	Course Title: Esthetics Training Program (Maryland)	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Quarter Credits (If Applicable)
	ACADEMIC INSTRUCTION				
ET-101	Business, Laws, and Regulations	20	20	4	2
ET-102	Professional Skills	20	40	6	3
ET-103	Hair Removal	30	40	7	4
ET-104	Makeup Application	30	40	7	4
ET-105	Skin Analysis and Treatments	30	40	7	4
ET-106	Advanced Treatments	30	40	7	4
ET-107	Anatomy and Physiology	40	20	6	3.5
ET-108	Chemistry and Electricity	40	40	8	4.5
ET-109	Infection Control	40	40	8	4.5
	Subtotal	280	320	60	33.5
	Total Program Instructional Clock Hours:	600			
	Total Education Quarter Credit Hours:	33.5			

Note: Course numbers listed herein are for reference only. The sequence of course offerings may vary depending upon scheduling needs.

Esthetics Training Program Description

ET-101: Business, Laws, and Regulations

The course will provide an overview of the State Board requirements, laws, rules, and regulations. Instruction will consist of both classroom and laboratory activities, which will be designed to achieve salon/industry standards. Students learn the laws and rules that govern the field of skin care in the State of Maryland.

ET-102: Professional Skills

This course provides proficiency in employability skills, communication, and math required to succeed in the salon industry. Lectures center on history and career opportunities, life skills, professional image, and communication for success. Students are prepared for the professional environment they will encounter in the workplace. The importance of a consistently polished appearance, pleasant manners, and good communication skills are emphasized as mandatory to their success throughout the training program. Students learn the basics of building a strong resume and how to target the spa industry.

ET-103: Hair Removal

Students are taught the methods available for superfluous hair removal as well as the actual techniques used. The benefits, as well as the risks, of these procedures, are explained, as well as waxing techniques for the face and body using soft and hard wax as well as tweezing and shaping brows.

ET-104: Makeup Application

Students will be instructed in the following areas in the makeup portion of the program: Color Theory & Analysis, Facial Features & Shapes, Client Consultation, Tools & Product Instruction, Corrective and Camouflage, Contouring and Highlighting, Lip Color, Shapes, and Correction. Students learn how to tint eyebrows and eyelashes using safe professional products.

ET-105: Skin Analysis and Treatments

Students are instructed in the most common disorders of the skin which may be caused by a variety of factors ranging from improper nutrition, lack of hydration, etc. to sun damage, damage inflicted by smoking, etc., along with numerous therapies to mitigate, if not eliminate, these disorders. Students will be given a basic understanding of the anatomy and physiology of the face, head, and neck, as well as how the skin covering these sensitive areas grows and repairs itself. Students will learn the clinical aspect of treating various diseases and disorders and the methods physicians use to determine the cause of symptoms and treatment options.

ET-106: Advanced Treatments

Students are taught both the techniques and theories of various Facial Treatments which are the core procedures a Skin Care/Facial Specialist executes. Students are taught a variety of manual hand techniques used in facial massage and toning of the face and neck. Students are taught both the theory and techniques of peels and various types of masks. This course includes practical training and performance of facials, including skin analysis, client consultation, and customizing treatments. The proper use of high-frequency and galvanic machines. This course is hands-on learning and practice. Students are taught how to safely extract comedones.

ET-107: Anatomy and Physiology

Students are instructed in the most common disorders of the skin which may be caused by a variety of factors ranging from improper nutrition, lack of hydration, etc. to sun damage, damage inflicted by smoking, etc., along with numerous therapies to mitigate, if not eliminate, these disorders. Students will be given a basic understanding of the anatomy and physiology of the face, head, and neck, as well as how the skin covering these sensitive areas grows and repairs itself.

ET-108: Chemistry and Electricity

This unit will give the students technical knowledge to grasp the fundamental properties and behavior of electricity and its role in Skin Care. Students will be introduced to the basics of chemistry and given a clear understanding of the effects of the major ingredients of skin care products on the skin. This training will enable the practitioner to determine the appropriateness of any product for a specific application, based on the ingredient list stated on the product container.

ET-109: Infection Control

Students are taught the regulations regarding sanitation, disinfection, and sterilization as well as how to perform these mandatory processes. This course covers the study of blood-borne pathogens and all types of Hepatitis as well as training in following universal precautions in Skin Care. Precautions that include, but are not limited to, wearing gloves when in contact with body fluids, mucous, non-intact skin, handling soiled items; isolation procedures for equipment, linens, and towels, etc., will be discussed.

