

Consumer Information

FINANCIAL ASSISTANCE INFORMATION

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant.) Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and nonfederal sources might be added.

How much can I get?

The maximum Pell Grant award for the 2015-16 award year (July 1, 2015 to June 30, 2016) is \$5,775. The amount you get, though, will depend not only on your financial need, but also on your costs to attend school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less.

Note: The maximum award amount is given for any Pell Grant eligible student whose parent or guardian died as a result of military service in Iraq or Afghanistan after Sept. 11, 2001. You must be under 24 years old or enrolled at least part-time in college at the time of your parent's or guardian's death.

How to Apply for Federal Student Aid

You must complete and submit a Free Application for Federal Student Aid (FAFSA) to apply for federal student aid and most state and college aid. FAFSA on the Web is the quickest and easiest method of applying. To go to FAFSA website [click here](#)

Federal Student Aid Forms

The Federal Student Aid Forms section has information on the Free Application for Federal Student Aid (FAFSA) filing options, deadlines for applying, a sample paper FAFSA, FAFSA on the Web Worksheet, and student loan deferment and forbearance forms. Check out federal student aid forms by clicking [HERE](#).

Am I eligible to receive financial assistance?

Age is not a factor in determining eligibility for the Federal Student Aid programs. To learn more click [here](#).

Your school can apply Pell Grant funds to your school costs, pay you directly (usually by check), or combine these methods. The school must tell you in writing how much your award will be and how and when you'll be paid. Schools must disburse funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

How much can I borrow?

It depends on your year in school and whether you have a subsidized or unsubsidized Direct Loan. A subsidized loan is awarded on the basis of financial need. If you're eligible for a subsidized loan, the government will pay (subsidize) the interest on your loan while you're in school, for the first six months after you leave school, and if you qualify to have your payments deferred. Depending on your financial need, you may borrow subsidized money for an amount up to the annual loan borrowing limit for your level of study (see below).

You might be able to borrow loan funds beyond your subsidized loan amount even if you don't have demonstrated financial need. In that case, you'd receive an unsubsidized loan. Your school will subtract the total amount of your other financial aid from your cost of attendance to determine whether you're eligible for an unsubsidized loan. Unlike a subsidized loan, you are responsible for the interest from the time the unsubsidized loan is disbursed until it's paid in full. You can choose to pay the interest or allow it to accrue (accumulate) and be capitalized (that is, added to the principal amount of your loan). Capitalizing the interest will increase the amount you have to repay.

You can receive a subsidized loan and an unsubsidized loan for the same enrollment period as long as you don't exceed the annual loan limits.

If you're a dependent undergraduate student (excluding students whose parents cannot borrow PLUS Loans), each year you can borrow up to:

\$5,500 (for loans first disbursed on or after July 1, 2008) if you're a first-year student enrolled in a program of study that is at least a full academic year. No more than \$3,500 of this amount can be in subsidized loans.

\$6,500 (for loans first disbursed on or after July 1, 2008) if you've completed your first year of study and the remainder of your program is at least a full academic year. No more than \$4,500 of this amount can be in subsidized loans.

\$7,500 (for loans first disbursed on or after July 1, 2008) if you've completed two years of study and the remainder of your program is at least a full academic year. No more than \$5,500 of this amount can be in subsidized loans.

If you're an independent undergraduate student (and a dependent student whose parents have applied for but were unable to get a PLUS Loans)(a parent loan)), each year you can borrow up to:

\$9,500 (for loans first disbursed on or after July 1, 2008) if you're a first-year student enrolled in a program of study that is at least a full academic year. No more than \$3,500 of this amount may be in subsidized loans.

\$10,500 (for loans first disbursed on or after July 1, 2008) if you've completed your first year of study and the remainder of your program is at least a full academic year. No more than \$4,500 of this amount may be in subsidized loans.

\$12,500 (for loans first disbursed on or after July 1, 2008) if you've completed two years of study and the remainder of your program is at least a full academic year. No more than \$5,500 of this amount may be in subsidized loans.

These amounts are the maximum yearly amounts you can borrow in both subsidized and unsubsidized Direct Loans, individually or in combination. Because you can't borrow more than your cost of attendance minus the amount of any Federal Pell Grant you're eligible for and minus any other financial aid you'll get, you may receive less than the annual maximum amounts.

How will I get the loan money?

For the Direct Loan, you'll be paid through your school in at least two installments. No installment may exceed one-half of your loan amount. Your loan money must first be applied to pay for tuition and fees, room and board, and other school charges. If loan money remains, you'll receive the funds by check or in cash, unless you give the school written authorization to hold the funds until later in the enrollment period.

Generally, if you're a first-year undergraduate student and a first-time borrower, your school cannot disburse your first payment until 30 days after the first day of your enrollment period. This practice ensures you won't have a loan to repay if you don't begin classes or if you withdraw during the first 30 days of classes.

A school with a cohort default rate of less than 10 percent for each of the three most recent fiscal years for which data are available are not required to delay the delivery or disbursement of the first disbursement of a loan for 30 days for first-time, first year undergraduate borrowers.

Verification Policy: Effective 07/01/2015

2015-2016

For all students applying for Federal Student Aid, Redondo Beach Beauty College's verification policy for Title IV purposes is to verify all students selected for verification by the Department of Education and all students believed to have conflicting information. To ensure that limited Financial Aid funds are awarded to eligible students in an equitable and consistent manner, Redondo Beach Beauty College has developed policies for verification of family reported information. Misleading or fraudulent information submitted will be reported and sent to Office of Inspector General with all documents leading to the fraudulent determination of the application. Verification procedures will be uniformly applied to all financial aid programs which require demonstrated financial need as eligibility criterion.

In order to avoid any delay in processing students' financial aid, the school strongly recommends for students to seek the assistance of the school's financial aid representatives to assist them in filling out their FAFSA.

Students selected for verification are required to submit acceptable documents for all issues to be resolved prior to the start of the class. It is very important to clear all verification issues prior to start due to the fact that students being verified may have their financial aid reduced or increased due to errors entered in the federal student aid application.

It is the students/parents responsibility to provide all documents necessary for the school to properly verify students/parents information submitted through FAFSA. Failure to provide proper documentations listed as acceptable documents will result in ineligibility of the student to receive financial aid. No funds will be released until verification is complete.

Verification Tracking Groups: Students who are selected for verification will be placed in one of the six following groups. The group determines which FAFSA information must be verified by Redondo Beach Beauty College for the student.

Tracking Flag V1 (Standard Verification Group)

Students in this group must verify the following if they are **tax filers**:

