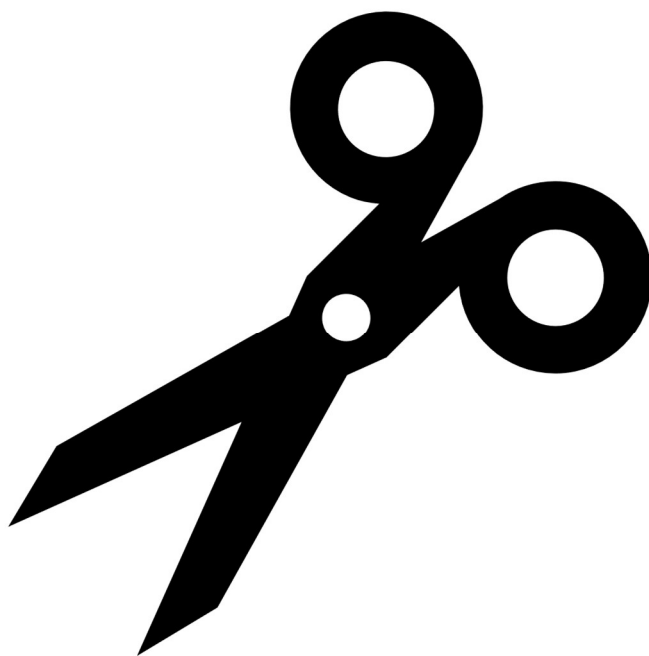
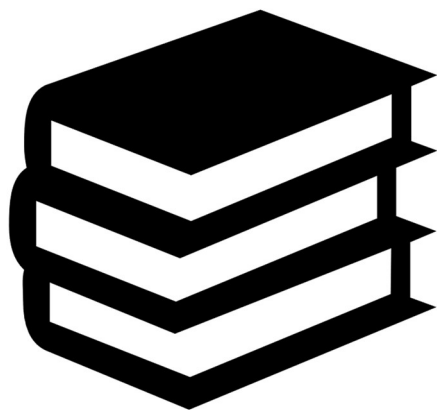


ADVANCED BARBER COLLEGE CONSUMER INFORMATION



ADVANCED BARBER COLLEGE AND HAIR DESIGN, INC

GUIDE TO CONSUMER INFORMATION

INTRODUCTION

Federal law requires institutions that participate in the Federal Student Aid Programs to provide certain disclosures to enrolled and prospective students as well as employees. This guide also provides access to required consumer information with specific location where additional information is available. A paper copy of this guide can be requested by contacting the Financial Aid Office on campus. Any prospective students can reach our financial aid office at 956-969-0341.

As a school participating in the Federal Financial Aid programs, Advanced Barber College and Hair Design, Inc. ascribes to the following principles and practices in our effort to facilitate and expedite the delivery of Federal Funds to our students. ABC does not offer loans for tuition.

Campus Security Disclosures will also be posted on the bulletin board and will be available on school website.

ACCESSIBILITY FOR HANDICAPPED STUDENTS OR STUDEENTS WITH DISABILITIES

Handicapped students are encouraged to visit ABC in order to determine if the facilities are adequate and/or if this type of training would be beneficial for them. ABC is willing to fix any outstanding issues that are not adequate or that do not meet standards. Any student with disabilities will be accommodated as needed to help these students reach their potential. Students with disabilities policy is in more detail at the end of consumer information.

VIEWING ACCREDITATION APPROVAL DOCUMENTS

The names of the accrediting body and Institutional licensing agency can be viewed in the main building. Other approval documents for Institutional approval or for the approval of the programs offered by ABC from associations, agencies, and governmental bodies can be viewed upon request to the main office and are posted in the Advanced Barber College & Hair Design, Inc catalog.

ACCREDITATION

Advanced Barber College & Hair Design, Inc. is accredited by the Council of Occupational Education (COE). The main office is located at 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The school will adhere to the rules of the FERPA policy in that only students or parents

of dependent students may review their school records. This information will be released only by written permission of the student or by the parent (s) of the dependent student.

STUDENT RIGHT-TO-KNOW

The Student Right-to-Know Act requires institutions eligible for Title IV funding to calculate completion, graduation rates of certificate or degree seeking, full-time students and disclose this information to current and prospective students. ABC displays this in our main office and will be published in the end of this report.

PRINCIPLES AND PRACTICES OF FINANCIAL AID ADMINISTRATION

The purpose of student financial aid is to provide monetary assistance to students who can benefit from further education but who could not otherwise attend. We might be able to suggest some ways you might open the door to achieve your goals by discussing the possibility of student financial aid for use at Advanced Barber College and Hair Design, Inc. Before you decide you cannot afford specialized training, take a few minutes to consider whether you can afford NOT to further your education. Student financial aid is offered to an applicant only after ABC has determined that the resources of the family are insufficient to meet your educational expenses. The amount of financial aid offered will not exceed the amount needed to meet the difference between your total educational costs and your family's contribution, less other sources of financial aid that may be available to you. The amount and type of self-help expected from you is related to your circumstances.

ABC's Financial Aid Office is available to assist you in filing the financial aid application, and to help you through the determination of eligibility process.

