



BARBER SCHOOL

No Grease Barber School

3120 Wilkinson Blvd. Suite D-1 Charlotte, NC 28208

SCHOOL CATALOG

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No Grease Barber School – School Catalog
2020

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Mission

It is our mission to:

- prepare students to pass the state licensing exam and to acquire a job in barbering
- teach and engage students in fundamental business concepts and practices relevant to the beauty industry
- engage students in community and industry building activities which foster both personal and professional development

Ownership

No Grease Barber School, 3120 Wilkinson Blvd. Suite D-1, Charlotte, NC is owned by John J. Chapman, Jr.

Licensing Agency

North Carolina Board of Barber Examiners
5809-102 Departure Drive
Raleigh, N.C. 27616
(919) 581-5210

Accrediting Agency

NACCAS
3015 Colvin Street
Alexandria, VA 22314
(703) 600-7600
www.naccas.org

Non-Discrimination Statement

No Grease Barber School does not discriminate on the basis of race, color, sex, age, religion, ethnic origin, marital status, personal appearance, sexual orientation, physical or mental handicap, family obligation or political affiliation. No Grease Barber School does not recruit students already attending or admitted to another school offering a similar program of study.

Facilities and Equipment

No Grease Barber School is comprised of approximately 4,200 square feet of space. No Grease Barber School houses an administrative office, classroom, clinical area, a lounge and rest rooms. The clinical area has barbering stations and other modern equipment.

Academic Calendar

No Grease Barber School operates on a continuous basis. New enrollment classes begin monthly. No Grease Barber School observes most Federal holidays (i.e. New Year's Day, Martin Luther King Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving and Christmas Day.) No Grease Barber School reserves the right to close additional days as deemed necessary for professional development, etc. Students will be notified of closings or school delays due to inclement weather.

The Admissions

No Grease Barber School admits students on a monthly basis. To apply for admission, applicants must provide a valid state issued identification and a high school diploma, GED or its equivalent; and when accepted for enrollment, complete an enrollment agreement.

Recognized equivalents of a high school diploma may include but are not limited to a GED; high school transcript; (must show high school completion); or an academic transcript of a student who has successfully completed at least a two year program that is acceptable for full credit toward a bachelor's degree. We are required to verify that your proof of education is valid (comes from a valid high school or GED program) so if documentation is determined to be invalid you will be denied admission to the school.

If you have sexual offenses please contact the NCBOBE directly. Note: There may be a fee to obtain your fingerprint cards and FBI background report.

Transfer of Credit

No Grease Barber School makes no guarantee that hours of training or education received at any barber school will be applied to its current requirements for graduation. All transfer hours are examined on a case by case basis.

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Re-Admission Policy

A former student is allowed (1) re-admission and may not re-enter after another withdrawal or termination unless mitigating circumstances are determined on a case by case basis. To be eligible for re-admission after termination or voluntary/involuntary withdrawal a student must contact No Grease Barber School before requesting re-admission. All regular admission procedures will apply. Once accepted for re-entry, the student's hours will be reviewed, the student will be interviewed to determine credit for hours previously earned. The student will be charged the current rate for tuition on any hours remaining.

Tuition and Costs

Attending No Grease Barber School is an extensive responsibility, both personally and financially. Students must fulfill their payment commitment with No Grease Barber School.

Barbering Program	
Tuition	\$17,572
Registration Fee	\$ 700
Student kit (books and supplies)	\$ 1000
Total	\$19,272

Cancellation or administrative fee \$150

Hourly rate for tuition is **\$11.50 per clock hour** (transfer student proration calculation.) The school may charge a \$25 fee for late payments. \$500 registration fee for students

Payment Options

Methods of payment include full payment at time of signing the Enrollment Agreement, registration fee paid at time of signing agreement with balance paid prior to start date or through an approved payment plan as stated herein. Payments may be made by certified check or money order made payable to No Grease Barber School. No cash or personal checks will be accepted. Students are responsible for paying the total tuition and fees and for repaying applicable loans plus interest. The student may be charged a late fee of \$25 for any late payments.

