

CONSUMER INFORMATION  
FOR  
CENTRAL TEXAS BEAUTY COLLEGE

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## CONSUMER INFORMATION INTRODUCTION

The financial aid office at Central Texas Beauty College has developed and distributed this consumer information booklet in an effort to answer student's questions that effect the student receipt of financial aid at the school. As consumers, our students are provided with specific information about the school in this Consumer Information Guide.

**ABOUT THIS CONSUMER INFORMATION** - Consumer Information is provided to inform students about the programs offered by the school, to describe the sources of student financial aid available, to provide instructions and deadlines for financial aid applications, and to inform students of their rights and responsibilities as financial aid recipients. Consumer Information is available to all students enrolled at the school and to prospective students who request admissions information.

Consumer Information at Central Texas Beauty College includes descriptions of the following:

- Rights under Family Education rights and Privacy Act (FERPA)
- FFEL/Direct Loan deferments for Peace Corps or volunteer service
- Available financial assistance that is available at our institution.
- General information about our institution
- Information of Completions/Graduation rate, percentage of Students passing State Exam
- percentage of Student's obtaining employment
- Current reporting of our Campus Security and all crime reporting date.
- Student's right to and procedures for inspecting and reviewing student's education records.
- Student's right to request amending student's education records that student's parent believe to be inaccurate, misleading, or in violation of student's privacy rights.
- Student's right to consent to disclosure of personally identifiable information contained in student's education records.
- Student's right to file a complaint with ED for alleged school or educational agency failure to comply with FERPA requirements.
- Student/parent right to the criteria used to determine what constitutes a school official and a legitimate educational interest if school's or educational agency's position is to disclose personally identifiable information from student's educational records under rule 99.31 without prior consent.
- Terms and conditions of deferments for: service in the Peace Corps, Service under the Domestic Volunteer Service Act of 1973, Comparable volunteer service for tax-exempt organization of demonstrated effectiveness in the field of community service.

Description of all available federal, state, local, private, and institutional financial need-based and non-need based assistance programs, and for each program and description

Application form and procedures

Student eligibility requirements

Selection Criteria

Criteria for determining amount of student's award

Rights and responsibilities of students receiving Title IV and other financial aid including:

• Criteria for continued eligibility

• Satisfactory academic progress standards and criteria to reestablish eligibility if student fails to maintain satisfactory academic progress.

### WHAT IS DISCLOSED:

- Method and frequency of financial aid disbursements
- No loan information is enclosed due to school not participating in loans
- General terms applicable to any employment offered as part of student's financial aid award
- Exit counseling information required to review any balance owed school, location of S examination and any other concerns graduate has about their cosmetology training or

future.

• Institutional Information-

Cost of attending the school

Any applicable refund policies

Requirement for officially withdrawing from the school

Summary of requirements for the return of Title IV grants or loans assistance by withdrawn students

Information regarding schools academic programs

Entities that accredit, license, or approve the school and its programs and procedures for reviewing school's accreditation, licensing, or approval documentation

Description of any special services and facilities for disable students

Title and availability of employee(s) responsible for dissemination of institutional and financial assistance disclosure information and how to contact them.

No study abroad educational program

COMPLETION/GRADUATION RATES AND TRANSFER OUT RATES - Completion or graduation rate of cohort certificate or degree-seeking, full time undergraduates who graduated or completed their program within 150% of the normal time for graduation or completion.

We do not have a standard term enrollment at our institution. Our school is a clock hour program. A copy of our annual report that is submitted to our accrediting agency disclosing a of the above information about our graduation, drop out rate, passing of State exam, and percentage of employment's of students that pass the State exam.

CAMPUS SECURITY No crimes reported in the past 3 years at our institution.