GENERAL STUDENT ELIGIBILITY REQUIREMENTS:

- You must have a valid social security number.
- You must be a U.S. citizen or eligible non-citizen.
- You must be a regular student enrolled or accepted for enrollment in an eligible program for the purpose of obtaining a degree or certificate.
- You must meet the academic qualifications for study at the postsecondary level. (High school diploma, GED)
- You must be beyond the age of compulsory school attendance.
- You have not been convicted of a drug-related offense that affects eligibility for SFA aid.
- If you are a male, you must be registered with Selective Service.
- You must not be enrolled solely in a remedial program.
- You must be maintaining satisfactory academic progress.
- You must not be in default and must not owe an overpayment on a Title IV loan or grant.
- You must not have borrowed in excess of loan limits.
- You must not be a member of a religious order.
- If enrolled in a correspondence course, that course must be part of an eligible program.
- You must have financial need (except for Unsubsidized and PLUS loans).
- Verification must have been completed, if required.
- You are not enrolled in elementary or secondary school.
- You neither are incarcerated (loans) nor incarcerated in a Federal or state penal institution (all programs).

RIGHTS OF RECEIVING FINANCIAL AID

As a U.S. citizen or eligible non-citizen, applicants and students have the right to:

- Apply for aid
- Know their eligibility for aid
- Accept and decline federal aid being used for institutional charges other than tuition and fees
- Use aid to purchase books and other educationally related materials
- Know refund dates
- Petition if they have mitigating circumstances that caused them to lose eligibility

FINANCIAL AID PROGRAMS

We have previously discussed the basic factors for determining who receives financial aid. Each individual program has regulations which further affect your eligibility and the amount you may receive in each. At ABC, based on a single application, the Free Application for Federal Student Aid (FAFSA), accompanied by the income documentation, our Financial Aid Administrator will consider you for all programs which might be appropriate.

Advanced Barber College and Hair Design, Inc. participates in the Federal Pell Grant Program.

FEDERAL PELL GRANT

Federal Pell Grants are awards to help undergraduate students pay for their education. These grants provide a “foundation” of financial aid, to which aid from other Federal and Non-Federal sources may be added. Unlike loans, grants do not have to be paid back.

The Department of Education uses a standard formula, revised and approved every year by Congress, to evaluate the information you report when you apply for a Pell Grant. The formula produces an Expected Family Contribution (EFC), Student Aid Report (SAR), and your Institutional Student Aid Report (ISIR), which contains this number and will tell you whether you are eligible for a Federal Pell Grant. The size of award you receive will depend on your EFC number, how long you will be enrolled during the academic year, and the cost of education at ABC.

Once ABC has received your Institutional Student Information Report (ISIR), our Financial Aid Office will calculate the amount for which you are eligible. Our FAA will then credit the award to your account, pay you directly, or use a combination of these methods. You will receive an award letter informing you in writing of how much your award will be, and how and when the Pell Grant payments will be credited to your account, or paid to you directly.

APPLYING FOR AID

Students can apply for financial assistance at any time by submitting the Free Application for Federal Student Aid (FAFSA) online, or by completing a paper FAFSA. The FAFSA application and steps to apply for federal aid can be accessed at our financial aid office.

Our Financial Aid Office will specify which forms you need to complete and submit to apply for Federal Aid.

If you meet all of the eligibility requirements, you should read the instructions thoroughly and complete each question on the application. Applicants must pay close attention to the questions about your dependency status and income because these are the areas where most mistakes are made.

The length of the program for which you are enrolled will determine under which award year you will apply. The award year covers the period from July 1 through June 30. If your course extends beyond June 30, your award eligibility will be calculated for the portion of the program to be completed through June 30. In order to receive the remainder of your award, you must file a Free Application for Federal Student Aid for the next award year when the applications become available.

To fill out the application, you will need certain records. The most important record is your base year (usually the prior year) tax return. You will need your tax return, your parents' tax return (if you are dependent), and your spouse's tax return (if you are married). You may also need copies of your W-2's, mortgage information, social security benefit statements and other agency benefit records.

You should apply as soon as possible. You may have to confirm or correct the information reported and return it to be reprocessed. This could cause a delay in the awarding process. You may also have to verify some of the information you reported on the application.

Since your application is processed electronically, ABC will receive an Institutional Student Information Report (ISIR) within a short time after the Central Processing Center receives your application. The information given on this report will be used to determine your eligibility for Federal Student Aid.

In addition to completing a FAFSA, you may be required to fill out additional forms during your initial interview with our Financial Aid Administrator. These forms gather personal information and are to remain in your file at ABC.

DEADLINES

All steps involved in applying for financial aid are accompanied by specific deadlines. These deadlines are set by the Department of Education, and there are no exceptions. If these deadlines are not met, it may cause you to lose your financial aid.

Deadline Dates:

1. FAFSAS and Renewal FAFSAS must be received by the processing center no later than the deadline date published in the Federal Register for the current year.
2. CORRECTIONS made on the Web must be received no later than the deadline date published in the Federal Register for the current year.
3. CORRECTIONS transmitted electronically must be received no later than the deadline date published in the Federal Register for the current year.

