



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. We are licensed by the Commission for Independent Education (CIE), Florida Department of Education.

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 Commission for Independent Education (CIE), Florida Department of Education. Additional information regarding this institution may be obtained by contacting the Commission at: Florida Department of Education · 325 W. Gaines Street, Suite 1414 · Tallahassee, Florida 32399-0400 · (850) 245-3200 or 1-888-224-6684 (Toll Free) *Cortiva Institute - License #585 Main Campus- St. Petersburg, FL*

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 the Florida Department of Veterans Affairs (FDVA) 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- St. Petersburg, FL Campus

Cortiva Institute is owned by 360 Degree Education, LLC, which is 100% owned and operated by NT Holdings, LLC
Neal Heller, Esq. CEO/President (Corporate Office)
1166 West Newport Center Drive, Ste. 112
Deerfield Beach, Florida 33442
Phone: (954) 962-2624

Professional Memberships

- ❖ Florida Association of Postsecondary Schools and Colleges (FAPSC)
- ❖ 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 St. Petersburg campus is located at 2370 34th Street N, St. Petersburg, FL 33713. 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 16,000 square feet and houses classrooms, an Academic Resource Center, Student Spa, 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 LCD screens and projectors, massage therapy and spa tables, esthetics beds and make up stations. The Academic Resource Center is equipped with computers with internet access, audio/visual equipment, videos, books and magazines 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 accommodation 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.

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

The student must show evidence of the following:

- ❖ High school Diploma 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.
- ❖ ***Ability the Benefit Option is not applicable for Massage Therapy –FL Department of Health Programs.*

Applicants must be beyond the age of compulsory school attendance (16) to be admitted into the Cosmetology-Board related programs. Applicants must be at least (17) years of age or older to apply for the 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 150%. 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.

Policy for Registration/Licensure / Examinations and Fees

Students shall be required to apply to the state of Florida 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 licensure after graduation, depending on the requirements of the student's chosen program at the time of completion.

This information can be found at:

- ❖ Department of Business & Professional Regulation- Cosmetology Board: <http://www.myfloridalicense.com/dbpr/cosmetology/>
- ❖ Florida Department of Health- Board of Massage Therapy: <http://floridasmassagetherapy.gov/>
- ❖ *Please contact the Student Services Department if you have any questions or concerns regarding the criminal history and/or other licensure requirements.*

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.

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 firstday 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 website at <http://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 obligations.

Payment Options:

1. Payment in full before the 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, Expected Family Contribution (EFC), 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://studentloans.gov/myDirectLoan/directSubsidizedLoanTimeLimitation.action> *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://studentloans.gov/myDirectLoan/downloadPDF.action?fileName=FDPL-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, <http://www2.ed.gov/offices/OSFAP/DirectLoan/plusrights.pdf>, attached to the Master Promissory Note (MPN). For more detailed information on eligibility and how to apply for the Direct Parent PLUS Loan, visit <http://www.studentaid.ed.gov/types/loans/plus>

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.
 - e) Completed one of the ability-to-benefit (ATB) alternatives and is either currently enrolled in an eligible career pathway program or first enrolled in an eligible postsecondary program prior to July 1, 2012.

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. This policy applies to students that voluntarily cancel the signed enrollment agreement in writing within three (3) working days regardless of whether the student has actually started training.

- 1) All monies will be fully refunded if the application is not accepted.
- 2) All refunds will be made within 30 days of cancellation or withdrawal.
- 3) Refunds will not be granted for books, materials, or supplies/kits.

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.

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 three (3) Business days after signing the enrollment agreement and making initial payment.
- 3) Cancellation after the third (3rd) Business day, but before the first class, will result in a refund of all monies paid, with the exception of the \$150 registration fee.
- 4) Cancellation after attendance has begun, through 40% completion of the program, will result in a Pro Rata refund computed on the number of scheduled hours completed to the total program hours.
- 5) Cancellation after completing more than 40% of the program will result in no refund.
- 6) Termination Date: The termination date for refund computation purposes is the last date of actual attendance by the student unless written notice is received.
- 7) Cancellation of classes or programs by the institution before or after attendance has begun will result in 100% refund.
- 8) Refunds will be made within 30 days of the date of determination or receipt of Cancellation Notice. Date of determination will be within 14 days from last date of attendance.
- 9) The students' rights under this agreement may not be assigned to any other person.
- 10) 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.
- 11) 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 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. Students 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.

Attendance Progress (Quantitative)

MINIMUM ATTENDANCE REQUIRED: Students must attend at least 67 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 150% 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** (24 Academic Semester Credits): MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 36 Academic Semester Credits scheduled and 150% of the scheduled weeks based on the student's session (38 weeks).
- ❖ **Paramedical Skin Care** (29.5 Academic Quarter Credits): MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 44.25 Academic Quarter Credits scheduled and 150% of the scheduled weeks based on the student's session (38 weeks).
- ❖ **Makeup Artistry and Skin Care** (29.5 Academic Quarter Credits): MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 44.25 Academic Quarter Credits scheduled and 150% of the scheduled weeks based on the student's session (38 weeks).
- ❖ **Skin Care** (11 Academic Semester Credits): MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 16.50 Academic Semester Credits scheduled and 150% of the scheduled weeks based on the student's session (19 weeks).
- ❖ **Massage Therapy & Colon Hydrotherapy** (35 Academic Quarter Credits): MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 52.5 Academic Quarter Credits scheduled and 150% of the scheduled weeks based on the student's session (38 weeks).
- ❖ **Full Specialist** (33 Academic Quarter Credits): MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 49.5 Academic Quarter Credits scheduled and 150% of the scheduled weeks based on the student's session (38 weeks).
- ❖ **Nail Technology** (9.5 Academic Quarter Credits): MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 14.5 Academic Quarter Credits scheduled and 150% of the scheduled weeks based on the student's session (12 weeks).
- ❖ **Medical Assistant** (48.5 Academic Quarter Credits/900 Instructional Hours): MAXIMUM TIME FRAME: The maximum time a student has to complete the course is 72.75 Academic Quarter Credits and 150% of the scheduled weeks based on the student's session (57 weeks).
- ❖ **Medical Billing and Coding** (36 Academic Quarter Credits): MAXIMUM TIME FRAME: The maximum time frame a student has to complete the course is 54 Academic Quarter Credits scheduled and 150% of the scheduled weeks based on the student's session (38 weeks).

Academic Progress (Qualitative)

MINIMUM GRADE REQUIRED:

- ❖ Professional Massage Therapy: 75%
- ❖ Paramedical Skin Care: 75%
- ❖ Makeup Artistry and Skin Care: 75%
- ❖ Skin Care: 75%
- ❖ Massage Therapy & Colon Hydrotherapy: 75%
- ❖ Full Specialist: 75%
- ❖ Nail Technology: 75%
- ❖ Medical Assistant: 75%
- ❖ Medical Billing and Coding: 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.

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 to be considered making satisfactory progress.

Determination of Progress

The Campus Registrar is responsible for monitoring and evaluating academic progress 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 (24 Academic Semester Credits): 12 Academic Semester Credits (13 Weeks), 24 Academic Semester Credits (26 Weeks)*
- ❖ *Paramedical Skin Care (29.5 Academic Quarter Credits): 14.75 Academic Quarter Credits (13 Weeks), 29.5 Academic Quarter Credits (26 Weeks)*
- ❖ *Makeup Artistry and Skin Care (29.5 Academic Quarter Credits): 14.75 Academic Quarter Credits (13 Weeks), 29.5 Academic Quarter Credits (26 Weeks)*
- ❖ *Skin Care (11 Academic Semester Credits): 5.5 Academic Semester Credits (7 Weeks), 11 Academic Semester Credits (13 Weeks)*
- ❖ *Massage Therapy & Colon Hydrotherapy (35 Academic Quarter Credits): 17.5 Academic Quarter Credits (13 Weeks), 35 Academic Quarter Credits (26 Weeks)*
- ❖ *Full Specialist (33 Academic Quarter Credits): 16.5 Academic Quarter Credits (13 Weeks), 33 Academic Quarter Credits (26 Weeks)*
- ❖ *Nail Technology (9.5 Academic Quarter Credits): 4.75 Academic Quarter Credits (4 Weeks), 9.5 Academic Quarter Credits (8 Weeks)*
- ❖ *Medical Assistant (48.5 Quarter Credits): 18 Quarter Credits (15 weeks), 36 Quarter Credits (30 weeks), 48.5 Quarter Credits/(38 weeks)*
- ❖ *Medical Billing and Coding (36 Academic Quarter Credits): 18 Academic Quarter Credits (13 Weeks), 36 Academic Quarter Credits (26 Weeks)*

Satisfactory:

Students with a minimum required grade average in theory and practical and clinic performance, and minimum 67 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 67 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. Students 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. 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 150%. 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 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.
- ❖ The LOA, together with any additional leaves of absence, must not exceed a total of 180 days in any 12-month period.
- ❖ 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 beginning 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: MU-Makeup Artistry and Skin Care; PSC- Paramedical Skin Care; MA-Professional Massage Therapy, FS- Full Specialist, MA-Medical Assistant, MBC-Medical Billing and Coding, and SC- Skin Care.