Extra Instructional Charges

No Grease Barber School will charge additional tuition for hours remaining after the contract ending date stated on the enrollment contract at the rate of \$20.00 per hour, or any part thereof, payable in advance until graduation.

Programs Offered – Schedules & Length

Barbering – 1528 Clock Hours
Full-time: 12 months at 36 hours a week
Part-time: 18 months at 20 hours a week

Occupations Available Upon Graduation

Barber/Stylist Platform Artist
Business Owner
Inspector
Distributor

Graduation Requirements

Will grant a Diploma for the applicable course when the student has completed the course of study according to State requirements; complete all assignments; made satisfactory payment arrangements for all debts owed to the school.

Licensure Requirements

Completion of a State approved Barber College that includes a minimum of 1,528 clock hours. The candidate must satisfactorily fulfill all requirements of the written and practical examinations of the North Carolina State Board of Barber Examiners and serve one year as a full-time apprentice under a registered barber. After one year, a second practical exam may be taken to become a registered barber.

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Disclosure

Please see the NCAC 06F.0116 and NCAC 06Q.0101 of the North Carolina Administrative Code for reasons why the North Carolina State Board of Barbering may deny licensure and therefore prevent an individual from becoming a licensed barber and find gainful employment in the barbering profession.

Outcome Rates

As per the 2018 NACCAS Annual Report the institution has achieved the following outcomes:

Graduation Rate – 66.67%

Placement Rate – 90.91%

Licensure Rate – 84.62%

Barbering Course Outline – 1528 Clock Hours

Units of Instructional Hours

Hygiene and Good Grooming, Professional Ethic	25
Bacteriology, Sterilization, Sanitation	50
Implements, Honing, Stropping and Shaving	30
Men's Haircutting	20
Cutting and Styling Curly Hair, Mustaches and Beards	10
Shampooing and rinsing, Scalp and Hair Treatments	10
Theory of Massage and Facial Treatments	5
Men's razor Cutting, Women's razor and Shear Cutting	30
Finger Waving Men's Hair, Air Waving and Curling Iron Techniques	5
Permanent Waving for Men, Chemical Hair relaxing and Blow Dying	25
Hair Coloring	10
Men's Hair Pieces	5
The Skin, Scalp, Hair and Nails	30
Disorders of the Skin, Scalp and Hair	15
Anatomy and Physiology	10
Electricity Therapy, Light Therapy and Chemistry	10
Barber Styling, Shop Management, and Product knowledge	70
Licensing Laws and rules and History of Barbering	20

Supervised Practice in Barbering

Shampooing and Scientific Hair and Scalp Treatments	55
Shaving	50
Tapered Hair Cutting	250
Hair Styling of Men and Women	400
Facials, Massages and Packs	10
Bleaching, Frosting, Hair Coloring and Body Permanents	90
Cutting and Fitting Hair Pieces	5
Hair Straightening	5
The Analyzing and Treatment of Hair and Skin Disorders	10

Lectures and Demonstrations on Practical Work

Shampooing and Scientific Hair and Scalp Treatments	15
Shaving	20
Tapered Hair Cutting	70
Hair Styling of Men and Women	100
Facials, Massages and Packs	5
Bleaching, Frosting, Hair Coloring and Permanent Waving	30
Cutting and Fitting Hair Pieces	5
Hair Straightening	3
The Analyzing and Treating of Hair and Skin Disorders	10
Men's and Women's razor Cutting	15

TOTAL HOURS 1528 Clock Hours

Overview:

The Barbering Program is taught in the English language only. This program teaches barbering with special emphasis on practical training. Students blend theoretical training and practical training on a daily basis. The theoretical training is conducted in a classroom setting consisting of lecture and demonstration. Practical training takes place in a separate clinic.

Objectives:

Upon completion of this program the student should possess the theoretical knowledge and practical skills to pass the Barber Board Exam and gain entry level employment in the barbering profession. In addition to theoretical knowledge, by the end of the course, the student will be able to perform all barbering services including regular haircuts, style haircuts, shaves, facials and advanced design techniques with entry level professional barbering abilities.