FEDERAL PELL GRANT DISBURSEMENT PROCEDURES:

When a check is prepared, our financial aid office must check the student's eligibility by:

1. Verifying that the Award Letter is signed and dated;
2. Verifying Enrollment status;
4. Verifying that you meet satisfactory progress conditions; and
5. Verifying that a signed statement of approval from you is in the file if the Federal Pell Grant payments are applied to any charges other than tuition and fees - such as books, supplies, kits, tools, etc.

FORMS TO BE COMPLETED FOR YOUR FILE

The following forms are completed during the financial aid interview to document that you met the general eligibility requirements for Federal financial aid:

Credit Pell Payments toward expenses:

You will sign a statement that you "do" or "do not" authorize the school to credit your Pell Grant payments toward ABC's charges incurred in addition to the tuition and fees.

These ABC charges include but are not limited to books, supplies, kit, and/or tools to complete your program.

In the event you overpay ABC and are not still in attendance, the overpayment shall be returned in accordance with Federal requirements. (See Title IV Credit Balances).

Permanent Resident Documentation:

If you are not a U.S. citizen, and do not receive primary confirmation on the ISIR, our FAA must make photocopies of the original INS documents which demonstrate your permanent residence. You will then complete Form G845 and send to INS for secondary confirmation before aid can be disbursed. For students under the Family Unity Program, two I-797's must be presented to our financial aid office to check further for eligibility.

OTHER SOURCES OF FINANCIAL AID

Besides Federal and state programs, you may be eligible for other programs which provide assistance for educational costs. These benefits, like grants, do not have to be repaid.

The Post 911 GI Bill (Active Duty)-A program of education benefits for students who entered active duty for the first time after June 30, 1985 and served continuously on active duty for three years. (Students with only two years of active duty also may be eligible under certain conditions.) Students also must have their military pay reduced by \$100 a month for the first twelve months of active duty and must obtain a high school diploma or equivalency certificate before the period of active duty ends.

Students may qualify for benefits from the Survivors' and Dependents' Educational Assistance Program if they are spouses or children of:

1. Veterans who died or are permanently and totally disabled as the result of a service-connected disability arising from active service in the armed forces
2. Veterans who died from any cause while rated permanently and totally disabled from the service-connected disability;
3. Service persons missing in action or captured in the line of duty by a hostile force; or
4. 4. Service persons forcibly detained or interned in the line of duty by a foreign government or power.

Benefits may be awarded to pursue associate, bachelors, or graduate degrees in VA approved programs. Courses leading to a certificate or diploma from a business, technical, or vocational school may also be taken. For further information on veteran's benefits, students should contact the nearest Veterans Affairs regional office.

Vocational Rehabilitation

The Division of Vocational Rehabilitation provides services and financial assistance for education to students with certain disabilities. Further information can be obtained from the Division of Vocational Rehabilitation, or Rehabilitative Services, or Vocational Rehabilitative Services.

LEAVE OF ABSENCE (LOA) POLICY AND PROCEDURE

A written request for a leave of absence (LOA) will be considered on an individual basis for personal or medical reasons (*illness, bereavement, religious duty, and extenuating personal circumstances*). A LOA cannot exceed 180 days. More than one leave of absence can be granted in a 12-month period as long as they do not exceed the 180 days. Proper documentation is required and must be approved before the leave begins.

The Director will provide counseling to the student on the consequences that can occur with Title IV funds, extended graduation date, course interruption etc. prior to approving LOA.

Requesting a Leave of Absence Procedure

Student Procedure:

- Discuss your request for leave with the CEO or available Administration. Determine what type of leave applies to your situation.
- Complete appropriate paperwork requiring your personal information, if needed.
- Submit all completed paperwork to administration.
- If your leave is for your own medical condition, you will be required to provide a doctor's release to return to school.

Procedures for Processing a Leave of Absence:

- Once student notifies the school of their need of a LOA, the CEO or available Administration will determine what type of leave applies to the student's situation.
- The administrative office will confirm that a student has enough hours to approve an additional LOA for a student that was previously on a LOA.
- The CEO or available Administration will counsel the student on the consequences that occur with Title IV funds, extended graduation date, course interruption etc.
- An approved LOA is posted by the administrative office in the school's Premier Software
- Any students on LOA will be kept tracked by the administrative office on a weekly basis.
- The administrative office contacts the student as a reminder before the date of return date established by the student's documentation.

Returning from a Leave of Absence

Student Procedure:

- Notify the Advanced Barber College of impending date of return to school.
- Bring documentation (doctor's note, rehabilitation completion letter, etc.) regarding your approved LOA to the CEO or available Administration on your first day back to school.

Procedures for Processing a Return from Leave of Absence:

- The administrative office will submit LOA end date of Premier Software and on National Student Loan Data System (NSLDS).
- Upon re-entering final LOA counseling is again provided by the CEO or available Administration.

SATISFACTORY ACADEMIC PROGRESS

(THE FOLLOWING POLICIES WILL BE APPLIED TO ALL STUDENTS.)