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.

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/>

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).

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 the Commission for Independent Education of the Florida Department of Education, 325 West Gaines Street, Suite 1414, Tallahassee, FL 32399, toll-free telephone number (888) 224-6684.

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 and skin care programs.
- ❖ Shirts: Sleeveless shirts including tank tops are not permitted. Shirts must cover shoulders, underarms, midriff area, and lower back. 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 and skin care program must maintain short nails.
2. Theft or violence 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. Students (with the exception of massage students) can receive gratuities but are prohibited from charging clients directly for services rendered.
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 will 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 of Florida 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.

Professional Massage Therapy Program Outline CIP CODE: 51.3501

Expected Length of Program - 8 Months

Program Description

This comprehensive 24 Academic Semester Credit/600 Instructional hour 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. They are taught a wide range of bodywork therapies that includes sports massage, reflexology, deep tissue, myofascial techniques, lymphatic and sports massage, injury techniques, trigger point therapy, percussive therapy, and light therapy. 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. ****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 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	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Semester Credits (If Applicable)
ACADEMIC INSTRUCTION					
MA-101	Therapeutic Massage & Bodywork	70	50	15	4.50
MA-102	Anatomy & Physiology	70	20	22.5	4.00
MA-103	Kinesiology & Pathologies	60	30	22.5	3.50
MA-104	Professional Ethics & Business	60	30	22.5	3.50
MA-105	Clinical Assessment & Therapies	70	50	15	4.50
MA-106	Allied Modalities	70	20	22.5	4.00
Subtotal		400	200	120	24
Total Program Instructional Clock Hours:		600			
Total Program & Outside Clock Hours:		720			
Total Education Semester Credit Hours:		24			

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

MA-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 how to recognize contraindications, and when to refer a client to a physician.

MA-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. They will learn about how massage can benefit the body and contribute to holistic wellness.

MA-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.

MA-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 student 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. This course includes:

- ❖ Preparing the Professional
- ❖ Self-Care & Boundaries
- ❖ Laws and Safety
- ❖ Business Development
- ❖ Marketing and Financial Planning

MA-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. 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. Students evolve their service skills while providing exceptional client-care in their experiences with public clientele. Students learn and practice how to properly educate clients about massage therapy and its benefits.

MA-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 become proficient in cranial compression/decompression techniques, diaphragm releases, and listening to the body's cranial rhythms. 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 how to recognize contraindications, and when to refer a client to a physician. This course includes:

- ❖ Sports Event Massage & Stretching
- ❖ Myofascial Techniques
- ❖ Lymphatic Massage
- ❖ Reflexology & Eastern Paradigm
- ❖ Trigger Point & Special Populations
- ❖ Hydrotherapy

Expected Length of Program - 8 Months

Program Description

This program offers training in the foundations and fundamentals of skin care, as well as treatments and techniques that promote the health and appearance of the skin. You will learn the skills needed to pursue a career in a variety of professional and clinical skin care environments. The courses provide integrated training in both clinical and holistic skin care. You will learn to do facials, complementary therapies including aromatherapy, as well as chemical peels and microdermabrasion. You will be taught progressive treatments including LED light therapy, micro current treatments for skin toning, oxygen facials, and Dermatude treatments for wrinkle and fine line reduction. Classes cover skin science, medical esthetics, biochemistry, body treatments, complementary skin care, hormones and pharmacology. You will also learn blending treatments, which combine various techniques into customized treatment plans to produce optimal results for your client. The program is designed to prepare you to work in the skin care industry or a related field. Graduates enjoy fulfilling careers in the esthetic and beauty industries working in spas, resorts and salon settings, or as business owners in private practice serving a wide variety of clientele. ****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 develop the personal and professional potential of students so they enter the field as estheticians who will offer a quality of service that will be sought after by both clients and employers.
- ❖ To provide students with training in the theory and technique of a wide variety of skin care services and advanced treatments. This training significantly expands opportunities for gainful employment as an entry-level Registered Facial Specialist in esthetics and related fields supported by the training received in school and recognized by the state. Students are trained to provide a variety of services that include, but are not limited to, advanced body wraps, advanced chemical peels, lash extensions, camouflage and airbrush makeup, microdermabrasion, microcurrent, LED and ultrasonic treatments.

PROGRAM BREAKDOWN BY COURSE					
Course Number	Course Title: Paramedical Skin Care (St. Pete)	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Quarter Credits (If Applicable)
ACADEMIC INSTRUCTION					
PSC-101	Anatomy & Physiology: Biochemistry	15	15	7.50	1.50
PSC-102	Anatomy & Physiology: Cell & Systems	15	15	7.50	1.50
PSC-103	Anatomy & Physiology: Hormones & Pharmacology	15	0	3.75	1.00
PSC-104	Essential Esthetics: Alternative Treatments	0	15	3.75	0.50
PSC-105	Essential Esthetics: Body Wrapping	0	15	3.75	0.50
PSC-106	Essential Esthetics: Facial & Massage Techniques	15	15	7.50	1.50
PSC-107	Essential Esthetics: Hair Removal & Makeup	15	15	7.50	1.50
PSC-108	Essential Esthetics: Skin Analysis & Consultation	15	15	7.50	1.50
PSC-109	Essential Esthetics: Trending Treatments	0	15	3.75	0.50
PSC-110	Essential Esthetics: Upselling & Retailing	15	15	7.50	1.50
PSC-111	Holistic Skin Care: Blending Treatments	0	15	3.75	0.50
PSC-112	Holistic Skin Care: Body Treatments	0	15	3.75	0.50
PSC-113	Holistic Skin Care: Complementary Treatments	15	15	7.50	1.50
PSC-114	Holistic Skin Care: Ingredients, Reactions & Peels	15	0	3.75	1.00
PSC-115	Holistic Skin Care: Light Therapy	15	15	7.50	1.50
PSC-116	Medical Esthetics: Camouflage Makeup	0	15	3.75	0.50
PSC-117	Medical Esthetics: Clinical Procedures	15	15	7.50	1.50
PSC-118	Medical Esthetics: Skin in Distress	15	15	7.50	1.50
PSC-119	Medical Esthetics: Working in a Clinical Setting	15	0	3.75	1.00
PSC-120	Skin Care Clinic I	1.5	18	4.88	1.00
PSC-121	Skin Care Clinic II	0	22.5	5.63	1.00
PSC-122	Skin Care Clinic III	0	18	4.50	0.50
PSC-123	Skin Science: Chemical Peels & Microdermabrasion	0	15	3.75	0.50
PSC-124	Skin Science: Cosmetic Chemistry	15	0	3.75	1.00
PSC-125	Skin Science: Electricity & Machines	15	15	7.50	1.50
PSC-126	Skin Science: Histology & Physiology of the Skin	15	0	3.75	1.00
PSC-127	Skin Science: Sanitation & Law	15	0	3.75	1.00
PSC-128	Skin Science: Skin Diseases & Disorders	15	0	3.75	1.00
Subtotal:		271.5	328.5	150	29.5
Total Program Instructional Clock Hours:				600	
Total Program & Outside Clock Hours:				750	
Total Education Quarter Credit Hours:				29.5	

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

Paramedical Skin Care Program Description

PSC-101-PSC-103: Anatomy & Physiology

This course series will deepen your understanding of how the various systems work together to support the well-being of the body including the skin. You will be introduced to the life sustaining chemical processes that take place within the body and how they are impacted by hormones and drugs. We will take a deeper look at the endocrine system with a focus on how hormone fluctuations influence the body. You will learn about the types of cellular bonds associated with the epidermis, the role and structure of the desmosomes and the natural process of desquamation and how it can be enhanced by an esthetician. After completing this series of courses, you will have a more complete understanding of how to positively impact the health and vitality of the cells that make up the skin. This series of courses includes:

- ❖ Biochemistry
- ❖ Cells & Systems
- ❖ Hormones & Pharmacology

PSC-104-PSC-110: Essential Esthetics

This series of courses teaches you the skills that are the foundation of the work you do as a facial specialist. You will learn how to analyze the skin and identify different skin types and conditions. You will also learn and practice how to effectively communicate with your clients about their concerns and treatment goals. You will receive training in facial and massage protocols and learn the many beneficial effects of massage as it relates to skin care. You will study the many shapes, forms and growth cycles of hair along with a variety of hair removal techniques. This series will also cover makeup, color theory,

brow shaping, as well as eyelash tinting and application. You will be introduced to a variety of body treatments, including salt and sugar scrubs, herbal, mud and seaweed wraps as well as sunless tanning application. The skin care industry is constantly changing and to make sure you are up to speed on the latest treatment and product innovations, a course on trending treatments is also included in the Essential Esthetics series. Rounding out your essential training is a course dedicated to the art of selling products and services to your clients. You will learn and practice professional conversations with a focus on upselling, retailing and rebooking services and products. This series of courses includes:

- ❖ Alternative Treatments
- ❖ Body Wrapping
- ❖ Facial & Massage Techniques
- ❖ Hair Removal & Makeup
- ❖ Skin Analysis & Consultation
- ❖ Trending Treatments
- ❖ Upselling & Retailing

PSC-111-PSC-115: Holistic Skin Care

This series of courses takes a holistic approach to skin care as it brings together a variety techniques and treatments that address the whole person. You will learn and gain practical experience delivering treatments designed to reduce stress and anxiety by balancing the mind, body and spirit of your clients.