FAFSA information	Acceptable Documentation
<p>adjusted gross income</p> <p>U.S. income taxpaid</p> <p>untaxed portions of IRA distributions</p> <p>untaxed portions of pensions</p> <p>IRA deductions and payments</p> <p>Tax-exempt interest income</p> <p>education credits</p>	<p>(1) Tax year 2014 information that the Secretary has identified as having been obtained from the Internal Revenue Service (IRS) (commonly referred to as the IRS Data Retrieval Tool) that has not been changed after the information was obtained from the IRS; or</p> <p>(2) A transcript obtained from the IRS that lists tax account information of the tax filer for tax year 2014. (§ 668.57(a))</p> <hr/> <p>For a student or the parent(s) of a dependent student whose income is used in the calculation of the applicant's expected family contribution, who filed a joint income tax return and is separated, divorced, widowed, or married to someone other than the individual included on the joint income tax return—</p> <p>(1) A transcript obtained from the IRS that lists tax account information of the tax filer(s) for tax year 2014; and (2) A copy of IRS Form W-2 for each source of employment income received for tax year 2014.</p> <p>If an individual is required to file a 2014 IRS income tax return and has been granted a filing extension by the IRS, provide the following documents:</p> <ul style="list-style-type: none"> ▪ A copy of IRS Form 4868, "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return," that was filed with the IRS for tax year 2014; ▪ A copy of the IRS's approval of an extension beyond the automatic six-month extension if the individual requested an additional extension of the filing time for tax year 2014; and ▪ A copy of IRS Form W-2 for each source of employment income received for tax year 2014 and, if self-employed, a signed statement certifying the amount of the individual's Adjusted Gross Income (AGI) and the U.S. income tax paid for tax year 2014. <p style="text-align: center;">Individuals Who Filed an Amended IRS Income Tax Return</p> <p>If an individual filed an amended IRS income tax return for tax year 2014, provide both of the following:</p> <ul style="list-style-type: none"> ▪ A signed copy of the original 2014 IRS income tax return that was filed with the IRS or a 2014 IRS Tax Return Transcript or the 2014 tax year; and ▪ A signed copy of the 2014 IRS Form 1040X, "Amended U.S. Individual Income Tax Return," that was filed with the IRS. <p style="text-align: center;">Individuals Who Were Victims of IRS Identity Theft</p> <ul style="list-style-type: none"> ▪ A victim of IRS identity theft who is not able to obtain a 2014 IRS Tax Return Transcript or use the IRS DRT must contact the IRS at 1-800-908-4490. Upon authentication of the tax filer's identity, the IRS will provide, by U.S. Postal Service, a printout of the tax filer's 2014 IRS income tax return information. <p style="text-align: center;">Individuals Who Filed Non-IRS Income Tax Returns</p> <p>An individual filed or will file a 2014 income tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, the Northern Marianas Islands), or with a foreign country, must provide a signed copy of that 2014 income tax return(s).</p>
household size	Statement signed by the applicant and, if the applicant is a dependent student, by one of the applicant's parents, that lists the name and age of each household member and the relationship of that household member to the applicant.
number in college	<p>1) A statement signed by the applicant and, if the applicant is a dependent student, by one of the applicant's parents, listing the name and age of each household member who is or will be attending an eligible postsecondary educational institution as at least a half-time student in the 2015–2016 award year and the name of that educational institution.</p> <p>(2) If an institution has reason to believe that an applicant's FAFSA information, or the signed</p>

	<p>statement provided by the applicant regarding the number of household members enrolled in eligible postsecondary institutions is inaccurate, the institution must obtain a statement from each institution named by the applicant that the household member in question is, or will be, attending that institution on at least a half-time basis unless—</p> <p>(a) The institution the student is attending determines that such a statement is not available because the household member in question has not yet registered at the institution he or she plans to attend; or</p> <p>(b) The institution has information indicating that the household member in question will be attending the same institution as the applicant.</p>
Supplemental Nutrition Assistance Program (SNAP) benefits	<p>(1) A statement signed by the applicant or, if the applicant is a dependent student, by one of the applicant's parents, affirming that SNAP–Food Stamps Benefits were received by someone in the household during the 2013 and/or 2014 calendar years.</p> <p>(2) If an institution has reason to believe that the signed statement provided by the applicant regarding the receipt of SNAP-Food Stamps benefits is inaccurate, the institution must obtain documentation from the agency that issued the SNAP-Food Stamps benefits. (§ 668.57(d))</p>
Child support paid	<p>1) A statement signed by the applicant or parent, as appropriate, certifying—</p> <p>(a) The amount of child support paid;</p> <p>(b) The name of the person who paid the child support;</p> <p>(c) The name of the person to whom child support was paid; and</p> <p>(d) The names of the children for whom child support was paid.</p> <p>(2) If the institution has reason to believe that the information provided in the signed statement is inaccurate, the applicant must provide the institution with supporting documentation, such as—</p> <p>(a) A copy of the separation agreement or divorce decree that shows the amount of child support to be provided;</p> <p>(b) A statement from the individual receiving the child support showing the amount provided; or</p> <p>(c) Copies of the child support checks or money order receipts. (§ 668.57(d))</p>

Students who are not tax filers must verify the following:

FAFSA information	Acceptable Documentation
income earned from work	<p>For an individual that has not filed and, under IRS rules or other applicable government agency rules, is not required to file a 2014 income tax return—</p> <p>(1) A signed statement certifying—</p> <p>(a) That the individual has not filed and is not required to file an income tax return for tax year 2014; and</p> <p>(b) The sources of income earned from work as reported on the FAFSA and amounts of income from each source for tax year 2014 that is not reported on IRS Form W–2; and</p> <p>(2) A copy of IRS Form W–2 for each source of employment income received for tax year 2014. (§ 668.57(a))</p>
household size	See acceptable document above from V1 group
number in college	See acceptable document above from V1 group

SNAP benefits	See acceptable document above from V1 group
child support paid	See acceptable document above from V1 group

Please note the Department encourages students and parents to use the IRS Data Retrieval Tool (DRT) to import data from their tax return and not change it. It is the fastest, easiest, and most secure method of meeting verification requirements.

Tracking Flag V2 (SNAP Verification Group)

Students in this group must verify the receipt of SNAP benefits. (Please see acceptable documentation from V1 group to be submitted by the student to meet verification requirements.)

Tracking Flag V3 (Child Support Paid Verification Group)

Students must verify child support paid by them or their spouse, their parents, or both. (Please see acceptable docum

Tracking Flag V4 (Custom Verification Group)

Students must verify high school completion status and identity/statement of educational purpose in addition to receipt of SNAP benefits and payment of child support

FAFSA information	Acceptable Documentation
High school completion	<p>(1) High School Diploma</p> <p>(a) A copy of the applicant’s high school diploma; or</p> <p>(b) A copy of the applicant’s final high school transcript that shows the date when the applicant completed secondary school education.</p> <p>Note: In cases where a copy of an applicant’s high school diploma or final high school transcript is unavailable, e.g., the school is closed or located in a foreign country and the records are not available, an institution may accept alternative documentation to verify the applicant’s high school completion status.</p> <p>(2) Recognized Equivalent of a High School Diploma</p> <p>(a) General Educational Development (GED) certificate;</p> <p>(b) A State certificate received by a student after the student has passed a State-authorized examination that the State recognizes as the equivalent of a high school diploma;</p> <p>(c) An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor’s degree; or</p> <p>(d) For a person who is seeking enrollment in an educational program that leads to at least an associate degree or its equivalent and has not completed high school but has excelled academically in high school, documentation from the high school that the student excelled academically in high school and documentation from the postsecondary institution that the student has met the formalized, written policies of the postsecondary institution for admitting such students.</p> <p>(3) Homeschool</p> <p>(a) A transcript or the equivalent, signed by the parent or guardian, that lists the secondary school courses completed by the applicant and documents the successful completion of a secondary school education; or</p>

	(b) A secondary school completion credential for homeschool (other than a high school diploma or its recognized equivalent) provided for under State law. (§§ 600.2, 668.32(e)(1) and (e)(4))
Identity/statement of educational purpose	<p>1) An applicant must appear in person and present the following documentation to an institutionally authorized individual to verify the applicant's identity—</p> <p>(a) A valid government-issued photo identification, such as but not limited to a driver's license, non-driver's license, military identification or passport; and</p> <p>(b) A signed statement certifying that the Federal student financial assistance received will only be used for educational purposes to pay the cost of attending that institution for the 2015–2016 award year.</p> <p>(2) For documentation presented in person, an institution must maintain, an annotated copy of the identification submitted by the applicant that includes—</p> <p>(a) The date the documentation used to verify the applicant's identity was received; and</p> <p>(b) The name of the institutionally-authorized individual that obtained the documentation from the applicant.</p> <p>(3) If an applicant is unable to appear in person, he or she must provide the institution with—</p> <p>(a) A copy of a valid government-issued photo identification, such as but not limited to a driver's license, non-driver's license, military identification or passport; and</p> <p>(b) An original notarized statement signed by the applicant certifying that the Federal student financial assistance received will only be used for educational purposes to pay the cost of attending that institution for the 2015– 2016 award year. (§ 668.57(d))</p>
SNAP benefits	See acceptable document above from V1 group
child support paid	See acceptable document above from V1 group

Tracking Flag V5 (Aggregate Verification Group)

Students must verify high school completion status and identity/statement of educational purpose in addition to the items in the Standard Verification Group (V1). Under V5 group the school will verify all items listed in V1 group, high school completion and identity/statement of educational purpose from V4 group. Please see acceptable documentation from V1 and V4 group.