Format: This program is taught using a wide variety of current instructional techniques including lecture, demonstration, visual aids, textbooks, practice on models (under supervision of a licensed instructor) and testing.

Textbooks:

Thomson Learning, Milady's Standard: Revised Edition

1. Textbook of Professional Barbering
2. Student Workbook of Professional Barbering

Grading Scale:

90-100	A
80-89	B
70-79	C
60-69	D
0-59	F

Physical Demands & Safety Requirements of the Profession

The barbering profession requires use of upper body and hands. Some may experience problems with shoulders, arms, hands, leg and back. There may be hazards associated with implements or chemicals, and in some circumstances may result in allergic reactions.

Compensation a Graduate Can Reasonably Expect

A number of factors, including the size and location of the salon, clients tipping habits, and competition from other barber shops and salons, determine the total income of barbers, cosmetologists, and other personal appearance workers. They may receive commissions based on the price of the service, or a salary based on the number of hours worked, and many receive commissions on the products they sell. In addition, some salons pay bonuses to employees who bring in new business. A barber or cosmetologist's initiative and ability to attract and hold regular clients also are key factors in determining his or her earnings. Earnings for entry-level workers are usually low; however, for those who stay in the profession, earnings can be considerably higher.

Although some salons offer paid vacations and medical benefits, many self-employed and part-time workers in this occupation do not enjoy such benefits. Since 1990, NACCAS has commissioned several Job Demand Surveys, to provide quantitative data on cosmetology careers, earnings potential, and job openings. The school most recently acquired information from the US Dept of Labor, Bureau of Labor Statistics, <https://www.bls.gov/ooh/personal-care-and-service/barbers-hairstylists-andcosmetologists.htm#tab-7> with a recent survey completed in 2017 with the following data. The median hourly wage for barbers was \$12.33 in May 2017. The median hourly wage for hairdressers, hairstylists and cosmetologists was \$11.95 in May 2017. Employment of barbers, hairstylists, and cosmetologists is projected to grow 13 percent from 2016 to 2026, faster than the average for all occupations. Population growth will lead to greater demand for hair care services. The 2017 North Carolina mean wage is \$28,610 yearly and \$13.75 per hour.

Attendance Policy

Students are expected to attend at a rate of 100% attendance to not extend past their contracted end date and incur overtime charges. However, a student must at least demonstrate attendance of 67% out of 100%. Attendance is monitored monthly.

A time clock is the official method of verification of time accumulated in the Barbering Program. It is solely the student's responsibility to clock in/out correctly as well as sign in/out for breaks and school attendance to receive proper credit. Students must obtain permission by the Campus Director to attend school outside of their contracted scheduled hours.

The school reserves the right to request documentation to support any tardy, absence or early dismissal from the student before permitting the student to return to school.

Make-Up Policy

Students will be required to make up all assignments, exams or other work missed as the result of any excused or unexcused absence. The student must make arrangements with the instructor to ensure that all work is made-up. The instructor may assign additional outside make-up work if deemed appropriate. Arrangements to take a missed exam must be made with the Instructor and will typically take place on Monday or Tuesday. All arrangements are subject to approval by the Instructor.

Termination Policy

No Grease Barber School may terminate a student's enrollment for noncompliance with School Policies, the enrollment contract, or State Laws and Regulations; Improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of the school; willful destruction of school property; carrying a concealed weapon; and theft or any illegal act.

Conduct

Students are expected to conduct themselves in a manner appropriate to a professional work environment. Violations of the student conduct policy include, but are not limited to, the following and may result in a clock-out, suspension and/or termination:

- Destroying or damaging school property.
- The sale, possession, use or distribution of any illegal drugs or alcohol while on school property and surrounding areas.
- The appearance, smell or being under the influence of a controlled substance (i.e., marijuana, alcohol, etc.)
- Cheating on a school examination.
- Engaging in any unlawful or improper action.
- Exhibiting violence, insubordination or inappropriate language toward any school staff, customer or another student.