Additionally, you will practice spa body treatments and hydrotherapy techniques using a variety of muds, wraps, and packs for the entire body. A key part of your training includes learning to blend and layer treatments, machines and products into a plan of care that meets the individual needs of your clients – a skill that is not only essential to supporting the health of your client but also an ability that will set you apart as a professional. You will learn how to read and understand the ingredient list on product labels and make appropriate product and treatment recommendations to your clients as you learn to correctly choose and properly apply chemical peels. Light therapy introduces you to the essential theory behind lasers, LED and energy-based radio frequency devices as one more way to improve both the look and the health of the skin. You will learn about advanced equipment used in performing a variety of skin care treatments as you also gain practical experiences working with machines such as microcurrent, oxygen therapy, ultrasonic, dermatude and microdermabrasion. This series of courses includes:

- ❖ Blending Treatments
- ❖ Body Treatments
- ❖ Complementary Treatments
- ❖ Ingredients, Reactions & Peels
- ❖ Light Therapy

PSC-116-PSC-119: Medical Esthetics

This series of courses introduce you to how esthetics fits into a clinical setting to support the health and well-being of the client. You will learn the basic concepts and techniques behind common medical procedures and how to safely work with clients who have received medical or cosmetic procedures. The camouflage makeup training in this series is designed to support clients' needs in a medical setting. Additionally, you will learn how to better recognize and appropriately address skin disorders including photo damage, rosacea, skin cancers, sun-induced lesions, acne and acne scarring. Finally, you will receive training in the inflammation cascade and wound healing as it relates to skin care. This series of courses includes:

- ❖ Camouflage Makeup
- ❖ Clinical Procedures
- ❖ Skin in Distress
- ❖ Working in a Clinical Setting

PSC-120-PSC-122: Skin Care Clinic I, II & III

In the skin care clinic, you get to apply what you have learned in class and in the student lab by practicing on members of the general public under the close supervision of an instructor. This environment gives you real-world experience and allows you to hone your skills in a supportive and familiar environment.

PSC-123-PSC-128: Skin Science – The Science Behind the Service

Understanding how the skin works is a crucial part of being an esthetician. This series of courses teaches the anatomy, physiology and chemistry of the skin. You will learn how the skin functions, and the important role you take in keeping it healthy by choosing the right products, ingredients and machines best suited to your clients' needs. You will also learn how the use of professional exfoliants, and machines enhances the benefits of different skin care products and treatments to achieve optimal client results. In this course series you will be taught how to identify different skin conditions, lesions and contagious diseases. You will be trained how to reduce the risk of cross-contamination, recognize contraindications to treatments, and when to refer your client to a physician. This series of courses includes:

- ❖ Chemical Peels & Microdermabrasion
- ❖ Cosmetic Chemistry
- ❖ Diseases & Disorders
- ❖ Electricity & Machines
- ❖ Histology & Physiology of the Skin
- ❖ Sanitation & Law
- ❖ Skin Diseases & Disorders

Makeup Artistry & Skin Care Program Outline CIP CODE: 12.0409

Expected Length of Program - 8 Months

Program Description

This program provides combined training in the thriving industries of both makeup artistry and skin care. You will learn the art and science of makeup, while also specializing in the health and beautification of the skin. The makeup artistry training included in the program will give you a wide range of skills in makeup application, from traditional everyday makeup, to specialty techniques for high fashion, theater and film, as well as events and weddings. In addition, you will learn how to do special effects and body art. As a perfect complement to makeup artistry, you will also receive comprehensive skin care training. You will learn how to perform a variety of skin treatments, including facials, peels, microdermabrasion and body wraps. You will be trained to use skin care products and equipment, and to identify and work with multiple skin conditions. You will also be taught hair removal, brow shaping and lash application. To round out your training in make-up artistry and skin care, you will learn about dermatology, esthetics, business, and career development. Upon completion of your training you will be able to create a custom look or treatment for each of your clients that meets their individual needs. The comprehensive design of the program prepares you to work in the fields of skin care and makeup artistry, or in a related field. Graduates enjoy fulfilling careers in the esthetic and beauty industries working in spas, resorts and salon settings, or as business owners in private practice serving a wide variety of clientele. ****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 develop the personal and professional potential of students so they enter the field as Makeup Artists and/or Registered Facial Specialists who offer a quality of service that is sought after by both clients and employers.
- ❖ 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.
- ❖ To train students in the theory and technique of skin care and hair removal while preparing them to seek employment working as entry-level Registered Facial Specialists or in related fields supported by the training received in school and recognized by the state of Florida. Students are trained to provide a variety of services that include, but are not limited to, facials, waxing, and basicpeels.
- ❖ To train students in the theory and technique of the essentials of makeup application and lash services while preparing them to obtain gainful employment working as entry-level Makeup Artists or in related fields supported by the training received in school and recognized by the state. Students are trained to perform services that include, but are not limited to, makeup applications for events-weddings, high fashion, camouflage, airbrush, fantasy, theatrical, and body art.

PROGRAM BREAKDOWN BY COURSE					
Course Number	Course Title:	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Quarter Credits (If Applicable)
ACADEMIC INSTRUCTION					
MU-201	Essential Esthetics: Alternative Treatments	0	15	3.75	0.50
MU-202	Essential Esthetics: Body Wrapping	0	15	3.75	0.50
MU-203	Essential Esthetics: Facial & Massage Techniques	15	15	7.50	1.50
MU-204	Essential Esthetics: Hair Removal & Makeup	15	15	7.50	1.50
MU-205	Essential Esthetics: Skin Analysis & Consultation	15	15	7.50	1.50
MU-206	Essential Esthetics: Trending Treatments	0	15	3.75	0.50
MU-207	Essential Esthetics: Upselling & Retailing	15	15	7.50	1.50
MU-208	Makeup Essentials: Business & Marketing	15	15	7.50	1.50
MU-209	Makeup Essentials: Camouflage & Lashes	15	15	7.50	1.50
MU-210	Makeup Essentials: Everyday Applications	15	15	7.50	1.50
MU-211	Makeup Essentials: History of Makeup	15	15	7.50	1.50
MU-212	Professional Makeup: Events & Weddings	15	15	7.50	1.50
MU-213	Professional Makeup: High Definition, High Fashion & Editorial	15	15	7.50	1.50
MU-214	Skin Care Clinic I	1.5	18	4.88	1.00
MU-215	Skin Care Clinic II	0	22.5	5.63	1.00
MU-216	Skin Care Clinic III	0	18	4.50	0.50
MU-217	Skin Science: Chemical Peels & Microdermabrasion	0	15	3.75	0.50
MU-218	Skin Science: Cosmetic Chemistry	15	0	3.75	1.00
MU-219	Skin Science: Electricity & Machines	15	15	7.50	1.50
MU-220	Skin Science: Histology & Physiology of the Skin	15	0	3.75	1.00
MU-221	Skin Science: Sanitation & Law	15	0	3.75	1.00
MU-222	Skin Science: Skin Diseases & Disorders	15	0	3.75	1.00
MU-223	Special Effects & Fantasy Makeup: Airbrush	15	15	7.50	1.50
MU-224	Special Effects & Fantasy Makeup: SFX & Body Art	15	15	7.50	1.50
MU-225	Special Effects & Fantasy Makeup: Theatrical & Creative	15	15	7.50	1.50
Subtotal		271.5	328.5	150	29.5
Total Program Instructional Clock Hours:		600			
Total Program & Outside Clock Hours:		750			
Total Education Quarter Credit Hours:		29.5			