Tracking Flag V6 (Household Resources Verification Group)

Students in this group must verify the following if they are **tax filers**:

FAFSA information	Acceptable Documentation
adjusted gross income	(1) Tax year 2014 information that the Secretary has identified as having been obtained from the Internal Revenue Service (IRS) (commonly referred to as the IRS Data Retrieval Tool) that has not been changed after the information was obtained from the IRS; or
U.S. income tax paid untaxed portions of IRA	(2) A transcript obtained from the IRS that lists tax account information of the tax filer for tax year 2014. (§ 668.57(a))

<p>distributions</p> <p>untaxed portions of pensions</p> <p>IRA deductions and payments</p> <p>Tax-exempt interest income</p> <p>education credits</p>	<p>For a student or the parent(s) of a dependent student whose income is used in the calculation of the applicant's expected family contribution, who filed a joint income tax return and is separated, divorced, widowed, or married to someone other than the individual included on the joint income tax return—</p> <p>(1) A transcript obtained from the IRS that lists tax account information of the tax filer(s) for tax year 2014; and (2) A copy of IRS Form W-2 for each source of employment income received for tax year 2014.</p> <p>If an individual is required to file a 2014 IRS income tax return and has been granted a filing extension by the IRS, provide the following documents:</p> <ul style="list-style-type: none"> ▪ A copy of IRS Form 4868, "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return," that was filed with the IRS for tax year 2014; ▪ A copy of the IRS's approval of an extension beyond the automatic six-month extension if the individual requested an additional extension of the filing time for tax year 2014; and ▪ A copy of IRS Form W-2 for each source of employment income received for tax year 2014 and, if self-employed, a signed statement certifying the amount of the individual's Adjusted Gross Income (AGI) and the U.S. income tax paid for tax year 2014. <p style="text-align: center;">Individuals Who Filed an Amended IRS Income Tax Return</p> <p>If an individual filed an amended IRS income tax return for tax year 2014, provide both of the following:</p> <ul style="list-style-type: none"> ▪ A signed copy of the original 2014 IRS income tax return that was filed with the IRS or a 2014 IRS Tax Return Transcript or the 2014 tax year; and ▪ A signed copy of the 2014 IRS Form 1040X, "Amended U.S. Individual Income Tax Return," that was filed with the IRS. <p style="text-align: center;">Individuals Who Were Victims of IRS Identity Theft</p> <ul style="list-style-type: none"> ▪ A victim of IRS identity theft who is not able to obtain a 2014 IRS Tax Return Transcript or use the IRS DRT must contact the IRS at 1-800-908-4490. Upon authentication of the tax filer's identity, the IRS will provide, by U.S. Postal Service, a printout of the tax filer's 2014 IRS income tax return information. <p style="text-align: center;">Individuals Who Filed Non-IRS Income Tax Returns</p> <p>An individual filed or will file a 2013 income tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, the Northern Marianas Islands), or with a foreign country, must provide a signed copy of that 2013 income tax return(s).</p>
--	---

<p>Other Untaxed Income for 2013:</p> <ul style="list-style-type: none"> ▪ <i>Payments to tax-deferred pension and retirement savings</i> ▪ <i>Child support received</i> ▪ <i>Housing, food, and other living allowances paid to members of the military, clergy, and others</i> ▪ <i>Veterans non-education benefits</i> ▪ <i>Other untaxed income</i> ▪ <i>Money received or paid on the student's behalf</i> 	<p>List any <u>payments (direct or withheld from earnings) to tax-deferred pension and retirement savings</u> plans (e.g., 401(k) or 403(b) plans), including, but not limited to, amounts reported on W-2 forms in Boxes 12a through 12d with codes D, E, F, G, H, and S.</p> <p>List the actual amount of any <u>child support received in 2014</u> for the children in your household.</p> <p>Do not include foster care payments, adoption payments, or any amount that was court-ordered but not actually paid.</p> <p><u>Housing, food, and other living allowances paid to members of the military, clergy, and others:</u> Include cash payments and/or the cash value of benefits received.</p> <p>Do not include the value of on-base military housing or the value of a basic military allowance for housing.</p> <p>List the total amount of <u>veterans non-education benefits</u> received in 2014. Include Disability, Death Pension, Dependency and Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.</p> <p>Do not include federal veterans educational benefits such as: Montgomery GI Bill, Dependents Education Assistance Program, VEAP Benefits, Post-9/11 GI Bill</p> <p>List the amount of <u>other untaxed income</u> not reported and not excluded elsewhere on this form. Include untaxed income such as workers' compensation, disability, Black Lung Benefits, untaxed portions of health savings accounts from IRS Form 1040 Line 25, Railroad Retirement Benefits, etc.</p> <p>Do not include any items reported or excluded in A – D above. In addition, do not include student aid, Earned Income Credit, Additional Child Tax Credit, Temporary Assistance to Needy Families (TANF), untaxed Social Security benefits, Supplemental Security Income (SSI), Workforce Investment Act (WIA) educational benefits, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion, or credit for federal tax on special fuels.</p> <p>List any <u>money received or paid on the student's behalf</u> (e.g., payment of student's bills) and not reported elsewhere on this form. Enter the total amount of cash support the student received in 2014. Include support from a parent whose information <u>was not</u> reported on the student's 2015–2016 FAFSA, but do not include support from a parent whose information was reported. For example, if someone is paying rent, utility bills, etc., for the student or gives cash, gift cards, etc., include the amount of that person's contributions unless the person is the student's parent whose information is reported on the student's 2014–2015 FAFSA. Amounts paid on the student's behalf also include any distributions to the student from a 529 plan <u>owned by someone other than the student or the student's parents</u>, such as grandparents, aunts, and uncles of the student.</p>
<p>household size</p>	<p>Statement signed by the applicant and, if the applicant is a dependent student, by one of the applicant's parents, that lists the name and age of each household member and the relationship</p>

	of that household member to the applicant.
number in college	<p>1) A statement signed by the applicant and, if the applicant is a dependent student, by one of the applicant's parents, listing the name and age of each household member who is or will be attending an eligible postsecondary educational institution as at least a half-time student in the 2015–2016 award year and the name of that educational institution.</p> <p>(2) If an institution has reason to believe that an applicant's FAFSA information, or the signed statement provided by the applicant regarding the number of household members enrolled in eligible postsecondary institutions is inaccurate, the institution must obtain a statement from each institution named by the applicant that the household member in question is, or will be, attending that institution on at least a half-time basis unless—</p> <p>(a) The institution the student is attending determines that such a statement is not available because the household member in question has not yet registered at the institution he or she plans to attend; or</p> <p>(b) The institution has information indicating that the household member in question will be attending the same institution as the applicant.</p>
Supplemental Nutrition Assistance Program (SNAP) benefits	<p>(1) A statement signed by the applicant or, if the applicant is a dependent student, by one of the applicant's parents, affirming that SNAP–Food Stamps benefits were received by someone in the household during the 2013 and/or 2014 calendar years.</p> <p>(2) If an institution has reason to believe that the signed statement provided by the applicant regarding the receipt of SNAP-Food Stamps benefits is inaccurate, the institution must obtain documentation from the agency that issued the SNAP-Food Stamps benefits. (§ 668.57(d))</p>
Child support paid	<p>1) A statement signed by the applicant or parent, as appropriate, certifying—</p> <p>(a) The amount of child support paid;</p> <p>(b) The name of the person who paid the child support;</p> <p>(c) The name of the person to whom child support was paid; and</p> <p>(d) The names of the children for whom child support was paid.</p> <p>(2) If the institution has reason to believe that the information provided in the signed statement is inaccurate, the applicant must provide the institution with supporting documentation, such as—</p> <p>(a) A copy of the separation agreement or divorce decree that shows the amount of child support to be provided;</p> <p>(b) A statement from the individual receiving the child support showing the amount provided; or</p> <p>(c) Copies of the child support checks or money order receipts. (§ 668.57(d))</p>