HOLIDAYS

The school observes the following Holidays and will be closed on those dates:

- ❖ New Year’s Day
- ❖ Martin Luther King, Jr. Day
- ❖ President’s Day
- ❖ Memorial Day
- ❖ Independence Day (July 4th)
- ❖ Juneteenth
- ❖ Labor Day
- ❖ Thanksgiving and Friday after Thanksgiving
- ❖ Christmas Eve
- ❖ Christmas Day
- ❖ New Year’s Eve

The school President may declare additional Holidays, which will be announced at the appropriate time with proper notice.

HOURS OF OPERATION

Office Hours

- ❖ Monday-Friday 8:30 A.M. - 8:00 P.M.
- ❖ Saturday 9:30 A.M. - 4:00 P.M.

Academic Schedule

Breaks: A classroom hour shall include at least 50 clock minutes of actual classroom time and may include a maximum of 10 minutes of break time. The 10 minutes of break time may not be accumulated and used in lieu of lunch/ dinner breaks. The Day schedule, as well as, the Saturday schedule for the Evening program include an additional 20-minute break that is to be schedule in between the hours of 12-2 per assignment by the Campus Director. Please check with your Instructor for your assigned break times.

- ❖ Day Mon-Fri. 9:00 A.M.-2:30 P.M.
- ❖ Evening Mon-Thurs. 5:45 P.M. – 10:15 P.M. & Saturday 10:00 A.M. – 4:20 P.M.

ACADEMIC CALENDAR

The school operates on a continuous basis, 12 months per year.

2025																													
January										February										March									
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa									
			1	2	3	4							1								1								
5	6	7	8	9	10	11	2	3	4	5	6	7	8	2	3	4	5	6	7	8									
12	13	14	15	16	17	18	9	10	11	12	13	14	15	9	10	11	12	13	14	15									
19	20	21	22	23	24	25	16	17	18	19	20	21	22	16	17	18	19	20	21	22									
26	27	28	29	30	31	23	24	25	26	27	28	23	24	25	26	27	28	29											
														30	31														
April										May										June									
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa									
			1	2	3	4	5					1	2	3					1	2	3								
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14									
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21									
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28									
27	28	29	30	25	26	27	28	29	30	31	29	30																	
July										August										September									
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa									
			1	2	3	4	5					1	2					1	2	3	4	5	6						
6	7	8	9	10	11	12	3	4	5	6	7	8	9	7	8	9	10	11	12	13									
13	14	15	16	17	18	19	10	11	12	13	14	15	16	14	15	16	17	18	19	20									
20	21	22	23	24	25	26	17	18	19	20	21	22	23	21	22	23	24	25	26	27									
27	28	29	30	31	24	25	26	27	28	29	30	28	29	30															
							31																						
October										November										December									
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa									
			1	2	3	4						1						1	2	3	4	5	6						
5	6	7	8	9	10	11	2	3	4	5	6	7	8	7	8	9	10	11	12	13									
12	13	14	15	16	17	18	9	10	11	12	13	14	15	14	15	16	17	18	19	20									
19	20	21	22	23	24	25	16	17	18	19	20	21	22	21	22	23	24	25	26	27									
26	27	28	29	30	31	23	24	25	26	27	28	29	28	29	30	31													
							30																						

2026																															
January										February										March											
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa											
					1	2	3						1	2	3	4	5	6	7						1	2	3	4	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14	8	9	10	11	12	13	14											
11	12	13	14	15	16	17	15	16	17	18	19	20	21	15	16	17	18	19	20	21											
18	19	20	21	22	23	24	22	23	24	25	26	27	28	22	23	24	25	26	27	28											
25	26	27	28	29	30	31							29	30	31																
April										May										June											
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa											
			1	2	3	4						1	2					1	2	3	4	5	6								
5	6	7	8	9	10	11	3	4	5	6	7	8	9	7	8	9	10	11	12	13											
12	13	14	15	16	17	18	10	11	12	13	14	15	16	14	15	16	17	18	19	20											
19	20	21	22	23	24	25	17	18	19	20	21	22	23	21	22	23	24	25	26	27											
26	27	28	29	30	24	25	26	27	28	29	30	28	29	30																	
							31																								
July										August										September											
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa											
			1	2	3	4						1					1	2	3	4	5	6									
5	6	7	8	9	10	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12											
12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19											
19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26											
26	27	28	29	30	31	23	24	25	26	27	28	29	27	28	29	30															
							30	31																							
October										November										December											
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa											
			1	2	3							1						1	2	3	4	5									
4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12											
11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19											
18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26											
25	26	27	28	29	30	31	29	30						27	28	29	30	31													

ACADEMIC CALENDAR

The school operates on a continuous basis, 12 months per year.