In order to be making satisfactory academic progress toward a diploma or certificate, you must maintain specified grade averages and proceed through the program at a pace leading to completion in a specified time frame (One and one-half times the length of the program). The satisfactory academic progress (SAP) policy applies to all students enrolled in Council of Occupation and Texas Department of Licensure and Requirement approved program whether receiving Federal Title IV, HEA funds.

The Barber Program (1500 clock hours and 50 weeks), Barber Instructor Program (750 clock hours and 37 weeks), and Manicure Program (600 clock hours and 20 weeks).

Satisfactory Progress in attendance and academic work is a requirement. Academic work is evaluated on a cumulative basis. Students must maintain SAP to continue eligibility for Title IV funding.

To determine SAP, all students are evaluated in academics and attendance at the evaluation points listed below. Students are advised of their academic and attendance status via a progress report.

Measurement Standards

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

Qualitative – GPA

Students must maintain a grade point average (GPA) of at least 70% at each payment period as well as a cumulative GPA of 70 % or higher.

Quantitative – Pace of Progress

Students must successfully complete at least 67% of the cumulative attempted clock each payment period to meet satisfactory academic progress standards and to stay on pace with the Maximum Time Frame requirements

Satisfactory progress will be measured in clock hours and at the point when the student successfully completes the scheduled clock hours for that payment period. A student's training may be interrupted for unsatisfactory progress under the following conditions:

Student is making poor or failing grades.
Absent for more than 10 consecutive class days.
Advancement and progress in the course are not acceptable
Student does not have the ability to make satisfactory progress in the work.

All students must attend 90% of their scheduled hours per month in order to be considered on progress to making satisfactory progress and on pace to complete the course within the maximum time frame of 150% of the length of the course.

Students who do not attend 90% of their scheduled hours during a month are required to meet with the CEO or Financial Aid Director to discuss their overall satisfactory academic progress status, the consequences of not meeting satisfactory academic progress, as well as the requirements for making up missed hours.

Students may miss up to 10% of required hours, based on academic year each pay period without making up hours. Any time over 10% per pay period must be made up to stay on track to meet hours and weeks required to move into the next pay period.

DETERMINATION OF PROGRESS

Frequent evaluations will help determine if the student is on track to meet the minimum requirements for SAP by the next payment period. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements and if not then allow those students to receive guidance in time to correct their attendance or academic progress. At minimum the student will receive a progress evaluation monthly when they sign their reconciled hours.

Students meeting the minimum requirements for academics and attendance at the end of each evaluation period (end of payment period) will be considered making SAP until the next scheduled evaluation. Students will receive a hard-copy of their SAP determination at the time of each of the evaluations.

Student's hours are submitted to TDLR every month and we use the Premier program software. The program shows that the student is to complete 62.5 hours per month and calculates the percentage of hours completed toward the maximum time frame each month.

REQUIRED GRADE AVERAGES

You must achieve a 70% grade average throughout the entire program.

Program: Registered Barber

Program Length: 1500 clock hours, 50 weeks, 30 hours/week

Maximum Time Frame: One and one-half times the length of the course (75 weeks) (2238 hours)

REQUIRED COMPLETION RATE

In addition to the grade averages listed above, you must also be progressing toward successful completion of the program within the maximum time frame, 75 weeks, at the following rate:

After this number of weeks	22.5	45	60	75
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You must have completed at least this number of clock hours	450	900	1200	1500
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REQUIRED GRADE AVERAGES:

You must achieve a 70% grade average throughout the entire program.

Program: Barber Instructor

Program Length: 750 clock hours, 37 weeks, 30 hours/week

Maximum Time Frame: One and one-half times the length of the course (55.5 weeks)

REQUIRED COMPLETION RATES:

In Addition to the grade averages listed above, you must also be progressing toward successful completion of the program within the maximum time frame, 37 weeks, at the following rate:

After this number of weeks	15	30	37
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You must have completed at least this number of clock hours	300	600	750
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REQUIRED GRADE AVERAGES:

You must achieve a 70% grade average throughout the entire program.

Program: Manicure

Program Length: 600 clock hours, 20 weeks, 30 hours/week

Maximum Time Frame: One and on-half times the length of the course (30 weeks)

REQUIRED COMPLETION RATES:

In addition to the grade averages listed above, you must also be progressing toward successful completion of the program within the maximum time frame, 30 weeks, at the following rate:

After this number of weeks	15	30
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You must have completed at least this number of clock hours	300	600
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Maximum Time Frame 150% process)

Course	Maximum Time Allowed	
	Scheduled Hours	Weeks
Barber Course	2238	75
Barber Instructor Course	1125	55.5
Manicure Course	900	30

Treatment of Incompletes, Withdrawals, Repeats and Remedial

The following grades received from the course taken will not be considered as successful completion:

"F"	Grades,
"W"	Withdrawal,
"I"	Incomplete,
"X"	Unofficial withdrawal.

The following conditions must be met for incomplete work, withdrawal from the program, repeating a subject, and remedial work:

If you have an "incomplete", you will be given two weeks in the following evaluation period to make up work not completed during the prior evaluation period, in addition to the regular work for the current evaluation period. Your financial aid will not be affected if the incomplete is corrected as stated. If the incomplete is not corrected as stated, you will be placed on Financial Aid Warning at the end of the evaluation period.