Tracking Flag V6 (Household Resources Verification Group)

Students who are not tax filers must verify the following:

FAFSA information	Acceptable Documentation
income earned from work	For an individual that has not filed and, under IRS rules or other applicable government agency rules, is not required to file a 2014 income tax return— (1) A signed statement certifying— (a) That the individual has not filed and is not required to file an income tax return for tax year 2013; and (b) The sources of income earned from work as reported on the FAFSA and amounts of income from each source for tax year 2014 that is not reported on IRS Form W-2; and (2) A copy of IRS Form W-2 for each source of employment income received for tax year 2014. (§ 668.57(a))

<p>Other Untaxed Income for 2013:</p> <ul style="list-style-type: none"> ▪ <i>Payments to tax-deferred pension and retirement savings</i> ▪ <i>Child support received</i> ▪ <i>Housing, food, and other living allowances paid to members of the military, clergy, and others</i> ▪ <i>Veterans non-education benefits</i> ▪ <i>Other untaxed income</i> ▪ <i>Money received or paid on the student's behalf</i> 	<p>List any <u>payments (direct or withheld from earnings) to tax-deferred pension and retirement savings</u> plans (e.g., 401(k) or 403(b) plans), including, but not limited to, amounts reported on W-2 forms in Boxes 12a through 12d with codes D, E, F, G, H, and S.</p> <p>List the actual amount of any <u>child support received in 2014</u> for the children in your household.</p> <p>Do not include foster care payments, adoption payments, or any amount that was court-ordered but not actually paid.</p> <p><u>Housing, food, and other living allowances paid to members of the military, clergy, and others:</u> Include cash payments and/or the cash value of benefits received.</p> <p>Do not include the value of on-base military housing or the value of a basic military allowance for housing.</p> <p>List the total amount of <u>veterans non-education benefits</u> received in 2014. Include Disability, Death Pension, Dependency and Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.</p> <p>Do not include federal veterans educational benefits such as: Montgomery GI Bill, Dependents Education Assistance Program, VEAP Benefits, Post-9/11 GI Bill</p> <p>List the amount of <u>other untaxed income</u> not reported and not excluded elsewhere on this form. Include untaxed income such as workers' compensation, disability, Black Lung Benefits, untaxed portions of health savings accounts from IRS Form 1040 Line 25, Railroad Retirement Benefits, etc.</p> <p>Do not include any items reported or excluded in A – D above. In addition, do not include student aid, Earned Income Credit, Additional Child Tax Credit, Temporary Assistance to Needy Families (TANF), untaxed Social Security benefits, Supplemental Security Income (SSI), Workforce Investment Act (WIA) educational benefits, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion, or credit for federal tax on special fuels.</p> <p>List any <u>money received or paid on the student's behalf</u> (e.g., payment of student's bills) and not reported elsewhere on this form. Enter the total amount of cash support the student received in 2014. Include support from a parent whose information <u>was not</u> reported on the student's 2015–2016 FAFSA, but do not include support from a parent whose information was reported. For example, if someone is paying rent, utility bills, etc., for the student or gives cash, gift cards, etc., include the amount of that person's contributions unless the person is the student's parent whose information is reported on the student's 2015–2016 FAFSA. Amounts paid on the student's behalf also include any distributions to the student from a 529 plan <u>owned by someone other than the student or the student's parents</u>, such as grandparents, aunts, and uncles of the student.</p>
household size	See acceptable document above from V1 group
number in college	See acceptable document above from V1 group
SNAP benefits	See acceptable document above from V1 group
child support paid	See acceptable document above from V1 group

Students selected for verification specific to each of the group above will be informed by the school and will be given the verification form to fill out and sign. The form must be returned to the financial aid office completely filled out and signed along with the acceptable documents. The school will verify the information and will inform the students for any changes in writing.

SATISFACTORY ACADEMIC PROGRESS POLICY

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to the first day of class. 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.

Federal guidelines require that financial aid recipients maintain Satisfactory Academic Progress (SAP) in order to remain eligible for Title IV federal financial aid. The Cosmetology, Esthetician, Manicuring and Teacher Training programs require certain amount of hours for completion. Satisfactory academic progress for full time and part time students will be measured according to the evaluation period below:

Evaluation Periods (Quantitative Measure):

FULL TIME SCHEDULE	1 st AY 1 st Period	1 st AY 2 nd Period	2 nd AY 1 st Period	2 nd AY 2 nd Period
After each increment in weeks	14 wks	28 wks	39 wks	50 wks
Cosmetology: Hours required to complete to move forward 32hrs/week average	450	900	1250	1600
After each increment in weeks	12 wks	24 wks	N/A	N/A
Esthetician: Hours required to complete to move forward 25hrs/week average	300	600	N/A	N/A
Teacher Training: Hours required to complete to move forward 25hrs/week average (Federal Student Aid is not available for this program.)	300	600	N/A	N/A
After each increment in weeks	10 wks	N/A	N/A	N/A
Manicuring: Hours required to complete to move forward 40hrs/week average (Federal Student Aid is not available for this program.)	400	N/A	N/A	N/A
After each increment in weeks	12 wks	24 wks	N/A	N/A
Advanced Manicuring: Hours required to complete to move forward 25hrs/week average	300	600	N/A	N/A
PART-TIME SCHEDULE				
Cosmetology: Hours required to complete to move forward 20hrs/week average	450	900	1250	1600
After each increment in weeks	15 wks	30 wks	N/A	N/A
Esthetician: Hours required to complete to move forward 20hrs/week average	300	600	N/A	N/A
Teacher Training: Hours required to complete to move forward 20hrs/week average	300	600	N/A	N/A
After each increment in weeks	20 wks	N/A	N/A	N/A
Manicuring: Hours required to complete, 20hrs/week average	400	N/A	N/A	N/A
After each increment in weeks	15 wks	30 wks	N/A	N/A
Advanced Manicuring: Hours required to complete to move forward 20hrs/week average	300	600	N/A	N/A

Maximum Time Frame

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

Courses

	Maximum Time Allowed Weeks	Scheduled Hours
Cosmetology (Full time, 32 hrs/wk) - 1600 Hours	75 Weeks	2400
Cosmetology (Part time, 20 hrs/wk) – 1600 Hours	120 Weeks	2400
Esthetician (Full time, 25 hrs/wk) – 600 Hours	36 Weeks	900
Esthetician (Part time, 20 hrs/wk) – 600 Hours	45 Weeks	900
Advanced Manicuring (Full time, 25 hrs/wk) – 600 Hours	36 Weeks	900
Advanced Manicuring (Part time, 20 hrs/wk) – 600 Hours	45 Weeks	900
Manicure (Full time, 40 hrs/wk) - 400 Hours	15 Weeks	600
Manicure (Part time, 20 hrs/wk) – 400 Hours	30 Weeks	600
Teacher Training (Full time, 25hrs/wk) – 600 Hours	36 Weeks	900

Transfer Student with Credit Hours

The maximum time allowed for transfer students who need less than the full requirements or part-time students will be determined by counting the credit hours and weeks already attempted/completed towards the maximum timeframe. For example, a transfer student in Full Time Cosmetology program received 320 hours credit an equivalent to 10 weeks completed in the program. The student will need to successfully complete an additional 1280 hours in 40 weeks or up to a maximum time of 2400 less 320 hours completed and within 75 weeks less the 10 weeks completed in order to be within the maximum timeframe allowed.