Dress Code

A clean uniform must be worn at all times. A student will not be permitted to stay in school without a uniform. Students will be sent home and clocked out if they are not in compliance and do not have on proper uniform, proper attire and/or proper shoes. All uniforms are the expense of the students. The school reserves the right to modify the rules and regulations.

Male students are required to wear Black slacks or pants (no jeans, joggers), Black belt, Black shoes, collared shirt tucked in neatly (any color), neck tie or bowtie (any color) and Barber Jacket.

Female students are required to wear Black slacks or pants (no jeans, joggers, leggings), Black belt, Black dress or skirt must be below the knee area, Black shoes (no sneakers), blouse or collared shirt tucked in neatly and must be suitable to cover the chest area (any color) and Barber Jacket.

Slacks must be worn up around waistline.

*Head gear of any kind is NOT a part of uniform attire

Student Services

No Grease Barber School does not provide housing, transportation or childcare for students. No Grease Barber School provides academic advising to all students to aid with satisfactory progress throughout the program. Attention is given to those students that need additional assistance. Academic advising is available to each student to help improve or maintain satisfactory progress. Advising is also available to assist students in other school related areas, such as monitoring and supervising attendance. A student may schedule an advising session with the appropriate school official during regular business hours or as the staff's schedule permits.

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Employment Assistance

No Grease Barber School will provide placement assistance, which will consist of identifying employment opportunities after graduation. However, No Grease Barber School does not make any guarantees of employment or salary. The final decision regarding jobs–accepting or rejecting–is between the student and the employer.

Student File Access

Students and/or parents or guardians of dependent minors are allowed to view their records by making an appointment and with written notice. If a student requests information to be shared, the student must complete a Release of Information Form each time of the request.

FERPA - Privacy Act Information Release

Student records are only readily available to agencies covered under Family Educational Rights and Privacy Act (FERPA). Examples of these agencies are the Department of Education, NC Board of Barber Examiners, NACCAS, and said representatives of programs regulated by or represented by these offices. Student information to all other parties is not given without the written consent of students and/or parents or guardians of dependent minors. No Grease Barber School has the option to photograph, video or use images of students (including former students) for the purposes of advertising. No Grease Barber School also has the option to publish a directory of or for its students. Students may request in writing not to be included or to opt out.

Complaint Procedure

The student, staff or interested party must file a written complaint (addressed to the Campus Director) against the institution and should specify the nature of the complaint. The institution's Campus Director will meet with the complainant within ten business days of receipt of the complaint. If the complaint cannot be re-solved then the complaint will be addressed with a committee and a decision will be made and a letter of notification will be sent. If after this complaint procedure is exhausted and the complainant is not satisfied with the decision they are encouraged to contact the NC Board of Barber Examiners (licensing agency) and/or NACCAS (accrediting agency). Students should submit a written complaint/grievance regarding the actions taken by the institution and in which they feel is in violation of state and/or federal laws to:

North Carolina Board of Barber Examiners
5809-102 Departure Drive
Raleigh, N.C. 27616
(919) 581-5210

National Accrediting Commission of Career Arts and Sciences
3015 Colvin Street
Alexandria, VA. 22314
(703) 600-7600
www.naccas.org

Faculty and Staff

Jermaine Johnson – Director
Kurtis T. Ross-Instructor
Nakia McLendon – Instructor
Jermaine Petty - Instructor

Leave of Absence (LOA)

No Grease Barber School does not permit leaves of absences (LOAs).

Scholarships & Fee Waivers

No Grease Barber School is not offering any scholarship or fee waivers at this time.

Satisfactory Academic Progress Policy

The Satisfactory Academic Progress Policy (SAP) is consistently applied to all students enrolled whether participating in Title IV programs or not. It is printed in the catalog, which is available on campus, to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education. SAP is applied consistently to all students enrolled in the program of barbering and scheduled for a particular category of attendance (part-

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time/full-time). The total length of the barbering program is 1528 clock hours, and corresponding academic year of each program-36 offered by the institution.

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:
Barbering 450, 900 and 1214 actual clocked hours

***Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first. SAP evaluations periods are based on actual contracted hours at the institution.**

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course or academic year, whichever occurs sooner.