INFORMATION ON PROGRAMS OFFERED:

1. All available Federal, state, local and private institutional financial aid programs and the requirements for each program;
2. The financial aid applications procedures and forms;
3. The costs of attendance used in awarding financial aid;
4. The methods used to determine which students would receive awards from the various programs (the need analysis system and selection and packaging policies);
5. The methods and timing by which aid is disbursed or credited to the student's account;
6. The rights and responsibilities of financial aid recipients, including the school's refund policy;
7. The school's policy for measuring satisfactory academic progress and the procedures students must follow to regain eligibility after failing to meet the specified standards;
8. The school's refund policies including its policy for returning refunds to the financial programs;
9. The academic characteristics of the school including:
  - a. The programs offered by the school;
  - b. Information regarding the school's faculty and instructors;
  - c. The classroom, laboratory, and other facilities;
  - d. The organizations, which have licensed, approved, or accredited the school;
  - e. The steps a student may take to review documents certifying that the school licensed, approved, or accredited;
  - f. The facilities and services available for handicapped students;
  - g. The offices from which students can obtain financial aid information, and how and where these offices may be contacted;
  - h. Where a student may obtain information regarding the school's drug prevention program which by federal regulation must be accessible to any officer, employee, or student at the school.

i.

Schools assist students in finding jobs but do not have job placements.

Student consumer information is provided to each enrolled student, whereas prospective students are provided the information if they request it.

2. FFEL/Direct Loan deferments for Peace Corps or volunteer service- Students entering our school that have student pending with a financial institution may qualify for a deferment or forgiveness of the loan if they have served in the Peace Corps or some other Government or Charity organization. A student with these loans is encouraged to check with the school administrator, who will explore the possibility of deferment or forgiveness by contacting the proper government agency for the student. The school will help the student in every way possible to find out if they qualify for these deferment/forgiveness programs.

## CONSUMER INFORMATION

As a school participating in the Federal financial aid programs, we ascribe to the following principles and practices in our administration of Federal financial aid programs in an effort to facilitate and expedite the delivery of Federal funds to students.

### PRINCIPLES AND PRACTICES OF FINANCIAL AID ADMINISTRATION

1. The purpose of student financial aid is to provide monetary assistance to students who 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 our school. Before you decide you cannot afford specialized training, take a few minutes to consider whether you can afford NOT to further your education.
2. Student financial aid is offered to an applicant only after the school has determined the resources of the family are insufficient to meet the student's educational expenses. The amount of student financial aid offered will not exceed the amount needed to meet the difference between the student's total educational costs and the family's contribution less other sources of financial aid that may be available to the student.
3. The amount and type of self-help (loans and work) expected from students is related to the circumstances of the individual.

### GENERAL INFORMATION

FEDERAL FINANCIAL AID PROGRAMS AND PROGRAMS AVAILABLE AT OUR INSTITUTION - The U. S. Department of Education offers the following student financial aid programs:

1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grants (FSEOG)
3. Federal Work-Study (FWS)
4. Federal Perkins Loans
5. Federal Stafford Loans
6. Parental Loans for Undergraduate Students (PLUS)

Grants are financial aid you do not have to pay back. Work-Study provides you the opportunity to work and earn money to help pay for school. Loans are borrowed money that you must repay with interest.

Central Texas Beauty College only participates in the Federal Pell Grant Program. Contact the financial aid office for more information.

ELIGIBILITY REQUIREMENTS - To be eligible to receive aid, you must meet the following requirements:

1. You must be enrolled or accepted for enrollment as a regular student in an eligible program at an eligible school. A regular student is one who is enrolled in a school to obtain a degree or certificate. An eligible program is a program that leads to a degree or certificate at a school that participates in financial aid programs.
2. You must have a high school diploma, a GED, or demonstrate the ability to benefit from the program or training offered.
3. You must meet the enrollment status requirement.
4. You must be a U. S. citizen or an eligible non-citizen. If you are an eligible non-citizen, you must have:
  - a. An Alien Registration Receipt Card - I-151, I-551, or I-551C;
  - b. An Arrival-Departure Record (I-94) stamped as a Refugee, Asylum Status, Conditional Entrant (before April 1, 1980), Parolee, or Cuban-Haitian Entrant;

- c. A Temporary Resident Card (I-688).
5. You must exhibit financial need.
6. You must sign a Statement of Educational Purpose by which you agree to use financial aid funds only for education-related expenses
7. You must maintain satisfactory academic progress in your program.
8. You must sign a Statement of Registration Status indicating that you have registered with the Selective Service if you are required to do so. This registration requirement applies to males who:
  - a. are U.S. citizens or eligible non-citizen;
  - b. were born on or after January 1, 1960;
  - c. are at least 18 years old; and
  - d. are not on active duty in the armed forces.
9. You must not be in default on a Title IV student loan borrowed for attendance at any school or owe a repayment on a Title IV grant or scholarship received for attendance at any school.
10. You must not have borrowed in excess of Title IV loan limits.
11. You must sign an Anti-Drug Abuse Act Certification.
12. You must not be enrolled concurrently in an elementary or secondary school.
13. You must not have been denied Title IV financial aid in connection with a conviction for drug trafficking or possession.