Academic Progress Evaluations (Qualitative Measure):

COSMETOLOGY

Quality – Required Grade Averages

At the end of each increment (evaluation period), the cumulative grade average will be determined and documented in each student's official record and students must have successfully completed at a minimum 67% of the incremented hours. Students with a 70 or above grade point average (GPA) after each increment according to the table shown in "Evaluation Periods" will be considered to be making satisfactory academic progress. Earning a grade of 69 or below in any theoretical subject within a period will have earned a "Failed" grade in that subject. Students who failed the theoretical and/or practical subjects can re-take the failed subjects to improve his or her overall GPA to meet the SAP requirement and graduation requirement provided they don't exceed the 150% maximum timeframe allowed to complete the program. Incomplete subjects will be treated as failed subjects.

In the event students fail to meet the cumulative 70% GPA and/or failed to successfully complete 67% of the required hours for the 1st Period of the 1st Academic Year (AY), the student will be on "Financial Aid WARNING" status. Students will be allowed to continue into the 2nd Period of the 1st Academic Year of the program and receive financial aid. If after the 2nd Period and students earned below a combine cumulative 70% GPA from 1st and 2nd period and/or failed to successfully complete 67% cumulatively of the required hours from 1st Period and 2nd Period, students will be terminated from the program.

In the event students achieved a cumulative 70% GPA and successfully completed 67% of required hours for the 1st Period but failed to meet the cumulative 70% GPA and/or failed to successfully complete 67% of the required hours for the 2nd Period of the 1st Academic Year, the student will be on "Financial Aid WARNING" status. Students will be allowed to continue into the 1st Period of the 2nd Academic Year of the program and receive financial aid. Students must then have a combine cumulative 70% GPA from 2nd Period of the 1st Academic Year and 1st Period of the 2nd Academic Year Period and/or at least 67% cumulatively successfully completed hours from 2nd Period of the 1st AY and 1st Period of the 2nd AY to remain eligible for financial aid and to avoid termination from the program.

In the event students achieved a cumulative 70% GPA and successfully completed 67% of required hours for the 1st and 2nd Period of the 1st Academic Year but fail to meet the cumulative 70% GPA and/or failed to successfully complete 67% of the required hours for the 1st Period of the 2nd Academic Year, the student will be on "Financial Aid WARNING" status. Students will be allowed to continue into the 2nd Period of the 2nd Academic Year of the program and receive financial aid. Students must then have a cumulative 70% GPA from 1st Period and 2nd Period of 2nd Academic Year and at least 67% cumulatively successfully completed hours from 1st Period and 2nd Period of the 2nd AY to be able to successfully complete the program.

Interruptions, Course Incompletes, Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum timeframe by the same number of days taken in the leave of absence and will not be included in the student's maximum timeframe calculation. 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.

Appeal Procedures

In the event a student fails to meet the SAP criteria for two consecutive periods, the student will be deemed ineligible and terminated. However, a student may appeal the decision to the school's program director by stating in writing, the reasons why the minimum requirements were not met.

The financial aid administrator and the program director will review the appeal and determine whether suspending financial aid is justified. The student will be advised, in writing, of the decision.

Appeal Policy

On a written appeal by a student, failure to meet one or more satisfactory academic progress requirements will be evaluated by the financial aid administrator and program director. The student will be notified of the decision within 3 days of the financial aid office receiving the written appeal request. The following types of information may be considered as mitigating

factors to determine the final outcome of the appeal. The information listed below must be supported by written documentations from the student. Appeals regarding a SAP must be made within 15 days of the negative determination.

- Unusual circumstances, such as extended illness
- Death or serious illness in the family
- Disruptive internal family problems
- Other unforeseeable circumstances beyond the control of the student that caused the student to fall below the satisfactory progress standards

In the event the appeal is denied the school's decision to terminate the student will be final. In cases where the appeal is successful the student will be put on probation status.

A Financial Aid Probation is a status assigned by an institution to a student who has failed to meet SAP and who has appealed a determination of ineligibility.

Financial Aid Probation Policy

If the student's appeal is granted the School may disburse Title IV funds for one payment period and by next payment period, student is expected to:

- Be making SAP; or
- Be successfully following an academic plan designed to ensure student will be able to meet SAP by a specific point in time

TEACHER TRAINING: Not Eligible for Federal Student Aid

ESTHETICIAN

Quality – Required Grade Averages

At the end of each increment (evaluation period), the cumulative grade average will be determined and documented in each student's official record and students must have successfully completed at a minimum 67% of the incremented hours. Students with a 70 or above grade point average (GPA) after each increment according to the table shown in "Evaluation Periods" will be considered to be making satisfactory academic progress. Earning a grade of 69 or below in any theoretical subject within a period will have earned a "Failed" grade in that subject. Students who failed the theoretical and/or practical subjects can re-take the failed subjects to improve his or her overall GPA to meet the SAP requirement and graduation requirement provided they don't exceed the 150% maximum timeframe allowed to complete the program. Incomplete subjects will be treated as failed subjects.

In the event students fail to meet the cumulative 70% GPA and/or failed to successfully complete 67% of the required hours for the 1st Period of the Esthetician Program, the student

will have to submit a written appeal (please see "Appeal Policy") to continue into the program. Once the written appeal has been received, the school will determine within three days whether to grant or deny the appeal. If the appeal is granted the school will create an academic plan for the student to follow. If the appeal is denied, the student will be terminated from the program.

ADVANCED MANICURING

Quality – Required Grade Averages

At the end of each increment (evaluation period), the cumulative grade average will be determined and documented in each student's official record and students must have successfully completed at a minimum 67% of the incremented hours. Students with a 70 or above grade point average (GPA) after each increment according to the table shown in "Evaluation Periods" will be considered to be making satisfactory academic progress. Earning a grade of 69 or below in any theoretical subject within a period will have earned a "Failed" grade in that subject. Students who failed the theoretical and/or practical subjects can re-take the failed subjects to improve his or her overall GPA to meet the SAP requirement and graduation requirement provided they don't exceed the 150% maximum timeframe allowed to complete the program. Incomplete subjects will be treated as failed subjects.

In the event students fail to meet the cumulative 70% GPA and/or failed to successfully complete 67% of the required hours for the 1st Period of the Esthetician Program, the student will have to submit a written appeal (please see "Appeal Policy") to continue into the program. Once the written appeal has been received, the school will determine within three days whether to grant or deny the appeal. If the appeal is granted the school will create an academic plan for the student to follow. If the appeal is denied, the student will be terminated from the program.

MANICURING: Not Eligible for Federal Student Aid

Repayment Information

What you need to know about repaying student loans...

After you graduate, leave school, or drop below half-time enrollment, you have a period of time before you have to begin repayment. This "grace period" will be **six months** for a Federal Stafford Loan.

The repayment period for all PLUS loans begins on the date the loan is fully disbursed, and the first payment is due within 60 days of the final disbursement. However, a graduate student PLUS loan borrower (as well as a parent PLUS borrower who is also a student) can defer repayment while the borrower is enrolled at least half time, and, for PLUS loans first disbursed on or after July 1, 2008, for an additional six months after the borrower is no longer enrolled at least half-time. Interest that accrues during these periods will be capitalized if not paid by the borrower.

Parent PLUS loan borrowers whose loans were first disbursed on or after July 1, 2008, may choose to have repayment deferred while the student for whom the parent borrowed is enrolled at least half-time and for an additional six months after that student is no longer enrolled at least half-time. Interest that accrues during these periods will be capitalized if not paid by the borrower.