If you wish to change programs, you must get approval from the Advanced Barber College CEO. ABC will determine the amount of credit that will be given for the previous completed (if any). Your financial aid will be recalculated, and a determination will be made to either increase or decrease the eligibility depending on the type of course change

All remedial work must meet the same standards set for other course work; and, must be satisfactorily completed before graduation. You will not be given credit for remedial work, and will be ineligible for financial aid until the remedial work is completed

You will be given to a "W" if you withdraw before the end of a particular unit. Refund calculations will be performed according to the stated refund policies. An "I" will be given to you if you miss three or more days in any week. Progress records will be provided at the end of each evaluation period. (See "incompletes" in Item No. 1, and the following Financial Aid Warning section.)

HEA FINANCIAL AID WARINING,

Students who fail to meet minimum requirements (67% cumulative attendance and a C or 70% GPA) for attendance and academic progress at the end of a payment period will be placed on a Title IV, HEA Financial Aid Warning the first time. Any student on Title IV, HEA Financial Aid Warning may continue to receive assistance under the Title IV, HEA programs for one payment period only.

At the end of that payment period if the student has met the minimum grade and attendance requirement the student is considered to be meeting SAP.

If the student is not meeting SAP at the end of the Financial Aid Warning Period; there will be a loss of Title IV, HEA eligibility; with the right to appeal. The student will be placed on a Title IV, HEA Academic Development Status, with a loss of Title IV, HEA funding and will be required to meet specific criteria of an improvement plan to assist them in regaining SAP and Title IV, HEA eligibility.

During this period the students will not be eligible to receive Title IV, HEA funds but he/she may continue on a cash pay basis with an approved payment plan. Arrangements for payment must be approved within 10 school days of notification of development status.

APPEALS PROCEDURES

A student who loses their financial aid eligibility due to not making SAP at the end of a financial aid warning has the right to file an appeal regarding their SAP Evaluations.

A student, who wished to appeal Academic Development Status and loss of Title IV, HEA eligibility, must submit a written request to the CEO within five (5) business days of being notified that they are in a non-satisfactory progress status.

The student must describe any unusual circumstance(s) that the student believes deserve special consideration. The basis on which a student may file an appeal: death of a relative, an injury, or illness of the student or other special circumstance. The student must provide a written statement and information as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point.

Once the CEO receives the appeal, they will evaluate the appeal and provide a decision within five (5) business days. The CEO will notify the student in writing of the decision and all decisions are final.

If the student wins the appeal they will then be placed on Financial Aid Probation, which is a status assigned by the Federal regulations to a student who fails to make SAP, who has appealed and has had their Title IV, HEA eligibility for aid reinstated for one payment period only.

TITLE IV, HEA FINANCIAL AID PROBATION

Any student that prevails upon the appeal process shall be placed on Title IV, HEA Financial Aid probation and will be eligible to receive Title IV, HEA during this period. A student placed on Title IV, HEA Financial Aid Probation may receive Title IV, HEA program funds for one payment period only. While on Title IV, HEA Financial Aid Probation, the student must meet the institutions SAP standards and may also need to complete an Academic Improvement Plan, which will be developed by the institution to assist the student in regaining their Title IV, HEA eligibility.

Those who are not making SAP at the end of the Title IV, HEA Financial Aid probation period will be ineligible to receive Title IV, HEA funds for the following payment periods, at which time a student must meet SAP prior to having eligibility reinstated at the next payment period.

All students are expected to maintain a satisfactory grade level of 70% or above. If a student's average falls below 70%, that student will be placed on probation for thirty (30) days. If during that time the student's average grade has not improved to the required level, that student will be suspended for thirty (30) days. Re-enrollment will be at the discretion of the school director. Progress Reports of attendance and GPA will be issued every month to all students

RETURN of TITLE IV FUND POLICY

Return of Title IV Funds & Course Cancellation Return of Title IV, Higher Education Act (HEA) Policy

When a student applies for financial aid, the student agrees that financial aid funds will be used for educational purposes only. Therefore, if a student withdraws before completing their program, a portion of the funds received may have to be returned. Advanced Barber College (ABC) will calculate the amount of financial aid to be returned to the Title IV, HEA programs according to the policies listed below.

Return of Title IV (R2T4) Policy This policy applies to students who officially withdraw, unofficially withdraw, fail to return from a leave of absence, or are dismissed from enrollment at Advanced Barber College. The Federal Return of Aid Policy is mandated by the U.S. Department of Education.

The amount of Title IV (federal) aid earned is based on the amount of time a student spent in academic attendance and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of unearned funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

TIMELINE FOR RETURNING TITLE IV FUNDS

Advanced Barber College will return any unearned Title IV funds it is responsible for returning within 45 calendar days of the date ABC determined the student withdrew and offer any post-withdrawal disbursement of funds within 30 calendar days of that date.

When a Student is considered a Withdraw:

The student is considered to have withdrawn from the program when the student does not complete all of the clock hours and weeks of instructional time in the payment period or period of enrollment that the student was scheduled to complete.