FINANCIAL NEED - Federal student financial aid programs require a financial needs analysis. The purpose of the needs analysis system is to establish the amount of financial aid you need. The amount of aid you receive if you meet the eligibility requirements depends on whether you and your family are considered to have financial need.

Financial need is the difference between the cost of education and what you and your family are expected to contribute towards your education. The costs that are generally considered in the cost of education are tuition and fees, room and board, books and supplies, transportation and personal expenses. Your family's expected contribution is determined by a standard formula which considers your annual adjusted gross income, home equity, savings, stocks or bonds, other assets in the form of a business, farm or real estate, and non-taxable income and benefits.

DEPENDENCY STATUS - Based on how you answer certain questions on your Application for Federal Student Aid, you will be considered either dependent on your parents or independent. If you are considered dependent, your financial need is calculated on the basis of you and your spouse's (if applicable) resources, as well as your parents' resources. If you are considered independent your financial need is calculated on the basis of you and your spouse's (if applicable) resources,

An independent student is one who meets one of the following criteria:

1. You are at least 24 years old by December 31 of the award year;
2. You are a veteran of the U.S. Armed Forces;
3. You are a ward of the court or both of your parents are deceased and you do not have an adoptive parent or legal guardian.
4. You are a legal dependent other than a spouse.
5. You are married and you will not be claimed as an exemption on your parents' expected year U.S. Income Tax return.
6. You are single and were not claimed as an exemption on your parent's current year or previous year U.S. Income Tax return and for each of the two years prior to the first time you received financial aid as an Independent student, you had income and/or resources of at least \$4000.

If you are considered Independent by criteria 5 or 6, you must document that status before receiving financial aid. If you do not meet any of the criteria above but think you have unusual circumstances that would make you independent, talk to our financial aid administrator. Our financial aid administrator can use professional judgment to change your status to independent if your circumstances warrant it. However, this is not automatic and our financial aid administrator's decision is FINAL - you cannot appeal it to the U.S. Department of Education.

If your dependency status changes at anytime throughout the award year, you must notify

financial aid administrator immediately

## TITLE IV PROGRAM

FEDERAL PELL GRANTS - Pell Grants are awards to help undergraduate students pay for their education. The Federal Pell Grant Program is the largest Federal student aid program. 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.

If you received your first Pell Grant during or after the 1987-88 award year, your Pell Grant eligibility is limited to five full years of undergraduate study, not including remedial course work. You can receive a Pell Grant for up to one full year of remedial courses.

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 Pell Grant Index number. Your Student Aid Report (SAR) contains this number and will tell you whether you are eligible for a Pell Grant. The awards range up to \$2340 for 1995-96. The size of award you receive will depend on your Pell Grant Index number, how long you will be enrolled during the academic year, and the cost of education at your school.

Once you have submitted all three or four parts of your Student Aid Report, the financial aid office will calculate the amount for which you are eligible. The FAA will then credit your award to your account, pay you directly, or use a combination of these methods. You will receive an award letter informing you in writing how much your award will be and how and when you will be paid.

## HOW TO APPLY FOR FEDERAL PELL GRANT

Our financial aid office will specify which forms you need to complete and submit to apply for Federal Aid.

### 1. Application for Federal Student Aid

If you meet all of the eligibility requirements, you should request an Application for Federal Student Aid from our school's financial aid office. You should read the instructions thoroughly and complete each question on the application. 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 an 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 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 benefits statements and other agency benefits records.

You should apply as soon as possible. It will take up to four weeks for your application to be processed at the Processing Center. You may have to confirm or correct the information reported and return it to be reprocessed. This can take another two weeks. You may also have to verify some of the information you reported on the application.

### 2. Student Aid Report (SAR)

The information you reported on the Application for Federal Student Aid is reflected on the Student Aid Report (SAR) which is sent to you after the Processing Center receives your

application. This report gives you information, which is used to determine your eligibility for Federal Student Aid.