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

Makeup Artistry & Skin Care Program Description

MU-201-MU-207: Essential Esthetics – The Treatment Room

This series of courses teaches you the skills that are the foundation of the work you do as a facial specialist. You will learn how to analyze the skin and identify different skin types and conditions. You will also learn and practice how to effectively communicate with your clients about their concerns and treatment goals. You will receive training in facial and massage protocols and learn the many beneficial effects of massage as it relates to skin care. You will study the many shapes, forms and growth cycles of hair along with a variety of hair removal techniques. This series will also cover makeup, color theory, brow shaping, as well as eyelash tinting and application. You will be introduced to a variety of body treatments, including salt and sugar scrubs, herbal, mud and seaweed wraps as well as sunless tanning application. The skin care industry is constantly changing

and to make sure you are up to speed on the latest treatment and product innovations, a course on trending treatments is also included in the Essential Esthetics series. Rounding out your essential training is a course dedicated to the art of selling products and services to your clients. You will learn and practice professional conversations with a focus on upselling, retailing and rebooking services and products. This series of courses includes:

- ❖ Alternative Treatments
- ❖ Body Wrapping
- ❖ Facial & Massage Techniques
- ❖ Hair Removal & Makeup
- ❖ Skin Analysis & Consultation
- ❖ Trending Treatments
- ❖ Upselling & Retailing

MU-208-MU-211: Makeup Essentials – Basics for the Beauty Artist

This collection of courses lays out the fundamentals of makeup.

You will learn about the tools of the trade, the history of makeup including the ingredients first used in makeup formulations and who the innovators were that pushed the industry forward. Your hands-on training includes recreating classic looks pulled from the history of makeup, as well as working with your clients' facial features to create a healthy, balanced look using everyday makeup. You will also learn about and practice eyebrow design and eyelash applications to create the perfect shape for your client's face. You will receive practical training in the use of camouflage makeup to cover tattoos and even out skin tones. To help ensure your success as a professional you will also learn how to create business and marketing plans. This set of courses includes:

- ❖ Business & Marketing
- ❖ Camouflage & Lashes
- ❖ Everyday Applications
- ❖ History of Makeup

MU-212-MU-213: Professional Makeup – Makeup for Special Events

Professional Makeup prepares you to apply makeup for clients that will be stepping into the spotlight. These courses will take you 'back-stage' and will teach you high fashion, high definition, and editorial makeup techniques and tips. You will learn makeup for television, photography, and print/web applications. You will also be taught current trends and classic looks in makeup applications for special events like weddings and proms. The courses in this series include:

- ❖ Events & Weddings
- ❖ High Definition, High Fashion, & Editorial

MU-214-MU-216: Skin Care Clinic I, II & III

In the skin care clinic, you get to apply what you have learned in class and in the student lab by practicing on members of the general public under the close supervision of an instructor. This environment gives you real-world experience and allows you to hone your skills in a supportive and familiar environment.

MU-217-MU-222: Skin Science – The Science Behind the Service

Understanding how the skin works is a crucial part of being an esthetician. This series of courses teaches the anatomy, physiology and chemistry of the skin. You will learn how the skin functions, and the important role you take in keeping it healthy by choosing the right products, ingredients and machines best suited to your clients' needs. You will also learn how the use of professional exfoliants, and machines enhances the benefits of different skin care products and treatments to achieve optimal client results. In this course series you will be taught how to identify different skin conditions, lesions and contagious diseases. You will be trained how to reduce the risk of cross-contamination, recognize contraindications to treatments, and when to refer your client to a physician. This series of courses includes:

- ❖ Chemical Peels & Microdermabrasion
- ❖ Cosmetic Chemistry
- ❖ Diseases & Disorders
- ❖ Electricity & Machines
- ❖ Histology & Physiology of the Skin
- ❖ Sanitation & Law
- ❖ Skin Diseases & Disorders

MU-223-MU-225: Special Effects & Fantasy Makeup – Creative Expression & Model Transformation

This series of courses will help you see that makeup is truly an art form of optical illusion and will teach you how to accomplish these effects. You will learn and practice various special effect techniques including the application of prosthetics, injury simulation and aging makeup. The art of body makeup, including face and body design, is also part of your training. You will gain practical experience using various tools and products of the trade. Theatrical makeup introduces you to the use of color, shade and light to create a look that can be seen from any seat in the theatre. You will get to express your creative side as you learn fantasy makeup which includes a character creation – a valuable addition to your portfolio. To round out your training in special effects and fantasy makeup, you will learn and practice basic airbrush beauty applications including foundation, blush, highlighting and contouring, and tattoo coverage, as well as the use of stencils and airbrush spray tanning. This set of courses includes:

- ❖ Airbrush
- ❖ SFX & Body Art
- ❖ Theatrical & Creative

Expected Length of Program - 4 Months

Program Description

This comprehensive 11 Academic Semester Credit/300 Instructional hour program offers training in the theory and practice of skin care and provides students a great deal of hands-on, real world clinical experience. The program emphasizes the structure and function of the skin and prepares students to critically assess and meet the unique needs of each client. A strong foundation in anatomy and physiology is provided. Business and career development classes, along with training in Florida laws and regulations, are also offered. The program provides instruction in basic facials, makeup artistry, masks, product chemistry, and hair removal.

**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 develop the personal and professional potential of students so they enter the field as Registered Facial Specialists who will offer a quality of service that will be sought after by both clients and employers.
- ❖ To train students in the theory and technique of a balanced blend of skin care, makeup and hair removal while preparing them to seek gainful employment working as entry-level Registered Facial Specialists or in related fields supported by the training received in school and recognized by the state.
- ❖ Students are trained to provide a variety of services that include, but are not limited to, facials, waxing, makeup and basic peels.

PROGRAM BREAKDOWN BY COURSE					
Course Number	Course Title: Skin Care	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Semester Credits (If Applicable)
ACADEMIC INSTRUCTION					
SC-101	Dermatology & Esthetics	30	30	12	2
SC-102	Skin Care Services & Treatments	40	50	10	3.5
SC-103	The Business of Skin Care	30	30	12	2
SC-104	Universal Safety Precautions	40	50	10	3.5
Subtotal:		140	160	44	11
Total Program Instructional Clock Hours:		300			
Total Program & Outside Clock Hours:		344			
Total Education Semester Credit Hours:		11			

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

Skin Care Program Description

SC-101: Dermatology & Esthetics

The musculoskeletal, circulatory, and nervous systems are the primary topics addressed in this course with attention paid to the upper body, neck and head. The course addresses the short and long-term effects sunlight has on the skin and its link to skin cancer. The science and fiction of acne and its proper treatment will also be covered. The cells and tissues that make up the human body, and in particular the structure and function of skin, will be covered in this course. Students are taught the basic principles of chemistry, states of matter, and the chemicals found in the skin so they can choose products and apply techniques that will have a safe and positive impact on the skin. Students will also learn about which substances are able to penetrate the skin and why. Hair in its many shapes, forms and growth cycles are taught in this course. This course teaches how nutrition affects the health of the skin as well as the body. Students are taught how vitamins, minerals and antioxidants can enhance the skin and support optimal health. Students apply the knowledge and skills acquired in the classroom on clients from the public.

SC-102: Skin Care Services & Treatments

The many beneficial effects of massage are covered in this course as part of the training students receive in facial massage. Students also learn protocols for back facial treatments. Students learn the basics of electricity as it relates to the safe use of machines as part of a facial treatment. Students will learn and practice a variety of techniques to remove hair. Students receive an introduction to the different types of makeup, color theory and makeup application in a variety of settings. Lash and brow tinting, and artificial lashes are covered in this course. Time is also given to how the client consultation can be used to balance clients' needs and wants as well as generate retail sales. Students apply the knowledge and skills acquired in the classroom on clients from the public.

SC-103: The Business of Skin Care

This course is designed to expose students to what they might encounter while working in a professional setting. Students apply the knowledge and skills acquired in the classroom on clients from the public. At the same time, students develop a practical knowledge of customer service and learn how to perform a treatment within the time allotted. Students learn the basics of building a strong resume and how to target it at the spa industry. Additionally, students learn how to carry themselves professionally and strengthen the skills needed to successfully navigate a job interview. A review of the various aspects of owning a salon/spa business fill out the remainder of this course as students work through putting together a business plan. Students apply the knowledge and skills acquired in the classroom on clients from the public.