Minimum Satisfactory Progress Levels for Attendance

Students are expected to attend a minimum of 67% of the hours possible based upon the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress.

Evaluations are based on the cumulative attendance percentage as of the last day within the evaluation period. The attendance percentage is determined by dividing the total hours earned by the total number of hours scheduled. The student's start month in school will be counted as the first month of the evaluation period. For partial months, scheduled hours will be calculated by multiplying the number of scheduled days by the number of hours scheduled each day (i.e., 6 clock hours or 4 clock hours). At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of enrollment which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

Minimum Satisfactory Progress Levels for Academics

Students are expected to maintain at least a 70% cumulative academic average.

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and practical experiences. Academic learning is evaluated after each unit of study. Practical assignments (i.e., performance sheets) are evaluated as completed and counted toward course completion. Practical skills are evaluated according to text procedures as set forth in practical skills evaluation criteria adopted by the school. Students must make up failed or missed tests and incomplete assignments. Grading is based upon the following scale:

90-100	A
80-89	B
70-79	C
60-69	D
0-59	F

Maximum Time for Completion

The maximum time (which does not exceed 150% of the course length) allowed for students to complete the Barbering Program at satisfactory academic progress as stated below:

Course	Maximum Time Allowed	Scheduled Hours
Barbering (Full time-36 hours)-1528 clock hours	63.67 weeks	2292
Barbering (Part time-20 hours)-1528 clock hours	114.6. weeks	2292

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 67% of the scheduled hours. With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis. A leave of absence extends the student's contract period and maximum time frame by the same number of days taken in the leave of absence. However, the school does not allow leaves of absence at this time.

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Determination of Progress Status

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will view and/or sign a copy of their Satisfactory Academic Progress determination at the times of evaluations and a copy retained in the student's file. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

Warning:

Students not making satisfactory progress in either area during an unofficial grading period will receive a warning that his/her performance does not meet the required level. Students who fail to meet minimum requirements for attendance or academic progress during an evaluation period are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds

Probation:

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making satisfactory academic progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds and may be terminated from No Grease Barber School.

Re-Establishment of Satisfactory Progress

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the probationary period at the next scheduled evaluation.

Interruptions, Course Incompletes, Withdrawals

Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

Noncredit and Remedial Courses

Noncredit and remedial courses do not apply to this institution. Therefore, these items have no effect upon the institution's satisfactory academic progress standards.

Appeal Procedure

If a student is determined to not be making satisfactory academic progress, the student may appeal the determination within fifteen business days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness to the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school with the supporting documentation (i.e., obituaries, medical notifications, etc.) of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation period. Appeal documents will be reviewed by the Appeals Committee and a decision will be made and reported to the student within 30 calendar days. The documents will be retained in the student's file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and Title IV aid will be reinstated, if applicable. If an appeal is denied, the student will continue to follow the Progressive Disciplinary Procedures as outlined. Students who do not achieve the minimum standards are no longer eligible for the Title IV, HEA program funds, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation.

- **END OF SATISFACTORY ACADEMIC PROGRESS POLICY** -

REFUND POLICY – NOTICE OF CANCELLATION

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
 2. A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started classes.
 3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less the non-refundable registration fee in the amount of \$500.00.
 4. A student notifies the institution of his/her withdrawal in writing.
 5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning. However, the school does not place students on a LOA.
 6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 calendar days.)
 7. In type 8, 9, 10 or 11 official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator in person.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refund calculations are based on scheduled hours:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE/PROGRAM	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, and before instruction in the course has begun, the school will either provide a full refund of all monies paid or completion of the course at a later time. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, kit & books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.
- If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

RETURN OF TITLE IV FUNDS POLICY

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are:

Federal Pell Grants, Academic Competitiveness Grants, National SMART Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of the scheduled hours in your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the scheduled hours in your payment period, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. If your Post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of: your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

Return of Title IV Funds by the School

The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs

1. Unsubsidized FFEL/Direct Stafford Loan
2. Subsidized FFEL/Direct Stafford Loan
3. FFEL/Direct PLUS (Parent)
4. Pell Grant

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.