The Pell Grant Index (PGI) reported on the SAR is used to determine your eligibility for Pell Grant. After you make sure the information reported on your SAR is correct, you should submit your SAR to the financial aid office. The financial aid administrator can then determine your aid eligibility as well as assist you with any corrections that need to be made.

In addition to completing an Application for Federal Student Aid, you may be required to fill out additional forms during your initial interview with the financial aid administrator. These forms gather personal information and are to remain in your file at the school.

CAMPUS-BASED AID PROGRAMS: The College offers no other Campus-Based Aid Programs.

#### DEFERMENT OPTIONS FOR STUDENTS WITH LOANS BEFORE ENTERING OUR INSTITUTION

Once you have begun to repay your loan, there are certain options to help you if you need to postpone repayments. Deferment may be available if you are unemployed, stay in school full- or part-time, join the Army, Navy, or other Armed Service, or work in the Peace Corps or as a full-time volunteer.

You have a legal obligation to repay your loan, regardless of your financial situation. However, your lender may allow you to have a short period of time in which you do not have to make payments, extend the amount of time during which you will make payments, or make smaller payments than you are scheduled to make.

#### DEFAULT

If you don't make loan payments when they are due, you will be considered in default. You are in default on your loan if either you don't do what you are supposed to do under the terms of your Promissory Note or you are 180 days late in making a payment and the agency that has guaranteed your loan determines that it is reasonable to believe that you do not intend to repay your loan. Paying back your loan on time is a way of building good credit. Some big problems can occur if you don't pay your loan back on time, such as:

1. Loss of federal and/or state income tax refunds;
2. Loss of eligibility for further financial aid;
3. Possible legal action.

#### OTHER SOURCES OF FINANCIAL AID

In addition to 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 NEW GI BILL (Chapter 30) - Check with the Financial Aid Office to see if the GI Bill can be used at Central Texas Beauty College.

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.

JOB TRAINING PARTNERSHIP ACT (JTPA) - The Department of Labor makes funds available through local agencies for training persons meeting certain criteria. For example, some agencies concentrate their efforts on displaced housewives, whereas others might concentrate on minority youths. The financial aid administrator will have information on the local office that determines eligibility.

SCHOLARSHIPS - Various scholarships may be available through Civic Organizations, City, County, and State Organizations, or through Private individuals or industry. Check with your Financial Aid Office.

have information on the availability of scholarships.

TEXAS REHABILITATION COMMISSION - In some cases students may get assistance on their tuition to some type of physical or mental learning disability.

DEADLINES - All steps involved in applying for financial aid are accompanied by specific deadlines. The Department of Education sets these deadlines, and there are no exceptions. If these deadlines are not met, it may cause you to lose out on financial aid.

DETERMINATION OF AWARD - Calculations and analysis are performed with each student's application data in evaluating eligibility and awarding aid and follows:

COST OF ATTENDANCE (BUDGETS)

\*The Pell grant cost of attendance is determined as follows:

$$\begin{matrix} \text{Total Tuition} & \text{Hours/Credits per Academic Year} & \text{Academic} \\ \text{and Fees} & \times \text{ Total Hours/Credits in Program} & = \text{Academic Year Tuition and Fees} \end{matrix}$$

$$\text{Academic Year Tuition and Fees} + \text{Room and Board and Miscellaneous Fees} = \text{Cost of Attendance}$$

A room and board allowance is used for a student who lives in the home of his parents or a student who lives away from home. This amount changes each year. Contact the school to find the amount allocated for the current year. The Pell Grant cost of attendance is documented on need analysis of each applicant.

Pell Grant Programs cost of attendance is determined by adding the tuition, fees, books, supplies, and equipment (direct costs) to the estimated living costs (indirect costs) for length of the academic period. Estimates of monthly Living Expenses: (Budget) Room and Board, Personal Expenses and Transportation Cost is computed by the Financial Aid Servicer and made available from the Director if so desired. Check with your Financial Aid Office for the current budget figures.

CRITERIA USED TO DETERMINE AWARD - You will be considered for all financial aid programs for which you are eligible. The amount of student financial aid awarded is generally a combination of grant, loan, and employment, and is based upon financial need. The following is an example of how financial need is determined and the resulting student financial aid package.

SUBSTANCE ABUSE - Information regarding counseling and assistance for substance abuse is available in student's registration packet and they must sign for the information. A copy of our substance abuse policy is attached as an addendum. Other information may be obtained by contacting the Directors Office.