Professional Massage Therapy		Esthetics Training	
Start Date	Grad Date	Start Date	Grad Date
11/3/2025	7/6/2026	11/3/2025	6/29/2026
11/10/2025	7/13/2026	11/10/2025	7/6/2026
11/17/2025	7/20/2026	11/17/2025	7/13/2026
11/24/2025	7/27/2026	11/24/2025	7/20/2026
12/1/2025	8/3/2026	12/1/2025	7/27/2026
12/8/2025	8/10/2026	12/8/2025	8/3/2026
12/15/2025	8/17/2026	12/15/2025	8/10/2026
12/22/2025	8/24/2026	12/22/2025	8/17/2026
12/29/2025	8/31/2026	12/29/2025	8/24/2026
1/5/2026	9/7/2026	1/5/2026	8/31/2026
1/12/2026	9/14/2026	1/12/2026	9/7/2026
1/19/2026	9/21/2026	1/19/2026	9/14/2026
1/26/2026	9/28/2026	1/26/2026	9/21/2026
2/2/2026	10/5/2026	2/2/2026	9/28/2026
2/9/2026	10/12/2026	2/9/2026	10/5/2026
2/16/2026	10/19/2026	2/16/2026	10/12/2026
2/23/2026	10/26/2026	2/23/2026	10/19/2026
3/2/2026	11/2/2026	3/2/2026	10/26/2026
3/9/2026	11/9/2026	3/9/2026	11/2/2026
3/16/2026	11/16/2026	3/16/2026	11/9/2026
3/23/2026	11/23/2026	3/23/2026	11/16/2026
3/30/2026	11/30/2026	3/30/2026	11/23/2026
4/6/2026	12/7/2026	4/6/2026	11/30/2026
4/13/2026	12/14/2026	4/13/2026	12/7/2026
4/20/2026	12/21/2026	4/20/2026	12/14/2026
4/27/2026	12/28/2026	4/27/2026	12/21/2026
5/4/2026	1/4/2027	5/4/2026	12/28/2026
5/11/2026	1/11/2027	5/11/2026	1/4/2027
5/18/2026	1/18/2027	5/18/2026	1/11/2027
5/25/2026	1/25/2027	5/25/2026	1/18/2027
6/1/2026	2/1/2027	6/1/2026	1/25/2027
6/8/2026	2/8/2027	6/8/2026	2/1/2027
6/15/2026	2/15/2027	6/15/2026	2/8/2027
6/22/2026	2/22/2027	6/22/2026	2/15/2027
6/29/2026	3/1/2027	6/29/2026	2/22/2027
7/6/2026	3/8/2027	7/6/2026	3/1/2027
7/13/2026	3/15/2027	7/13/2026	3/8/2027
7/20/2026	3/22/2027	7/20/2026	3/15/2027
7/27/2026	3/29/2027	7/27/2026	3/22/2027
8/3/2026	4/5/2027	8/3/2026	3/29/2027
8/10/2026	4/12/2027	8/10/2026	4/5/2027
8/17/2026	4/19/2027	8/17/2026	4/12/2027
8/24/2026	4/26/2027	8/24/2026	4/19/2027
8/31/2026	5/3/2027	8/31/2026	4/26/2027
9/7/2026	5/10/2027	9/7/2026	5/3/2027
9/14/2026	5/17/2027	9/14/2026	5/10/2027
9/21/2026	5/24/2027	9/21/2026	5/17/2027
9/28/2026	5/31/2027	9/28/2026	5/24/2027
10/5/2026	6/7/2027	10/5/2026	5/31/2027
10/12/2026	6/14/2027	10/12/2026	6/7/2027
10/19/2026	6/21/2027	10/19/2026	6/14/2027
10/26/2026	6/28/2027	10/26/2026	6/21/2027
11/2/2026	7/5/2027	11/2/2026	6/28/2027
11/9/2026	7/12/2027	11/9/2026	7/5/2027
11/16/2026	7/19/2027	11/16/2026	7/12/2027
11/23/2026	7/26/2027	11/23/2026	7/19/2027
11/30/2026	8/2/2027	11/30/2026	7/26/2027
12/7/2026	8/9/2027	12/7/2026	8/2/2027
12/14/2026	8/16/2027	12/14/2026	8/9/2027
12/21/2026	8/23/2027	12/21/2026	8/16/2027
12/28/2026	8/30/2027	12/28/2026	8/23/2027



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