SC-104: Universal Precautions

Recognizing the primary and secondary skin lesions are the cornerstone of this course as are the disorders affecting skin glands. The proper practice of universal precautions is also addressed to ensure a safe environment for both client and practitioner. Students learn how to identify inflammations, pigmentations, hypertrophies, contagious and non-contagious lesions as well as how to effectively communicate their findings to their clients. Students will learn and practice the essential elements of client consultations, taking a health history and a thorough skin analysis. Additionally, students will focus on correctly following a cleansing protocol and exfoliation. The course is balanced by instruction ethics, working on clients, scope of practice and the local and federal laws pertaining to cosmetology. Students will also learn about HIV/AIDS as required by the state of Florida. This course introduces students to advanced esthetic practices and treatments such as light therapy, chemical peels, and microdermabrasion. Students apply the knowledge and skills acquired in the classroom on clients from the public.

Massage Therapy & Colon Hydrotherapy Program Outline CIP CODE: 51.3501

Expected Length of Program - 8 Months

Program Description: This comprehensive 35 Academic Quarter Credit/600 Instructional hour program offers training in the theory and practice of massage and colon hydrotherapy. The program provides students with a great deal of hands-on, real-world clinical experience taught under the supervision of a Florida licensed Massage Therapist. Massage topics include anatomy, physiology, massage theory, Florida Law, HIV/AIDS education, hydrotherapy, and allied modalities. The colon hydrotherapy portion of the program concentrates on the anatomy and physiology of the digestive system and the knowledge and skills needed to perform colon hydrotherapy services. Students gain hands-on experience through clinical applications. Upon successful completion of the program, a diploma will be awarded, and the student is prepared to sit for a board-approved exam (MBlex) to become licensed as a Massage Therapist and sit for the board-approved *Colon Hydrotherapy Examination* administered by NBCHT to meet the eligibility requirement for certification in colonic irrigation with the Florida Board of Massage Therapy.

Objective: The Massage Therapy & Colon Hydrotherapy program is designed to qualify graduates for licensure entry-level employment in a health care setting, spa environment, or as an independent practitioner specializing in massage and colon hydrotherapy.

PROGRAM BREAKDOWN BY COURSE					
Course Number	Course Title: Massage Therapy & Colon Hydrotherapy Program	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Quarter Credits (If Applicable)
	ACADEMIC INSTRUCTION				
MT-101	Therapeutic Massage & Bodywork	50	50	10	6
MT-102	Anatomy & Physiology	60	20	8	5
MT-103	Kinesiology & Pathologies	50	20	7	4
MT-104	Professional Ethics & Business	20	0	2	1
MT-105	Clinical Assessment & Therapies	60	60	12	7
MT-106	Allied Modalities	50	60	11	6.5
CO-101	Colon Hydrotherapy Theory	50	0	5	3
CO-102	Colonic Training & Sterilization Techniques	0	50	5	2.5
Subtotal:		340	260	60	35
Total Program Instructional Clock Hours:		600			
Total Program & Outside Clock Hours:		660			
Total Education Quarter Credit Hours:		35			

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

Massage Therapy & Colon Hydrotherapy Program Description

MT-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.

MT-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. They will learn about how massage can benefit the body and contribute to holistic wellness.

MT-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.

MT-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. This course includes:

- ❖ Preparing the Professional
- ❖ Self-Care & Boundaries
- ❖ Laws and Safety
- ❖ Business Development
- ❖ Marketing and Financial Planning

MT-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/palpation assessment. Students evolve their service skills while providing exceptional client-care in their experiences with public clientele.

MT-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.

CO-101: Colon Hydrotherapy Theory

This course includes subjects such as human anatomy, physiology, and the pathology of the colon and digestive system, along with the principles and practice of colon hydrotherapy, sanitation and hygiene, client assessment and consultation, equipment operation and maintenance, and business and ethics aspects of practicing as a colon hydrotherapist.

CO-102: Colonic Training & Sterilization Techniques

This course includes the clinical components where students can gain supervised experience in conducting colon hydrotherapy sessions. This practical training allows students to develop skills in using equipment, and sterilization requirements, ensuring client comfort and safety, and effectively communicating with clients to determine history, how to keep client records, and the indications and contra-indications of the treatment.

Nail Technology Program Outline CIP CODE: 12.0410

Expected Length of Program – 2 Months

Program Description: This program offers training in the theory and practice of nail technology and provides students with a great deal of hands-on, real-world clinical experience. The program emphasizes the nail structure and function of the nails and prepares students to critically assess and meet the unique needs of each client. A strong foundation in infection control is provided. Business and career development classes, along with training in State laws and regulations, are also offered. The program provides instruction in manicures, pedicures, nail enhancements, gel nail enhancements, nail resin systems, tips, and forms.

Program Objectives

- ❖ To develop the personal and professional potential of students they enter the field of Nail Care and have the ability to offer a quality of service that will be sought after by both clients and employers.
- ❖ To train students in the theory and technique of a balanced blend of nail services, manicures, pedicures, nail enhancements, tips, and forms while preparing them to seek gainful employment working as entry-level Manicurist or in related fields supported by the training received in school and recognized by the state.
- ❖ To prepare students with sufficient training in the theory and techniques to be eligible for registration as a Nail Specialist.

PROGRAM BREAKDOWN BY COURSE					
Course Number	Course Title: Nail Technology	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Quarter Credits (If Applicable)
ACADEMIC INSTRUCTION					
NT-101	Nail Theory, Disorders, and Diseases	30	20	5	3
NT-102	Nail Services & Treatments	20	20	4	2
NT-103	Nail Enhancements	20	40	6	3
NT-104	Nail Business, Sanitation & Regulations	20	10	3	1.5
Subtotal:		90	90	18	9.5
Total Program Instructional Clock Hours:		180			
Total Program & Outside Clock Hours:		198			
Total Education Quarter Credit Hours:		9.5			

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

Nail Technology Program Description

NT-101: Nail Theory, Disorders, and Diseases

This course explores the foundation of anatomy and physiology, disorders and diseases, and nail structure. Students will be trained in how to recognize contraindications, and when to refer a client to a physician. Students are instructed in the most common disorders of the skin and nails which may be caused by a variety of factors ranging from improper nutrition, lack of hydration, etc. to sun damage, the damage inflicted by smoking, etc., along with numerous therapies to mitigate, if not eliminate, these disorders. 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. Instruction will consist of both classroom and laboratory activities, which will be designed to achieve salon/industry standards.

NT-102: Nail Services & Treatments

The techniques to perform nail care of hands and toes; manicure and pedicure, tools for nail care incorporating safety. Upon completion of this course, students will have basic knowledge and basic practical skills to perform a manicure and pedicure such as nail cutting and filing, spa manicures and pedicures, paraffin baths, hand and foot massages, hot oil manicures, foot wraps, and paraffin baths. This unit will give the students technical knowledge to grasp the fundamental properties and behavior of electricity and its role in nail technology. Instruction will consist of both classroom and laboratory activities, which will be designed to achieve salon/industry standards.

NT-103: Nail Enhancements

Students will learn and practice a variety of advanced nail services such as nail tips and forms, nail resin systems, monomer liquid and polymer powder nail enhancements, gel nail enhancements, and techniques. Time is also given to how the client consultation can be used to balance clients' needs and wants as well as rebooking clients. Students apply the knowledge and skills acquired in the classroom to clients from the public.

NT-104: Nail Business, Sanitation & Regulations

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

Expected Length of Program - 8 Months

Program Description

This comprehensive program offers training in the theory and practice of skin care and nail care and provides students with a great deal of hands-on, real-world clinical experience. The program emphasizes the structure and function of the skin and nails and prepares students to critically assess and meet the unique needs of each client. A strong foundation in anatomy and physiology is provided. Business and career development classes, along with training in Florida State laws and regulations, are also offered. The program provides instruction in basic facials, makeup artistry, masks, product chemistry, hair removal, manicures, pedicures, nail enhancements, tips, and forms.

Program Objectives

- ❖ To develop the personal and professional potential of students so they enter the field of skin and nail care and have the ability to offer a quality of service that will be sought after by both clients and employers.
- ❖ To train students in the theory and technique of a balanced blend of skincare, makeup and hair removal, manicure, pedicure, and nail enhancements while preparing them to seek gainful employment working as a full specialist or in related fields supported by the training received in school and recognized by the state.
- ❖ To prepare students with sufficient training in the theory and techniques to be eligible for registration as a Nail Specialist.