Get Your Loan Information

The U.S. Department of Education's National Student Loan Data System (NSLDSSM) allows you to access information on loan and/or federal grant amounts, your loan status (including outstanding balances), and disbursements made. Go to www.nsls.ed.gov.

Paying Back Your Loan(s)

You have a choice of repayment plans. How much you pay and how long you take to repay your loans will vary depending on the repayment plan you choose. There are several repayment plans available: Standard, Extended, Graduated, Income Based Repayment (IBR), Income Contingent Repayment (ICR) (available to borrowers with Direct Loans).

Go to [Repayment Plans and Calculators](#) for more information about the various repayment plans and to calculate your estimated repayment amount under each of the different plans.

The Publication *Funding Education Beyond High School: The Guide to Federal Student Aid* provides additional information on repayment options, with examples of monthly payments for different loan amounts, and covers other topics you need to consider when managing your loans. You can see the entire publication [here](#).

How can I calculate the amount of interest on my own?

To determine the amount of interest you will be required to pay each month, use the following formula called the Simple Daily Interest formula:

$$\begin{array}{r} \text{Simple Daily Interest Formula} \\ \text{Number of days since last payment} \\ \quad \times \\ \text{Principal Balance Outstanding} \\ \quad \times \\ \text{Interest Rate Factor} \\ \quad = \\ \text{Interest Amount} \end{array}$$

Practice Example: Let's say the remaining balance on your loan is \$9,500.00. You sent in a payment of \$160.00, 32 days after your previous month's payment. Your interest rate is 8.25% (interest rate factor is .00022587).

$$32 \text{ (days)} \times \$9,500.00 \text{ (PBO)} \times .00022587 \text{ (interest rate factor)}$$

You would pay \$68.66 toward interest and \$91.34 toward the principal balance. This would leave you with a loan balance of \$9,408.66 after the \$160.00 payment was applied.

Interest Rate Factor

The interest rate factor is used to calculate the amount of interest that accrues on your loan. It is determined by dividing your loan's interest rate by 365.25 (the number of days in a year). See the following table to see some examples of interest rate factors.

Interest Rate	Converted to Decimals	Divide by 365.25	Interest Rate Factor
8.99%	.0899	.0899/ 365.25	.00024613
8.25%	.0825	.0825/ 365.25	.00022587
7.59%	.0759	.0759/ 365.25	.00020780

Why does the amount of interest I pay vary from month to month?

Interest accrues on a daily basis on your loans. Factors such as: the number of days between your last payment, the interest rate, and the amount of your loan balance, determine the amount of interest that accrues each month.

You can calculate how much will accrue on your loan by using the [Simple Daily Interest Formula](#).

Direct Loan Servicing Online

If you have questions about your Direct LoansSM, you can go online to find the answers. With your PIN, you can view your detailed account information, complete exit counseling, make an online payment, enroll in any of our electronic services, and much more. For the payment address to send your Direct Loan payments, [click here](#).

Electronic Payment

In some cases, you might be able to reduce your interest rate if you sign up for electronic debiting. Find out more about electronic payment and debiting [here](#).

Default

If you default, it means you failed to make payments on your loan according to the terms of your promissory note, the binding legal document you signed at the time you took out your loan. In other words, you failed to make your loan payments as scheduled. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Here are some consequences of default:

- National credit bureaus can be notified of your default, which will harm your credit rating, making it hard to buy a car or a house.
- You would be ineligible for additional federal student aid if you decided to return to school.
- Loan payments can be deducted from your paycheck.
- State and federal income tax refunds can be withheld and applied toward the amount you owe.
- You will have to pay late fees and collection costs on top of what you already owe.
- You can be sued.

For more information and to learn what actions to take if you default on your loans, see the [Department of Education's Default Resolution Group Web site](#).

Postponing Repayment

If you have trouble making your education loan payments, contact immediately the organization that services your loan. You might qualify for a deferment, forbearance, or other form of payment relief. It's important to take action before you are charged late fees. For Direct LoansSM, contact the Direct Loan Servicing Center at www.dl.ed.gov or by calling 1-800-848-0979 or 1-315-738-6634. TTY users should call 1-800-848-0983.

- **Deferment**

You can receive a deferment for certain defined periods. A deferment is a temporary suspension of loan payments for specific situations such as reenrollment in school, unemployment, or economic hardship. For a list of deferments, click [here](#). You don't have to pay interest on the loan during deferment if you have a subsidized FFEL or Direct Stafford Loan or a Federal Perkins Loan. If you have an unsubsidized FFEL or Direct Stafford Loan, you're responsible for the interest during deferment. If you don't pay the interest as it accrues (accumulates), it will be capitalized (added to the loan principal), and the amount you have to pay in the future will be higher. You have to apply for a deferment to your loan servicer (the organization that handles your loan), and you must continue to make payments until you've been notified your deferment has been granted. Otherwise, you could become delinquent or go into default.

- **Military Service Deferment**

An active duty military deferment is available to borrowers in the Direct Loan programs who are called to active duty during a war or other military operation or national emergency. This deferment is available while the borrower is serving on active duty during a war or other military operation or national emergency or performing qualifying National Guard duty during a war or other military operation or national emergency and, if the borrower was serving on or after Oct. 1, 2007, for an additional 180-day period following the demobilization date for the qualifying service.

- **Post-Active Duty Student Deferment**

A Direct Loan borrower who is a member of the National Guard or other reserve component of the U.S. Armed Forces (current or retired) and is called or ordered to active duty while enrolled at least half-time at an eligible school, or within six months of having been enrolled at least half-time, is eligible for a deferment during the 13 months following the conclusion of the active duty service, or until the borrower returns to enrolled student status on at least a half-time basis, whichever is earlier.

- **Economic Hardship Deferment**

A Direct Loan borrower may qualify for an economic hardship deferment for a maximum of three years if the borrower is experiencing economic hardship according to federal regulations. For more information on deferments, contact your lender or the financial aid office at your school.

- **Forbearance**

Forbearance is a temporary postponement or reduction of payments for a period of time because you are experiencing financial difficulty. You can receive forbearance if you're not eligible for a deferment.

Unlike deferment, whether your loans are subsidized or unsubsidized, interest accrues, and you're responsible for repaying it.

Note to PLUS Loan borrowers: Generally, the same eligibility requirements and procedures for requesting a deferment or forbearance that apply to Stafford Loan borrowers also apply to you. However, since all PLUS Loans are unsubsidized, you'll be charged interest during periods of deferment or forbearance. If you don't pay the interest as it accrues, it will be capitalized (added to the principal balance of the loan), thereby increasing the amount you'll have to repay.

- **Other Forms of Payment Relief**

Although you're asked to choose a repayment plan when you first begin repayment, you might want to switch repayment plans later if a different plan would work better for your current financial situation. Under the Federal Direct Student Loan ProgramSM, you can change plans any time as long as the maximum repayment period under your new plan is longer than the time your Direct Loans have already been in repayment. Go to the [Repayment Plans and Calculators](#) section to learn more about options available to you to repay your loans.

Cancellation and Deferment Options for Teachers

If you're a teacher serving in a low-income or subject-matter shortage area, it may be possible for you to cancel or defer your student loans. Let us help you find out if you qualify.

Loan Forgiveness for Public Service Employees

Under the Loan Forgiveness for Public Service Employees Program, the borrower must be employed full-time in a public service job during the same period in which the qualifying payments are made and at the time that the cancellation is granted. The amount forgiven is the remaining outstanding balance of principal and accrued interest on an eligible Direct Loan for a borrower who is not in default and who makes 120 monthly payments on the loan after October 1, 2007

Loan Consolidation

A Consolidation Loan allows you to combine all the federal student loans you received to finance your college education into a single loan. Read this section to help you decide whether consolidation is right for you.