- A. **Official Withdrawal** - When the student gives formal notification of his/her intention to withdraw, the last date of attendance (LDA) is the date the school determined the student withdrew. For purposes of returning title IV funds, refunds will be made within 45 calendar days from the LDA.
- B. **Unofficial Withdrawal** - when absences are treated as a withdrawal. In the case of unexplained consecutive absences, the school will determine withdrawal no later than 14 days after the students last date of academic attendance as determined by the school from attendance records. This date (day 14) is recorded as the date the school determined that the student withdrew. For purposes of returning Title IV funds, refunds will be made within 45 calendar days from the date the school determined the student withdrew. If the student provides notification to the school of his or her withdrawal prior to the date that the school normally would determine that the student withdrew, the date of determination is the date of the student's notification.
- C. **Expelled Student** - The student that is expelled by the school is considered to have not completed all the clock hours and weeks of instruction time in the payment period or period of

enrollment that the student was scheduled to complete. The LDA is the date the school will use to determine termination. For purposes of returning title IV funds, refunds will be made within 45 calendar days from the LDA.

Determining Aid Earned

To determine the amount of aid you earned up to the time of withdrawal, ABC will calculate the percent of scheduled hours earned in the payment period. The resulting percentage is then used, along with your institutional costs and total federal funds that you received (funds that were disbursed directly to your student account and possibly refunded to you) or that you were eligible to receive (disbursement owed) to determine the amount of aid that you are allowed to keep. In the case of a program that is measured in clock hours, the percentage of the payment period or period of enrollment completed is determined by dividing the total number of clock hours in the payment period or period of enrollment into the number of clock hours scheduled to be completed as of the student's withdrawal date. The scheduled clock hours used must be those established by the institution prior to the student's beginning class date for the payment period or period of enrollment and must be consistent with published materials describing the institution's programs, unless the schedule was modified prior to the student's withdrawal.

Withdrawal Before 60%

Point of the Program Advanced Barber College must perform a R2T4 calculation to determine the amount of earned aid up through the 60% point of scheduled hours earned in the payment period of enrollment. The College will use the U.S. Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal.

Withdrawal After 60%

Point of the Program For a student who withdraws after the 60% point of scheduled hours earned in the payment period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. Thus, there are no unearned funds. Advanced Barber College must still perform a R2T4 to determine the amount of aid that the student has earned and whether or not the student is eligible for a post withdrawal disbursement.

Payment Periods are defined according to the following hours: Payment Period 1 = 0 -450 hours, Payment Period 2 = 451 -900 hours, Payment Period 3 = 901 – 1200 hours, Payment Period 4 = 1201 -1500 hours

Order of Return In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 funds is retracted in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct Plus Loan
4. Pell Grant

***ABC only works with Pell Grant.**

After the Return of Aid has been completed it may result in the student owing for tuition that was once awarded from Title IV Aid. In addition, the student may be required to refund monies back to the Title IV Program.

Post-Withdrawal Disbursement

A student may be eligible for a post-withdrawal disbursement if, prior to withdrawing, the student earned more federal financial aid than was disbursed. If a student is eligible for a post-withdrawal disbursement for Title IV funds, it will be processed for the student and a refund will be issued within 10 days of the credit balance.

Advanced Barber College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees. However, the college needs the student's permission to use the post-withdrawal grant disbursement for all other college charges. If the student does not give his/her permission, the student will be offered the funds. However, it may be in the student's best interest to allow the college to keep the funds to reduce the student's debt.

Additionally, accepting the disbursement of grant funds will reduce the remaining amount of grant funds available to the student should the student continue his/her education at a later time.

Return to Title IV Questions If you have questions regarding Title IV, HEA program funds after visiting with or emailing SFAS, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800- 730-8913.

For a printable worksheet for calculating federal refunds visit:

<http://www.ifap.ed.gov/aidworksheets/attachments/2010IASGClockHourR2T4Final.pdf>

Information is also available at Student Aid on the Web www.studentaid.ed.gov.

COURSE CANCELLATION

Buyer's right to cancel: The student (or in the case of a student under legal age, his/her parent or guardian) has the right to cancel the initial enrollment agreement and demand his/her money back in writing until midnight of the fifth business day after the student has been enrolled; and if notice of the right to cancel is not given to any prospective student at the time of the enrollment agreement is signed, then the student has the right to cancel the agreement at any time and receive a full refund of all monies paid to date within ten days of cancellation. The official cancellation date or withdrawal will be determined by the post mark on written notices, or the date said information is delivered in person.

- a. An applicant not accepted by the Advanced Barber College shall be entitled to a refund of all monies paid.
- b. If the school cancels or discontinues a course, the student shall be entitled to receive from the school such refund or partial refund of the tuition, fees, and other charges paid by the student or on behalf of the student as is provided under rules promulgated by the Department.
- c. If the school is permanently closed and no longer offering instruction after a student is enrolled, the student shall be entitled to a pro-rata refund of tuition.
- d. In case of illness or disabling accident, death in the immediate family, or other circumstances beyond the control of student, the school makes a settlement which is reasonable and fair to both.
- e. A student must give formal notice of cancellation to the school. Advanced Barber College shall mail a written acknowledgement of a student's cancellation or withdrawal within 15 calendar days of the postmark date of notification.

f. Any monies due the applicant or student shall be refunded within 45 days of formal cancellation by the student, or within 45 days of the date of formal termination as determined by the institution which may occur according to the termination policy stated in the Advanced Barber College Catalog.