PROGRAM BREAKDOWN BY COURSE					
Course Number	Course Title: Full Specialist	Theory (Didactic) Hours	Lab Hours	Outside Clock Hours (If Applicable)	Quarter Credits (If Applicable)
	ACADEMIC INSTRUCTION				
FS-101	Nail Theory, Disorders, and Diseases	30	20	5	3
FS-102	Nail Services & Treatments	20	20	4	2
FS-103	Nail Enhancements	20	40	6	3
FS-104	Nail Business, Sanitation & Regulations	20	30	5	2.5
FS-105	Advanced Nail Services	30	50	8	4.5
FS-106	Dermatology & Esthetics	60	30	9	5.5
FS-107	Skin Care Services & Treatments	40	50	9	5
FS-108	The Business of Skin Care	10	10	2	1
FS-109	Universal Safety Precautions	10	30	4	2
FS-110	Advanced Skin Care Services	30	50	8	4.5
Subtotal:		270	330	60	33
Total Program Instructional Clock Hours:		600			
Total Program & Outside Clock Hours:		660			
Total Education Quarter Credit Hours:		33			

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

Full Specialist Program Description

FS-101: Nail Theory, Disorders, and Diseases

This course explores the foundation of anatomy and physiology, disorders and diseases, and nail structure. Students will be trained in how to recognize contraindications, and when to refer a client to a physician. Students are instructed in the most common disorders of the skin and nails which may be caused by a variety of factors ranging from improper nutrition, lack of hydration, etc. to sun damage, the damage inflicted by smoking, etc., along with numerous therapies to mitigate, if not eliminate, these disorders. 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. Instruction will consist of both classroom and laboratory activities, which will be designed to achieve salon/industry standards.

FS-102: Nail Services & Treatments

The techniques to perform nail care of hands and toes; manicure and pedicure, tools for nail care incorporating safety. Upon completion of this course, students will have basic knowledge and basic practical skills to perform a manicure and pedicure such as nail cutting and filing, spa manicures and pedicures, paraffin baths, hand and foot massages, hot oil manicures, foot wraps, and paraffin baths. This unit will give the students technical knowledge to grasp the fundamental properties and behavior of electricity and its role in nail technology. Instruction will consist of both classroom and laboratory activities, which will be designed to achieve salon/industry standards.

FS-103: Nail Enhancements

Students will learn and practice a variety of advanced nail services such as nail tips and forms, nail resin systems, monomer liquid and polymer powder nail enhancements, gel nail enhancements, and techniques. Time is also given to how the client consultation can be used to balance clients' needs and wants as well as rebooking clients. Students apply the knowledge and skills acquired in the classroom to clients from the public.

FS-104: Nail Business, Sanitation & Regulations

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

FS-105: Advanced Nail Services

Students will receive an introduction to nail art and how to apply it with various types of services like nail polish, monomer liquid and polymer powder, UV and LED gel, and embellishments for a nail art service. This course also covers topics on how to properly remove artificial nails.

FS-106: Dermatology & Esthetics

The musculoskeletal, circulatory, and nervous systems are the primary topics addressed in this course with attention paid to the upper body, neck and head. The course addresses the short and long-term effects sunlight has on the skin and its link to skin cancer. The science and fiction of acne and its proper treatment will also be covered. The cells and tissues that make up the human body, and in particular the structure and function of skin, will be covered in this course. Students are taught the basic principles of chemistry, states of matter, and the chemicals found in the skin so they can choose products and apply techniques that will have a safe and positive impact on the skin. Students will also learn about which substances are able to penetrate the skin and why. Hair in its many shapes, forms and growth cycles are taught in this course. This course teaches how nutrition affects the health of the skin as well as the body. Students are taught how vitamins, minerals and antioxidants can enhance the skin and support optimal health. Students apply the knowledge and skills acquired in the classroom on clients from the public.

FS-107: Skin Care Services & Treatments

The many beneficial effects of massage are covered in this course as part of the training students receive in facial massage. Students also learn protocols for back facial treatments. Students learn the basics of electricity as it relates to the safe use of machines as part of a facial treatment. Students will learn and practice a variety of techniques to remove hair. Students receive an introduction to the different types of makeup, color theory and makeup application in a variety of settings. Lash and brow tinting, and artificial lashes are covered in this course. Time is also given to how the client consultation can be used to balance clients' needs and wants as well as generate retail sales. Students apply the knowledge and skills acquired in the classroom on clients from the public.

FS-108: The Business of Skin Care

This course is designed to expose students to what they might encounter while working in a professional setting. Students apply the knowledge and skills acquired in the classroom on clients from the public. At the same time, students develop a practical knowledge of customer service and learn how to perform a treatment within the time allotted. Students learn the basics of building a strong resume and how to target it at the spa industry. Additionally, students learn how to carry themselves professionally and strengthen the skills needed to successfully navigate a job interview. A review of the various aspects of owning a salon/spa business fill out the remainder of this course as students work through putting together a business plan. Students apply the knowledge and skills acquired in the classroom on clients from the public.

FS-109: Universal Precautions

Recognizing the primary and secondary skin lesions are the cornerstone of this course as are the disorders affecting skin glands. The proper practice of universal precautions is also addressed to ensure a safe environment for both client and practitioner. Students learn how to identify inflammations, pigmentations, hypertrophies, contagious and non-contagious lesions as well as how to effectively communicate their findings to their clients. Students will learn and practice the essential elements of client consultations, taking a health history and a thorough skin analysis. Additionally, students will focus on correctly following a cleansing protocol and exfoliation. The course is balanced by instruction ethics, working on clients, scope of practice and the local and federal laws of the cosmetology field. Students will also learn about HIV/AIDS as required by the state of Florida. This course introduces students to advanced esthetic practices and treatments such as light therapy, chemical peels, and microdermabrasion. Students apply the knowledge and skills acquired in the classroom on clients from the public.

FS-110: Advanced Skin Care Services

Students are taught both the theory and techniques of peels, and both the theory and application of various types of masks. The proper use of high-frequency, galvanic, microcurrent, and LED machines are the focus of this course.

Expected Length of Program: 11 Months

Program Description: This program is designed to provide students with the basic knowledge and skills required to become an entry-level Medical Assistant including foundational courses in Anatomy, Physiology and Medical Terminology. Includes instruction in basic anatomy and physiology; medical terminology; medical law and ethics; patient psychology and communications; medical office procedures; and clinical diagnostic, examination, testing, and treatment procedures. The Medical Assisting program also contains a clinical externship which is completed in an outside medical facility.

Objective: The Medical Assistant program prepares students for various entry-level allied health positions that are administrative or clinical in nature. Upon completion, a diploma will be awarded, and the graduates will have the entry-level skills of a Medical Assistant and be qualified to interview for positions in a variety of healthcare facilities. The program includes 390 hours classroom training (Academic Instruction), 390 hours in a clinical (Practical Application) setting taught under the supervision of a Qualified Instructor, and 120 Externship Hours. **Transfer credits are the sole discretion of the receiving school.*

Course Number	Course Title: Medical Assistant	Theory (Didactic) Hours	Lab Hours	Externship Hours (If Applicable)	Outside Hours	Quarter Credit Hours
ACADEMIC INSTRUCTION						
MA101	Professional Development & Patient Relations	30	30		6	3.5
MA102	Computer Applications	30	40		7	4
MA103	Medical Office Management	50	40		9	5
MA104	Anatomy and Physiology with Medical Terminology	60	40		10	6
MA105	Clinical Competencies	40	60		10	5.5
MA106	Electrocardiography Techniques with CPR	40	60		10	5.5
MA107	Laboratory Procedures	40	60		10	5.5
MA108	Phlebotomy Techniques	40	60		10	5.5
MAE101	Clinical Externship	60		120		8
Total Program Instructional Hours:				900		
Total Academic Quarter Hours:				48.5		

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

Medical Assistant Program Description

MA101-Professional Development & Patient Relations:

This course is designed to assist students to learn the importance of personal skills needed to succeed in their chosen profession as well as develop strong skills necessary to determine career path, find a job and succeed in the competitive workplace. This course provides the student with an overview of the legalities and ethical behavior associated with medical facilities. Topics such as the history of medicine, as well as future trends will be discussed. The student is introduced to the standards of licensure, certification/registration, and medical governing organizations. This course introduces the student to personal qualities necessary to function in the clinical environment. It clearly defines the “healthcare team” in various specialty facilities. The students are introduced to the attitudes towards illness and the cultural differences, beliefs and geographical impacts on those attitudes. The course defines the different types of laws that govern physicians/hospitals, and their employees. HIPAA regulations are extensively discussed. Documentation of medical records, maintenance and patient confidentiality are covered, including, but not limited to, drug screening, child and elderly abuse, HIV/AIDS patient, rape, and disabilities as well as the “Good Samaritan Law”.

MA102-Computer Applications:

Students in this course will learn how computer operations and software applications, such as word processing, spreadsheet, database, and presentation software work together to increase productivity in the workplace.

MA103-Medical Office Management:

This course provides the student with an overview of the legalities and ethical behavior associated with medical facilities. This course introduces the student to personal qualities necessary to function in the clinical environment. It clearly defines the “healthcare team” in various specialty facilities. The students are introduced to the attitudes towards illness and the cultural differences, beliefs and geographical impacts on those attitudes. The course defines the different types of laws that govern physicians/hospitals, and their employees. This course also provides instruction in the fundamentals of the operation and maintenance of a medical office. The students will learn all skill necessary to manage the medical facility such as telephone techniques, basic financing and accounting procedures, and appointment scheduling as well as proper filing techniques and charting procedures.