Exit Counseling

You'll receive information about repayment, and your loan provider will notify you of the date loan repayment begin. We can't emphasize enough the importance of making your **full** loan payment **on time** either monthly (which is usually when you'll pay) or according to your repayment schedule. If you don't, you could end up in default, which has serious consequences (scroll down to the Default discussion below). Student loans are **real** loans—just as real as car loans or mortgages. You have to pay back your student loans. Find out about your obligations in this section so you can stay on top of your loans.

The exit counseling must

(i) Inform the student as to the average anticipated monthly repayment amount based on the student's indebtedness or on the average indebtedness of students who have obtained Perkins loans for attendance at the institution or in the borrower's program

(ii) Review for the borrower available repayment options (e.g. loan consolidation and refinancing, including the consequences of consolidating a Federal Perkins Loan);

(iii) Suggest to the borrower debt management strategies that would facilitate repayment;

(iv) Emphasize to the borrower the seriousness and importance of the repayment obligation the borrower is assuming;

(v) Describe the likely consequences of default, including adverse credit reports and litigation;

(vi) Emphasize that the borrower is obligated to repay the full amount of the loan even if the borrower has not completed the program, is unable to obtain employment upon completion, or is otherwise dissatisfied with or does not receive the educational or other services that the borrower purchased from the institution;

(vii) Review for the borrower the conditions under which the borrower may defer repayment or obtain partial cancellation of a loan;

(viii) Require the borrower to provide current information concerning name, address, social security number, references, and driver's license number, the borrower's expected permanent address, the address of the borrower's next of kin, as well as the name and address of the borrower's expected employer;

(ix) Review for the borrower information on the availability of the Student Loan Ombudsman's office; and

(x) Inform the borrower of the availability of title IV loan information in the National Student Loan Data System (NSLDS).

If exit counseling is conducted through interactive electronic means, the institution must take reasonable steps to ensure that each student borrower receives the counseling materials, and participates in and completes the exit counseling.

The institution must maintain documentation substantiating the institution's compliance with this section for each borrower.

If exit counseling is conducted through interactive electronic means, the institution must take reasonable steps to ensure that each student borrower receives the counseling materials, and participates in and completes the exit counseling.

The institution must maintain documentation substantiating the institution's compliance with this section for each borrower.

Institutional Information

Cost of Attendance (Longest Program)			
	1st Yr 900 Hrs	2nd Yr 700 Hrs	1600 Hours
Tuition	\$6,300.00	\$4,900.00	\$11,200.00
Kits, Books, Uniforms & Fees	\$1,600.00	N/A	\$1,600.00
Room and Board (R&B)	\$ 6,581.25	\$ 5,568.75	\$ 12,150.00
Transportation	\$ 1,172.17	\$ 991.83	\$ 2,164.00
Student Loan Fee (SLF)	\$ 95.00	\$ 74.00	\$ 168.00
Total COA	\$ 15,748.42	\$ 11,534.58	\$27,283.00

The above COA is the standard for each student. The school will interview each prospective student to determine the actual COA based on the student's current situation that may include childcare expenses to consider.

Tuition Refund Policy: (Recipients of Title IV Funds)

Redondo Beach Beauty College Refund Policy complies with the amended version of 34 CFR Section 668.22 of the Higher Education Amendment of 1998. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds. The student has a right to obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later.

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he /she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received. The school's Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations. Students who withdraw from all classes prior to completing more than 60% of an enrollment term will have their eligibility for aid recalculated based on the percent of the term completed. For example, a student who withdraws completing only 30% of the term will have "earned" only 30% of any Title IV aid received. The school and/or the student must return the remaining 70%. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of payment period or term completed = The number of clock hours the student was scheduled to complete in the period divided by the total number of clock hours in the period. Up through the 60% point in each payment period or period of enrollment, a prorata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement. If a student after enrollment never attended any classes, he/she did not establish eligibility for any funds. All Title IV funds disbursed must be returned.

Refunds are allocated in the following order:

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Direct Stafford Loans (other than PLUS loans)
- Subsidized Direct Stafford Loans
- Federal Parent (PLUS) Loans
- Direct PLUS Loans
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants

- Other Title IV Assistance
- Other Federal Sources of Aid
- Other State, Private, and Institutional Aid

When a student withdraws from Redondo Beach Beauty College, the withdrawal date used to determine the refund is the date the student began the school's withdrawal process, although the school reserves the right to use the last date of attendance at an academically related activity as the withdrawal date.

The withdrawal date is:

- First, the date the student began the institution's withdrawal process or officially notifies the school of their intent to withdraw: or
- Second, the last known attendance at a documented academically-related activity (i.e., exam, a tutorial, computer-assisted instruction, academic counseling, academic advisement, turning in a class assignment, or attending a study group that is assigned by the institution); or
- Third, the midpoint of the period for a student who leaves without notifying the institution.

If a student earned less aid than was disbursed, the school would be required to return a portion of the funds and the student would be required to return a portion of the funds. If a student earned more aid than was disbursed to him/her, the school would owe the student a post-withdrawal disbursement. A post-withdrawal disbursement must be made within 180 days of the date the school determines that the student withdrew.

The following rules apply when completing a return calculation for a student:

- The school will return any unearned Title IV funds within 45 days of the date the school determined the student withdrew, and offer any post-withdrawal disbursement of loan funds within 30 days of that date.
- The school will disburse any Title IV funds a student is due as part of post-withdrawal disbursement within 45 days of the date the school determined the student withdrew, and disburse any loan funds a student accepts within 180 days of that date.

The student is obligated to return any Title IV overpayment in the same order mentioned above. Students who owe overpayments as a result of withdrawals initially will retain their eligibility for Title IV funds for a maximum of 45 days from the earlier of the date of the school sends the student notice of the overpayment or the date the school was required to notify the student of the overpayment. Failure to return Title IV funds will result in the loss of eligibility for financial aid. If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur:

1. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
 2. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.
- This agreement is not operative until the student makes an initial visit to the institution and receives a thorough tour, or attends the first class or session of institution. This requirement is not applicable to correspondence or other distance learning programs.

Course Withdrawal Policy

Students planning withdrawal from a course should contact the Program Director and submit a completed withdrawal form. Students who do not officially withdraw from a course will automatically receive a grade of "F".

The withdrawal date used to determine the refund is the date the student began the school's withdrawal process, although the school reserves the right to use the last date of attendance at an academically related activity.

The withdrawal date is:

- First, the date the student began the institution's withdrawal process or officially notifies the school of their intent to withdraw: or
- Second, the last known attendance at a documented academically-related activity (i.e., exam, a tutorial, computer-assisted instruction, academic counseling, academic advisement, turning in a class assignment, or attending a study group that is assigned by the institution); or
- Third, the midpoint of the period for a student who leaves without notifying the institution.

The student may withdraw from a course after instruction has started and receive a pro rata refund for the unused portion of the tuition and other refundable charges if the student has completed 60% or less of the instruction.

If the non-recipient of Title IV funds has completed more than 60% of the program, he'll not receive any refund. If a Title-IV fund recipient withdraws after 60% (or more) of the program, he/she is considered to have earned all of the federal aid and no refund or R2T4 necessary.

Accreditation

Institutionally Accredited by NACCAS (National Accrediting Commission of Career, Arts and Science)

Approvals

Redondo Beach Beauty College, Inc. has been approved to operate by the Bureau for Private Postsecondary Education and the California Board of Barbering and Cosmetology

NACCAS

4401 Ford Avenue, Suite 1300,
Alexandria, VA 22302-1432 USA

Phone: 703-600-7600

Fax: 703-379-2200

Bureau for Private Postsecondary Education

2535 Capitol Oaks Drive, Suite 400
Sacramento California, 95833
(916) 431-6959

Board of Barbering and Cosmetology

2420 Del Paso Road Suite 100
Sacramento, CA 95834
1-800-952-5210
Fax (916) 575-7281

Whom to contact

Your first step is to contact admission office and the financial aid administrator at Redondo Beach Beauty College. Call them at (310) 370 7464 and set up an appointment. They will give you a complete rundown on all the programs. They will analyze your personal financial situation and explain to you the various options available. They will determine the amount of financial aid available to you. They will also look at your income to see if you might be eligible for subsidized loans. In other words, they will put an entire package together for you.