**STATE REFUND POLICY
(Which is also the Institutional Policy)**

<u>% of Time Completed to Total Time of Course in Clock Hours</u>	<u>% of Refund</u>
.01% - 10%	90%
10.01% - 20%	80%
20.01% - 25%	75%
25.01% - 50%	50%
50.01% or over	0%

DISTRIBUTION OF FUNDS:

1. If you are entitled to receive a refund, or a return of Title IV funds in accordance with the federal/state/institutional policies, the return of funds must be applied to the Federal Pell Grant Program.

Title IV Credit Balances:

If the student has a Title IV credit balance when s(he) drops, no funds are returned prior to performing the Return calculation, even if Advanced Barber College would otherwise be required to release them to the student.

The existing Title IV credit balance is included in the calculation as disbursed aid.

Advanced Barber College return policy is applied to determine if it creates a new or larger Title IV credit balance.

Any Title IV credit balance is allocated as follows:

- a. Is allocated first to repay any grant overpayment owed by the student as a result of the current withdrawal. Advanced Barber College returns this credit balance to the Title IV grant account within 14 days of the date the calculation is performed.
- b. Any credit balance from a prior period is not included in the Return calculation. However, any balance remaining from a prior period when the student drops is included as Title IV funds when the amount of the final Title IV credit balance is determined. Advanced Barber College uses the final credit balance first to satisfy any current student grant overpayment.
- c. Within 14 days of the date the Return calculation was made, the remaining Title IV credit balance are paid in one or more of the following ways:

Copies of the Return Policy and the Refund Policy are posted on the Bulletin Board in the break room.

CAMPUS SECURITY POLICIES

All students are required to maintain civility throughout their tenure at Advanced Barber College. Any student conducting criminal activity is subject to immediate dismissal and may be prosecuted by the local Police Department. Any instances will be brought in

front of the entire staff with the final decision to be made by the director. Advanced Barber College conducts an annual security report with the entire year's crime statistics which can be viewed by anyone as it is posted in student lounge.

The reporting of privileged information is limited. ABC is to withhold information when the release would jeopardize the investigation or the safety of an individual until the damage would no longer occur as a result of the release of information.

In the event that outside assistance (such as local Police, Sheriff's Department, Federal Officers, etc) should be called in, ABC will cooperate with the agencies and investigations to the best of their abilities and within the scope of school policies.

1. Certain areas of ABC'S facilities are not open to the public and are considered to be restricted. Individuals who wish to visit restricted areas or persons in such areas must first obtain permission through the administration office. Visitors to ABC'S class rooms or laboratories must check in with ABC'S Director.
2. ABC'S Administration has the authority to check all persons on the school property to determine their legitimate presence, and to:
 - a) Escort unauthorized persons to the proper office or off school property;
 - b) Report any suspicious activity or criminal activity to their supervisor;
 - c) Control the actions of persons violating company rules or local, State or Federal laws – so long as these actions by the Director do not in themselves violate any local, State or Federal laws;
 - d) Cooperate with local, State or Federal Law Officers should that become necessary.
3. Students and employees are given a copy of ABC'S Security Policies upon entrance. These policies are discussed and reviewed at staff meetings on a regular basis and during school safety meetings. Information is also provided for:
 - a) Several assault and rape awareness programs;
 - b) Procedures to follow when a sex offense occurs;
 - c) Disciplinary action procedures;
 - d) Locations for counseling opportunities for alcohol and drug abuse education and crime prevention education;
 - e) Policies on the use, possession and sale of alcoholic beverages and illegal drugs.
4. While on school property, students are encouraged to:
 - a) Travel in groups or pairs;
 - b) Stay or walk in well lighted areas;
 - c) Report suspicious activities or persons;
 - d) Lock vehicles and personal belongings;
 - e) Know where ABC'S Director can be reached at any time.
5. ABC prohibits the possession of weapons while on the school property or when involved in any school sponsored activity.

YOU HAVE THE RIGHT TO KNOW:

2. The names of the organizations which accredit and authorize ABC to operate.
3. Programs, the faculty, and the physical facilities at ABC.
4. The cost of attending ABC.
5. ABC's policy on refunds for students who drop prior to completion of the programs.
6. Financial aid available from federal, state, local, private, and institutional financial
7. aid programs.
8. The procedures and deadlines for submitting applications for each available
9. financial aid program.
10. The criteria used to select financial aid recipients;
11. How your financial need is determined - this includes how costs for tuition and fees, books and supplies.
12. The type and amount of assistance in your financial aid package.
13. How and when you will be paid.
14. How ABC determines whether you are making satisfactory progress and what
15. happens if you are not.
16. ABC'S policy regarding your right to:
 - Review and inspect your education records;
 - Seek amendment of your educational record that you or your parent believes to be inaccurate, misleading, or otherwise in violation of your privacy rights;
 - Your consent, under certain conditions, for the disclosure of personally identifiable information contained in your educational records; and
 - File a complaint with the Department of Education concerning alleged failures by ABC to comply with statutory and regulatory student and family privacy rights.