Below are are estimated figures and are to be used only as a guide:

		FROM CONGRESSIONAL METHODOLOGY NEED ANALYSIS Estimated Family	
Total Educational Cost	Contribution From:		
-----			
Tuition and Fees	\$4,000	Parents' income and	
Room and Board	2,796	assets	\$ 390
Books and Supplies	300	Student's	700
Personal Expenses	804		-----
Transportation	810	Total Contribution	\$1,090
 TOTAL COST	 \$8,710	 TOTAL NEED	 \$7,620

The student financial aid package for the above need of \$7,620 might look like the following:

Pell Grant	\$3,125 (estimated grant funds allocated)
Total Aid Offered	\$3,125 (Cannot exceed total need)

The previous chart is only a guide and your expected family contribution will be determined by the needs analysis formula approved by the Department of Education and your school's cost of attendance. Note: The above figures are not the figures used by the College to determine Student's need. The exact figures can be obtained by contacting the Director of the School.

COMPLAINTS – Students having complaints about their financial aid should contact the Directory of the school to resolve the problem. Problems not resolved by Director can be appealed by contacting the Department of Education, Dallas, Texas.

FORMS TO BE COMPLETED FOR STUDENT'S FILE - The following forms are completed during the financial aid interview to document that you met the general eligibility requirements for Federal financial aid:

1. STATEMENT OF EDUCATIONAL PURPOSE/DEFAULT-REFUND COMPLIANCE/VERIFICATION OF INCOME REPORTED: The Statement that the student is required to sign certifies the agreement to the following: to provide information that will verify the accuracy of your completed form. This information may include a copy of your U.S. or State Income Tax form. Also you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your school if you default on a federal student loan, and (5) understand that the Secretary of Education has the authority to verify income reported on this application with the Internal Revenue Service. If you purposely give false or misleading information, you may be fined \$10,000, sent to prison or both. These statements must be signed and dated before any financial aid funds can be disbursed. The FAA accepts those statements only after reviewing all information available and determining that nothing on file contradicts your statement.

If you receive aid in more than one award year, you must sign a Statement to cover each award year. However, a Statement for the second award year is not required if all three of the following conditions exist:

- A. The program is not longer than one academic year;
- B. The enrollment is not longer than one calendar year;
- C. The Selective Service registration status did not change since the original statement was filed.

2. FINANCIAL AID TRANSCRIPTS - The FAA requests Financial Aid Transcripts (FATS) from all colleges or proprietary schools you have previously attended. The FAT documents the amounts and types of financial aid that you received and notes defaulted loans and refunds due to grant programs. Financial aid disbursements are not made until all FATs are received and evaluated by the FAA. No financial aid disbursements are made if the school receives notification that you are in default on a loan or owe a refund to a grant.

3. AUTHORIZATION TO CREDIT STUDENTS ACCOUNT - The student will sign a form authorizes the school to credit your account with the financial aid funds included on your award letter.

4. BUDGETING ASSISTANCE - In the event you overpay the school while in attendance, your credit balance shall be returned to you within a reasonable length of time. (30 days is considered reasonable.) In the event you overpay the school and are not still in attendance, the overpayment shall be returned to your Pell Grant account, if applicable, and to the student if no Pell Grant is involved. Refunds are made within 30 days or refunded in accordance with the school's refund policy.

5. PERMANENT RESIDENT DOCUMENTATION - If you are not an U.S. citizen, you must provide evidence that you meet the eligible non-citizen definition. The FAA must obtain a photocopy of the Immigration and Naturalization Service document, which demonstrates your permanent residence status.

VERIFICATION - You may be selected for Verification by either the Department of Education or by the school. Verification means proving what you reported on your application is correct. If selected, you are expected to provide the required documentation upon request. Normally, this documentation should be submitted within two weeks of the request. However, we recognize that sometimes it is necessary to obtain this data from outside

sources, which could present additional delays, which are beyond your control. Therefore, while you must provide evidence of having made all efforts to obtain the necessary documentation, a longer period of time is permitted, as long as you meet all Federal submission deadline dates for the Federal Pell Program.

After the verification procedure has been completed, you will receive an award letter, which notifies you of the programs, and amounts for which you are eligible.