MA104-Anatomy and Physiology with Medical Terminology:

This course provides an introduction to the various systems of the body and principles of human Physiology. The course will include the study of the skeletal, muscular, nervous, circulatory, lymphatic, digestive, respiratory, urinary, endocrine, integumentary, and reproductive systems. This course provides instruction on the basic structure of medical words, including prefixes, suffixes, roots and combining forms and plurals. Furthermore, along with learning anatomy and physiology of the above mentioned body systems, the student will learn necessary medical terminology related to those systems as well as diagnostic and laboratory testing. Correct pronunciation, spelling and the definition of medical terms will be covered.

MA105-Clinical Competencies:

This course introduces the student to basic clinical and nursing skills such as vital signs, assisting with basic and specialty examinations, and patient preparation. Anatomy, physiology and medical terminology of special senses are discussed and its function in hearing and vision testing. Students receive the practical experience of the patient interview techniques and collecting data for medical history. Emphasis is placed on specialty examination preparation and assistance. Rehabilitation process is also introduced. Students will learn the use and teaching of crutch walking and ambulatory rehabilitation. Principles of radiology are also discussed.

MA106-Electrocardiography Techniques with CPR:

This course teaches the anatomy and physiology of the heart and its relationship to ECG (EKG) procedures. Students learn how to prepare the patient for the procedure and perform the standard 12 lead ECG (EKG). In addition, students learn how to recognize and troubleshoot artifacts appearing in the tracing of abnormal rhythms and classify simple arrhythmias and recognize their clinical significance. The student is introduced to variations in ECG (EKG) testing such as exercise ECG (EKG) and ambulatory monitoring. During the course of study, students will also be introduced to clinical pharmacology and different routes of drug administration. At the end of the course the student will receive basic CPR training.

MA107-Laboratory Procedures:

This course provides an overview of microbiology concept, immune system anatomy and physiology as well as aseptic techniques with emphasis on aseptic technique proficiency and OSHA and CLIA regulations as they apply to laboratory environment and its impact on transmission of infectious diseases. Sterilization techniques are also discussed, including type of material and instrumentation exposed to sterilization, handling sterile fields, and assisting with minor surgical procedures. Equipment and proper techniques are demonstrated and practiced. Emphasis is also placed on proper techniques of collecting laboratory specimen other than blood as well as appropriate documentation corresponding with the collection of different samples. At this time the student learns anatomy and physiology of the urinary system and its impact on collecting proper variety of urine samples. Concept of urinalysis is also introduced, including physical, chemical and microscopic examination of urine, normal and abnormal urine components as well as basic collection of various urine samples.

MA108-Phlebotomy Techniques:

This course teaches the fundamentals of blood structures and functions as well as blood chemistry. Emphasis is placed on proper blood specimen collection from adults, children and infants as well as laboratory testing. The students learn how to perform hematological tests to aid in the diagnosis of illness and pathological conditions by using various testing techniques and equipment. A basic overview of blood count and the process of visualizing and performing red blood cell counts are covered. The practice of venipuncture is initiated, and the student learns several techniques and the precautions involved in the proper procedure. The student practices blood collection and the proper handling and storage of samples.

MAE101-Clinical Externship:

The course is designed to provide students with the experience of the working environment in health care facilities. The student will be placed in a physician's office, clinic, hospital or other suitable facility to practice and enhance their clinical and administrative skills. The student will be supervised by the physician or other qualified health-care practitioners and will experience various aspects of the medical facility.

Program Overview- Upon successful completion of the program graduates will have:

- ❖ An understanding of the human biological systems including the digestive, endocrine, nervous-muscular, respiratory, cardiovascular and reproductive systems. An understanding of human behavior and culture and its impact on health and medical care.
- ❖ The ability to perform all the administrative duties expected of a medical assistant including scheduling and monitoring patient appointments, conducting and responding to patient telephone inquiries, patient reception and processing, written communication and mail processing, medical records management, computer skills and maintaining a professional office environment
- ❖ The ability to behave professionally in a medical environment including the proper application of medical law and ethics.
- ❖ The ability to conduct financial management activities including billing and coding applied computerized billing, collections, banking services and procedures, medical practice management and health information management.
- ❖ The ability to effectively communicate with patients and medical staff including the ability to interview patients, take medical histories and provide patient education.
- ❖ The ability to apply universal precautions for infection control techniques, standard precautions for patient safety, calculating pharmaceutical dosages, preparing and administering oral medications, administering immunizations and documenting patient records, administering EKG's, nutrition and diets for patents and assisting with x-ray and diagnostic radiology.
- ❖ To assist the physician with clinical procedures including collection and preparing specimens, quality control, emergency preparedness, first aid and taking vital signs, phlebotomy, pulmonary function testing, minor surgeries, cold and heat therapy, complementary and alternative practices, hearing and vision testing, and review of respiratory, urinary, integumentary and other health systems and senses.
- ❖ The knowledge of federal regulations including OSHA guidelines. The qualifications to assume an entry level position as a medical assistant in a medical office, clinic, or hospital setting.
- ❖ The knowledge and skills, including English language skills, required to sit for the Medical Assistant Certification (CCMA) exam offered through National Healthcareer Association (NHA).

Medical Assistant Program Disclosures

Programmatic Accreditation, Certification/Registration and Licensure Disclosure: The State of Florida does not require medical assistants to obtain licensure or specific certification for employment upon graduation. However, certain facilities may require medical assistants to be certified/registered in order to be eligible for employment, and not being certified/registered may limit a graduate's future employment opportunities. Cortiva Institute's Medical Assistant program does not have programmatic accreditation.

Therefore, graduates are not eligible to take the Certified Medical Assistant (CMA) exam offered by the American Association of Medical Assistants (AAMA). However, graduates are eligible to take the Medical Assistant Certification (CCMA) exam offered through National Healthcareer Association (NHA). Qualifications for taking and passing the CCMA exam are controlled by outside agencies and are subject to change without notice. Therefore, Cortiva Institute cannot guarantee that graduates will be eligible to take the CCMA exam at all or at any specific time. The CCMA credential can enhance a graduate's marketability and, for certain facilities, is required for employment. Cortiva Institute encourages its graduates to sit for the RMA exam at the earliest possible date. While Cortiva Institute's Medical Assisting program covers all the material that is on the exam, Cortiva Institute cannot guarantee that any individual graduate will pass the exam. You may refer to the NHA website for further information on the CCMA exam (<https://www.nhanow.com/certifications/clinical-medical-assistant>).

Externship Program Requirements

Students may be required to submit a Statement of Physical Health on the form provided by the school. The form must be completed and signed by licensed medical practitioner. Certain vaccinations may be required for clinical placement. Although the school has a list of providers and medical facilities that offer medical examinations at a discounted student rate, the cost of that examination is the sole responsibility of the student. Agencies and institutions that accept students for clinical rotations (externship), employers and certain regulators and licensing bodies may conduct criminal and/or personal background checks as well as random drug testing. The student is responsible for any costs associated with these additional requirements. CI expects that students in all programs can meet the criminal background check and random drug test requirements of clinical affiliates, employers and licensing agencies.

Externships: Externships courses are designed to be instructional in nature by providing students with hands-on experience. Externship training is a cooperative effort between the school, student and the extern site. Students who successfully complete the didactic portion of their program and receive approval will be placed on an externship at a local facility. The school is responsible to ensure that the student has a viable clinical facility or facilities in which the student can complete requisite clinical courses within 30 days of the students expected graduation date. The school will attempt to assign sites that are within a thirty (30) mile radius of the school and that are convenient for the student although this might not always be possible. Based on clinical site availability, students may be required to complete their externship at more than one (1) site. The school maintains liability insurance on all students and faculty while attending clinical sites.

All students on externship or enrolled in externship courses are supervised by approved facility staff. As a simulated work environment, the site expects the student to obey all rules and regulations regarding the site and assignment. This includes punctuality and reliability of attendance. Students are expected to complete 100% of the required externship hours. The site has the right to remove any student who demonstrates disregard for program and/or site policies and procedures. Externship schedules are determined by the site and may vary from the schedule that student attended while in school. Students in the same program may not have the same externship schedule as their classmates. Both day and evening division students should expect that the offering of an externship will be during the day office hours. Students who decline two (2) externship sites may be required to withdraw from the program. In this event, the school makes no assurances as to when or if other sites will be available.