STUDENT RESPONSIBILITIES:

1. You must complete all application forms accurately and submit them on time to the right place.
2. You must provide correct information.
3. You must provide all additional documentation, verifications, corrections and/or other information requested by either the student financial aid officer or the agency to which you submitted your application.
4. You are responsible for reading and understanding all forms that you are asked to sign and for retaining your copies.
5. You must accept responsibility for all agreements that you sign.
6. You must be aware of and comply with the deadlines for application or reapplication for student financial aid.
7. You should be aware of your school's refund policies and procedures.
8. You are responsible for reporting name and address changes directly to the financial aid office.
9. You are responsible to bring or send the (SAR) to our Financial Aid Office in time to complete the verification process.
10. You are responsible to bring or send any supporting documentation that is necessary to verify information in time to complete the verification process; and you will be responsible to pay any overpayment that is discovered during verification

RIGHTS AND RESPONSIBILITIES OF STUDENTS WITH DISABILITIES:

Students with Disabilities at ABC have the right to:

- Equal access to programs, activities and services of the College;
- Reasonable accommodations, academic adjustments, and/or auxiliary aids and services;
- Appropriate confidentiality of all information concerning their disability except as disclosures are required or permitted by law;
- Information, reasonably available in accessible formats.

Students with Disabilities at ABC have the responsibility to:

- Meet the College's qualifications and maintain essential technical, academic and institutional standards;
- Inform the College when a known disability makes an accommodation necessary to perform successfully in a particular course or program;
- Provide appropriate professional documentation that indicates how the disability limits participation in programs, activities and services of the College;
- Follow specified procedure for obtaining reasonable accommodation, academic adjustments, and/or auxiliary aids and service.

RIGHTS AND RESPONSIBILITIES OF ABC:

ABC has the responsibility to:

- Provide information to students with disabilities and assure its availability in accessible formats upon request;
- Ensure that programs, activities and services of the College, when viewed in their entirety are available and usable in the most integrated and appropriate settings;
- Work with students who request accommodations to identify the most feasible and effective accommodation for each student's needs within the context of the essential elements of the course or program in question;
- Provide reasonable and appropriate accommodations, academic adjustments, and/or auxiliary aids for students with disabilities upon a timely request from the student;
- Maintain appropriate confidentiality of records and communication except where permitted by law.

ABC has the right to:

- Maintain the College's academic standards;
- Request and receive appropriate professional documentation that supports requests for accommodation, academic adjustments, and/or auxiliary aid and service;
- Suggest the most cost-effective accommodations, academic adjustments, and/or auxiliary aids and services which are responsive to a particular situation;
- Defer action on a request for accommodation until completed documentation supporting the existence of the claimed disability and appropriateness of the requested accommodation is provided;
- Decline to provide an accommodation when to agree would require a waiver or alteration of an essential element of a course or program; provided that no such decision shall be valid until the essential element in question has been identified and its academic or programmatic importance confirmed by an appropriate administrative decision maker;
- Refuse to provide an accommodation, adjustment, and/or auxiliary aid and service, the provision of which would impose an undue financial burden on the institution.

208400 - Advanced Barber College and Hair Design - Completer, Placement, Licensure Rates

Reporting Period: 07/01/2017 - 06/30/2018

Program Name:	Barber Course	Barber Instructor Course	Manicurist	Campus Totals
5. Beginning Enrollment	136	1	NA	137
6. New Enrollees	140	2	NA	142
7. Cumulative Enrollment	276	3	NA	279
8. Still Enrolled	127	2	NA	129
9. Non-Graduate Completers	36	0	NA	36
10. Graduate Completers	77	1	NA	78
11. Total Completers	113	1	NA	114
12. Non-Graduate Completers Employed in Positions Related to Field of Instruction	36	0	NA	36
13. Graduate Completers Employed in Positions Related to Field of Instruction	69	1	NA	70
14. Total Completers Employed in Positions Related to Field of Instruction	105	1	NA	106
15. Graduate Completers Employed in Positions Unrelated to Field of Instruction	0	0	NA	0
16. Graduate Completers Waiting to Take Licensure Exam	8	0	NA	8
17. Graduate Completers Who Took Licensure Exam	69	1	NA	70
18. Graduate Completers Who Passed Licensure Exam	66	1	NA	67
19. Graduate Completers Unavailable for Employment	0	0	NA	0
20. Graduate Completers Who Refused Employment	0	0	NA	0
21. Graduate Completers Seeking Employment/Status Unknown	0	0	NA	0
22. Withdrawals	36	0	NA	36
23. Sum of Rows 16, 19, and 20	8	0	NA	8
24. Difference - Row 10 minus Row 23	69	1	NA	70
25. Difference - Row 11 minus Row 23	105	1	NA	106
26. Graduation Rate (%)	52	100	NA	76.00
27. Total Completion Rate (%)	76	100	NA	88.00
28. Graduate Placement Rate (%)	100	100	NA	100.00
29. Total Placement Rate (%)	100	100	NA	100.00
30. Licensure Exam Pass Rate (%)	96	100	NA	98.00