The school is required by Federal regulations to make referrals to the Department of Education and Department of Justice if it is suspected that aid was requested under false pretense. This school takes very seriously the proper stewardship of Federal Funds and will cooperate with government agencies in the full prosecution of students who were found to provide incorrect data.

You must comply with the verification requests noted in the cement section of the SAR and any additional requests made by the school by completing the verification forms provided with the SAR or the school's own form. You must also submit any additional documents requested.

DISBURSEMENT PROCEDURES - Our school will notify you in writing the total amount and source of your award and the dates when your award will be disbursed. The lender will notify you in writing the total amount of your loans and the dates when your loan will be disbursed. Any amounts remaining after direct educational expenses such as tuition, fees, and charges for books and supplies are paid will be disbursed directly to you. If Pell funds do not cover these expenses then student is responsible for these expenses.

One half of your total award will be disbursed during your first enrollment period.

Subsequent disbursements will be made after a student has completed the required clock or credit hours to reach the mid-point of the academic year and maintains satisfactory progress. A discussion of satisfactory progress can be found in the school catalog.

#### REQUIREMENTS FOR AN APPROVED LEAVE OF ABSENCE - FEDERAL REGULATION CF 682.609 (c)

The school may approve a Leave of Absence for you provided:

1. The school has not previously granted you a Leave of Absence.
2. You have made a written request to be granted the Leave. (The school must grant permission for the LOA in writing.)
3. The Leave of Absence does not involve any additional charges by the school to you.
4. The leave does not exceed 60 calendar days or the leave does not exceed 6 months. If you were requesting the extended leave for medical reasons, or if the start of the school's next enrollment period would begin more than 60 days after the first day of the Leave of Absence. If you request a Leave of Absence longer than 60 days due to illness, you must provide the school with a recommendation from a physician for the extended leave.

TERMINATION - If you withdraw from school and a refund is due to the Pell Grant fund, the refund is made within 30 days of the withdrawal date. You will be notified of the refund.

REFUNDS - You must keep in mind that when you apply for financial aid, you sign a statement of educational purpose. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. The school will calculate the amount of tuition it must return to the Federal funds according to the refund policy listed in the school's catalog. In the event you received financial aid that was over and above the amounts necessary to pay for tuition, books, and school charges, the school will calculate the amount that you must pay back to the Federal program.

In the event a refund is due, the proceeds of such refunds shall be applied toward repayment of the financial aid programs from which such receipts were initially derived. The order of such refunds shall be as follows:

1. Pell Grant
2. Agency Payments
3. Student Payments

You will be sent written notification from the school as to the school's charges, payments made against school charges, the amount of any refunds, the distribution of any refunds made, and the date that such refunds were executed.

The school must make refunds within 30 days from the student's termination date to the Pell Grant or Campus-based Program.

ADDITIONAL SCHOOL INFORMATION - may be obtained about the school during normal working hours from 9:00 a. m. to 5:00 p. m. Monday through Friday or by a prearranged appointment.

SUBJECT INFORMATION

Enrollment information  
Cost of Attendance/Financial Aid  
Employment/Placement Rates  
Academic Programs  
Facilities Available  
Average Earnings of Graduates

OFFICE TO CONTACT

Mrs. Lucy Solis  
Mr. Robert Painter  
Director's Office  
Admission Office  
Admission Office  
Directors Office

ACCESSIBILITY FOR HANDICAPPED STUDENTS - Handicapped students are encouraged to visit our school in order to determine if the facilities are adequate and/or if this type of training would be beneficial for them. Certain physical capabilities are required to make satisfactory progress in our program, the most significant is the ability to stand on your feet for an extended period of time. Dexterity in your hands and fingers will be another requirement.

VIEWING ACCREDITATION APPROVAL DOCUMENTS - The names of the accrediting body and Institutional-licensing agency can be viewed in the foyer/lobby/reception area of the building. Other approval documents for institutional approval or for the approval of the programs offered by the school from associations, agencies, and governmental bodies can be viewed upon request to the FAA.

RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING FEDERAL FINANCIAL AID

You have the right to know:

1. The names of the organizations which accredit and authorize the school to operate;
2. About the programs, the faculty, and the physical facilities at the school;
3. The cost of attending the school;
4. The school's policy on refunds for student drops prior to completion of the course.
5. About the financial aid available from federal, state, local, private, and institutional financial aid programs;
6. The procedures and deadlines for submitting applications for each available financial aid program;
7. The criteria used to select financial aid recipients;
8. How your financial need is determined - this includes how costs for tuition and fees, room and board, books and supplies, travel, personal and miscellaneous expenses are considered in your budget;
9. The type and amount of assistance in your financial aid package;
10. How and when the assistance will be received;
11. How the school determines whether you are making Satisfactory Progress and what happens if you are not;

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 office 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 perform the work that is agreed upon in accepting a Federal Work-Study award.
7. You must be aware of and comply with the deadlines for application or re-application for student financial aid.
8. You should be aware of your school's refund policies and procedures.
9. You are responsible for reporting name and address changes-directly to the financial aid office and to the lenders of any educational loans that you have received.

10. You are responsible to bring or send the Student Aid Report (SAR) to the Financial Aid Office in time to complete the verification process.
11. You are responsible to bring or send any supporting documentation that is necessary to verify information in time to complete the verification process.
12. You are responsible to pay any overpayment that is discovered during verification.

#### DEFINITIONS

ACADEMIC YEAR - Academic year is a period of time, normally eight or nine months in length, in which a full-time student would normally be expected to complete 900 clock hours of instruction or the equivalent.

CAMPUS-BASED PROGRAMS - Financial aid programs administered by post secondary institutions. These include: Supplemental Educational Opportunity Grants, and College Work-Study Programs.

COST OF ATTENDANCE - Costs or expected costs to be incurred during your enrollment. Tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses are among these expenses.

FAMILY CONTRIBUTION (FC) - This figure is determined by a formula and indicates how much of your family's financial resources should be available to help pay for your school expenses. The information you fill in on your aid application such as taxable and non-taxable income, savings, net worth of a home is considered in determining your family's financial strength.

FINANCIAL AID TRANSCRIPT - A summary of all Federal Aid you have received. If you have received Federal student aid and you transfer, you must request that your old school(s) send your financial aid transcript to the school you will be attending. If your new school does not receive a financial aid transcript from the old one(s), you will not receive aid from Department of Education Programs.

FINANCIAL NEED - The difference between the total expenses for a student for a year in postsecondary school and the amount which the student and family may reasonably be expected to contribute for the year.

FULL-TIME STUDENT - A student who is carrying a course load sufficient to be certified as full-time by the school.

HALF-TIME STUDENT - A half-time student is a student who is carrying at least one-half of the normal full-time academic workload, as determined by the school in which he is enrolled.

NEED ANALYSIS - The process used to evaluate a student's financial situation to determine how much aid is needed to meet postsecondary educational expenses. This analysis involves both an evaluation of school costs and total resources available to the student.

PELL GRANT INDEX (SRI) - The SRI is the result of a series of calculations based on the information reported on your Application for Federal Student Aid. This number appears on your Student Aid Report, informing you of your Pell Grant eligibility.

PRIVACY ACTS - The collective Federal and state laws, which serve to protect an individual from the unauthorized release of, specified data without the individual's prior written consent.

SATISFACTORY PROGRESS - You must be maintaining satisfactory progress to be eligible to receive Federal Student Aid. Each school develops a policy for students to follow and usually takes into consideration standards for grades and attendance.

STATEMENT OF EDUCATIONAL PURPOSE - Document signed by each financial aid recipient, indicating his agreement to use funds awarded for educational purposes only.

STATEMENT OF REGISTRATION STATUS - If you are required to register with the Selective Service, you must sign a statement indicating you have done so before you can receive any Federal student aid.

STUDENT AID REPORT (SAR) - The document that shows the results of your Application for Federal Student Aid. The SAR is generated four to six weeks after you send in your application to Pell Processing, and gives information pertaining to your Federal Student Aid eligibility.

STUDENT BUDGET - All expenses, which are related to a student's attendance at a postsecondary school for a specified period of time. The components include tuition and fees, cost of room and board, cost of books and supplies, and cost of transportation and personal expenses.

STUDENT RESOURCES - Funds available to the student to meet educational costs from sources such as student employment, savings, trust accounts, real estate, checking accounts, child support, alimony, VA Benefits, Social Security Benefits, personal loans, welfare, Aid to Dependent Children, or spouse's earnings for married students.