Medical Billing & Coding Program Outline CIP CODE: 51.0714

Expected Length of Program: 8 Months

Program Description: This program is designed to provide students with the basic knowledge and skills required to become an entry-level Medical billing and coding professional and includes instruction in basic anatomy and physiology; medical terminology; medical law and ethics; patient communications; medical office procedures; coding diagnostics and procedures and records management.

Objective: The Medical Billing and Coding Diploma Program is designed to prepare students to obtain entry-level positions in the medical billing and coding field through a combination of both clinical and administrative training. Students will learn and practice how to use management software and electronic health records and be prepared to take the Certified Billing & Coding Specialist (CBCS) exam offered by the National Healthcareer Association (NHA). **Transfer credits are the sole discretion of the receiving school.*

Course Number	Course Title: Medical Billing & Coding	Theory (Didactic) Hours	Lab Hours	Outside Hours	Quarter Credit Hours
ACADEMIC INSTRUCTION					
MBC101	Professional Development & Patient Relations	30	0	3	2.00
MBC102	Computer Applications	40	40	8	4.50
MBC103	Medical Office Management	60	20	8	5.00
MBC104	Anatomy and Physiology with Medical Terminology	60	20	8	5.00
MBC105	Basic Coding Diagnostic	40	20	6	3.50
MBC106	Basic Coding Procedures	40	30	7	4.00
MBC107	Medical Records Management	60	40	10	6.00
MBC108	Medical Insurance and Billing	60	40	10	6.00
Total Program Instructional Hours:				600	
Total Academic Quarter Hours:				36	

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

Medical Billing & Coding Program Description

MBC101-Professional Development & Patient Relations:

This course is designed to assist students to learn the importance of personal skills needed to succeed in their chosen profession as well as develop strong skills necessary to determine career path, find a job and succeed in the competitive workplace. This course provides the student with an overview of the legalities and ethical behavior associated with medical facilities. Topics such as the history of medicine, as well as future trends will be discussed. The student is introduced to the standards of licensure, certification/registration, and medical governing organizations. This course introduces the student to personal qualities necessary to function in the clinical environment. It clearly defines the “healthcare team” in various specialty facilities. The students are introduced to the attitudes towards illness and the cultural differences, beliefs and geographical impacts on those attitudes. The course defines the different types of laws that govern physicians/hospitals, and their employees. HIPAA regulations are extensively discussed. Documentation of medical records, maintenance and patient confidentiality are covered, including, but not limited to, drug screening, child and elderly abuse, HIV/AIDS patient, rape, and disabilities as well as the “Good Samaritan Law”.

MBC102-Computer Applications:

Students in this course will learn how computer operations and software applications, such as word processing, spreadsheet, database, and presentation software work together to increase productivity in the workplace.

MBC103-Medical Office Management:

This course provides the student with an overview of the legalities and ethical behavior associated with medical facilities. This course introduces the student to personal qualities necessary to function in the clinical environment. It clearly defines the “healthcare team” in various specialty facilities. The students are introduced to the attitudes towards illness and the cultural differences, beliefs and geographical impacts on those attitudes. The course defines the different types of laws that govern physicians/hospitals, and their employees. This course also provides instruction in the fundamentals of the operation and maintenance of a medical office. The students will learn all skill necessary to manage the medical facility such as telephone techniques, basic financing and accounting procedures, and appointment scheduling as well as proper filing techniques and charting procedures.

MBC104-Anatomy and Physiology with Medical Terminology:

This course provides an introduction to the various systems of the body and principles of human Physiology. The course will include the study of the skeletal, muscular, nervous, circulatory, lymphatic, digestive, respiratory, urinary, endocrine, integumentary, and reproductive systems. This course provides instruction on the basic structure of medical words, including prefixes, suffixes, roots and combining forms and plurals. Furthermore, along with learning anatomy and physiology of the above-mentioned body systems, the student will learn necessary medical terminology related to those systems as well as diagnostic and laboratory testing. Correct pronunciation, spelling and the definition of medical terms will be covered.

MBC105 – Basic Coding Diagnostic:

This course provides the student with the fundamental concepts and principles that are required to become proficient as an entry level medical biller/coder. Therefore, this course will introduce the student to ICD-10 concepts such as coding conventions, guidelines, hospital inpatient coding, and physician office coding. In addition, the student will have an opportunity to apply these principals and concepts through a series of real-life medical coding lessons and activities

MBC106 – Basic Coding Procedures:

This course will give students an opportunity to continue to build the concepts and principles that they will need to become proficient at medical coding. This course will give students the opportunity to apply ICD-10 coding concepts and principles to Procedural Coding (CPT) with specific focus on HIPAA requirements for coding guidelines. Students will have an opportunity to apply these principals and concepts through a series of practical coding-based lessons and activities

MBC107 – Medical Records Management:

This course provides students with an introduction to the various elements of medical software used in a medical facility. Students will be introduced to several elements of the cycle for a patient that include; registration, on-going Electronic Medical Record “EHR” development, future appointments, patient correspondence, billing, and claims. Students will have an opportunity to apply these principals and concepts through a series of practical activities using medical software. Based on the use of the medical software, students are expected to understand each step of the medical **records management process**

MBC108 – Medical Insurance and Billing:

This course students will learn the concepts and principles necessary to understand the 10-step billing cycle. Students will begin with an introduction to the Health Insurance field and further, the background associated with Managed Health Care, Processing Insurance Claims, and Legal/Regulatory issues. Students will then transition to the fundamental concepts associated with ICD-10, CPT, HCPCS, and other key coding concepts. Finally, students will also be introduced to additional medical insurance, billing, claim coding, and follow-up essential in the Health Care industry.

ACADEMIC CALENDAR

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

Professional Massage Therapy/Makeup Artistry & Skin Care/Full Specialist/Massage Therapy & Colon Hydrotherapy/ Medical Billing and Coding/Paramedical Skin Care	
START	GRAD
1/5/2026	8/6/2026
1/12/2026	8/13/2026
1/19/2026	8/20/2026
1/26/2026	8/27/2026
2/2/2026	9/3/2026
2/9/2026	9/10/2026
2/16/2026	9/17/2026
2/23/2026	9/24/2026
3/2/2026	10/1/2026
3/9/2026	10/8/2026
3/16/2026	10/15/2026
3/23/2026	10/22/2026
3/30/2026	10/29/2026
4/6/2026	11/5/2026
4/13/2026	11/12/2026
4/20/2026	11/19/2026
4/27/2026	11/26/2026
5/4/2026	12/3/2026
5/11/2026	12/10/2026
5/18/2026	12/17/2026
5/25/2026	12/24/2026
6/1/2026	12/31/2026
6/8/2026	1/14/2027
6/15/2026	1/21/2027
6/22/2026	1/28/2027
6/29/2026	2/4/2027
7/6/2026	2/11/2027
7/13/2026	2/18/2027
7/20/2026	2/25/2027
7/27/2026	3/4/2027
8/3/2026	3/11/2027
8/10/2026	3/18/2027
8/17/2026	3/25/2027
8/24/2026	4/1/2027
8/31/2026	4/8/2027
9/7/2026	4/15/2027
9/14/2026	4/22/2027
9/21/2026	4/29/2027
9/28/2026	5/6/2027
10/5/2026	5/13/2027
10/12/2026	5/20/2027
10/19/2026	6/3/2027
10/26/2026	6/10/2027
11/2/2026	6/17/2027
11/9/2026	6/24/2027
11/16/2026	7/1/2027
11/23/2026	7/8/2027
11/30/2026	7/15/2027
12/7/2026	7/22/2027
2/14/2026	7/29/2027
12/21/2026	8/5/2027
12/28/2026	8/12/2027
1/4/2027	8/19/2027

Skin Care	
START	GRAD
1/5/2026	4/9/2026
1/12/2026	4/16/2026
1/19/2026	4/23/2026
1/26/2026	4/30/2026
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6/29/2026	10/1/2026
7/6/2026	10/8/2026
7/13/2026	10/15/2026
7/20/2026	10/22/2026
7/27/2026	10/29/2026
8/3/2026	11/5/2026
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11/30/2026	3/4/2027
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2/14/2026	3/18/2027
12/21/2026	4/1/2027
12/28/2026	4/8/2027
1/4/2027	4/15/2027

Nail Technology	
START	GRAD
1/5/2026	3/20/2026
1/12/2026	3/27/2026
1/19/2026	4/3/2026
1/26/2026	4/10/2026
2/2/2026	4/17/2026
2/9/2026	4/24/2026
2/16/2026	5/1/2026
2/23/2026	5/8/2026
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3/23/2026	6/5/2026
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12/28/2026	3/12/2027
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Medical Assistant	
START	GRAD
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12/21/2026	10/29/2027
12/28/2026	11/5/2027
1/4/2027	11/12/2027



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