Credit Granting Policy

Redondo Beach Beauty College has not entered into an articulation or transfer agreement with any other college or university.

The institution will consider credit from other institutions accredited by an agency recognized by the U.S. Department of Education or the National Accrediting Commission of Career Arts & Sciences.

Competency-based credit will be granted for knowledge and/or skills acquired through experience. Credit will be determined by written and/or practical examinations.

In order for credit to be considered, the student must:

1. Complete the Credit Granting Request Form.
2. Submit official transcripts of course work.
3. Take and pass the final examination of each course requesting credit.
4. Satisfactorily perform practical skills assessment at the required level.

All students who present previous education related to the program must complete the Credit Granting Request form, even if the student does not want the credit marking the box refusing credit. Coursework from all other institutions, including foreign institutions, require an institution-equivalency report. Previous education relating to the course program taken may be given credits upon presenting an official transcript of record. Hours of credit will be calculated based on hours of equivalency. The school does not give credit for experiential learning.

A maximum of 50% of the program length may be taken from another accredited institution to be considered for transfer. Request for credit granting and approval must be done and completed before commencing the Program.

DRUG AND ALCOHOL PREVENTION INFORMATION

In compliance with the Drug-Free Workplace and Drug-Free Schools and Campuses Act, Redondo Beach Beauty College has adopted and implemented a program "to prevent the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees" both on the institution's premises and clinical training facilities. For questions, more information, and immediate assistance, please contact Redondo Beach Beauty College Student Counseling Service (310) 370 7464.

Student Responsibilities

Students are expected to be good citizens and to engage in responsible behaviors that reflect well upon their university, to be civil to one another and to others in the campus community, and to contribute positively to student and school life.

Unacceptable Student Behaviors

The following unacceptable behaviors are subject to disciplinary sanctions:

- Dishonesty, including:
 1. Cheating, plagiarism, or other forms of academic dishonesty that are intended to gain unfair academic advantage
 2. Furnishing false information to a school official, faculty member, or campus office
 3. Forgery, alteration, or misuse of a school document, key, or identification instrument
 4. Misrepresenting one's self to be an authorized agent of the school or one of its auxiliaries
- Unauthorized entry into, presence in, use of, or misuse of school property.
- Willful, material and substantial disruption or obstruction of a school-related activity, or any on-campus activity.
- Participating in an activity that substantially and materially disrupts the normal operations of the school, or infringes on the rights of members of the school community.
- Willful, material and substantial obstruction of the free flow of pedestrian or other traffic, on or leading to campus property or an off-campus school related activity.
- Disorderly, lewd, indecent, or obscene behavior at a school related activity, or directed toward a member of the school community.
- Conduct that threatens or endangers the health or safety of any person within or related to the school community, including physical abuse, threats, intimidation, harassment, or sexual misconduct.
- Hazing, or conspiracy to haze, as defined in Education Code Sections 32050 and 32051: "Hazing" includes any method of initiation or pre-initiation into a student organization, or any pastime or amusement engaged in with respect to such an organization which causes, or is likely to cause, bodily danger, physical harm, or personal degradation or disgrace resulting in physical or mental harm, to any student or other person attending any school, community college, college, university or other educational institution in this state; but the term "hazing" does not include customary athletic events or other similar contests or competitions. A group of students acting together may be considered a 'student organization' for purposes of this section whether or not they are officially recognized. Neither the express or implied consent of a victim of hazing, nor the lack of active participation while hazing is going on is a defense. Apathy or acquiescence in the presence of hazing is not a neutral act, and is also a violation of this section.
- Use, possession, manufacture, or distribution of illegal drugs or drug-related paraphernalia, or the misuse of legal pharmaceutical drugs.
- Use, possession, manufacture, or distribution of alcoholic beverages or public intoxication while on campus or at a school-related activity.
- Theft of property or services from the school community, or misappropriation of school resources.
- Unauthorized destruction, or damage to school property or other property in the school community.

- Possession or misuse of firearms or guns, replicas, ammunition, explosives, fireworks, knives, other weapons, or dangerous chemicals on campus or at a school related activity.
- Unauthorized recording, dissemination, or publication of academic presentations (including handwritten notes) for a commercial purpose.
- Misuse of computer facilities or resources, including:
 1. Unauthorized entry into a file for any purpose.
 2. Unauthorized transfer of a file.
 3. Use of another's identification or password.
 4. Use of computing facilities, campus network, or other resources to interfere with the work of another member of the school community
 5. Use of computing facilities and resources to send obscene or intimidating and abusive messages.
 6. Use of computing facilities and resources to interfere with normal school operations.
 7. Use of computing facilities and resources in violation of copyright laws.
 8. Violation of a campus computer use policy.
- Violation of any published school policy, rule, regulation or presidential order.
- Failure to comply with directions or, or interference with, any school official or any public safety officer while acting in the performance of his/her duties.
- Any act chargeable as a violation of a federal, state, or local law that poses a substantial threat to the safety or well being of members of the school community, to property within the school community or poses a significant threat of disruption or interference with school operations.
- Violation of the Student Conduct Procedures, including:
 1. Falsification, distortion, or misrepresentation of information related to a student discipline matter.
 2. Disruption or interference with the orderly progress of a student discipline proceeding.
 3. Attempting to discourage another from participating in the student discipline matter.
 4. Attempting to influence the impartiality of any participant in a student discipline matter
 5. Verbal or physical harassment or intimidation of any participant in a student discipline matter.
 6. Failure to comply with the sanction(s) imposed under a student discipline proceeding.

Encouraging, permitting, or assisting another to do any act that could subject him or her to discipline. Sanctions for the conduct listed above can be imposed on applicants, enrolled students, students between academic terms, graduates awaiting degrees, and students who withdraw from the school while a disciplinary matter is pending.

STUDENT-RIGHT-TO-KNOW-ACT

Student Right-to-Know disclosures must be made by July 1 of each Year. The Student Right-to Know Act requires schools to disclose:

- Completion or graduation rates and, if applicable, transfer out rates for a specific cohort of the general student body. This cohort is of certificate- or degree-seeking, full-time ,first time undergraduate students. Please click [HERE](#).

Reporting completion or graduation and transfer-out rates to the Department:

To calculate completion or graduation and transfer-out rates, a school must identify a group of students each year (a cohort) and review the performance of that cohort over time to determine the percentage of those students who complete their programs or transfer out of the school. The same snapshot approach is used to determine rates for both the general student body cohort and those rates related to students receiving athletically related student aid.

Disclosing and reporting information on completion or graduation rates for the general student body cohort:

The information on completion, graduation rates and, if applicable, transfer-out rates must be made available by the July 1 immediately following the 12-month period ending August 31 during which the expiration of 150% of normal time took place for the group of students on which the school bases its completion and transfer-out rate calculation. Schools must disseminate the information on completion or graduation and, if applicable, transfer-out rates to enrolled and prospective students upon request, through appropriate publications, mailings, or electronic media (for example, school catalogs or admissions literature). Schools are strongly encouraged to provide this information to other interested parties, such as guidance counselors, upon request. Schools are strongly encouraged to provide this information to other interested parties, such as guidance counselors, upon request.

Gainful Employment Program Disclosure

For more information about our graduation rates, the median debt students who completed the program, and other important information, please [Click Here](#)

For more information about our retention rates, please [Click Here](#)

For more information about our **School Performance Fact Sheet**, please [Click Here](#)

CAMPUS SECURITY/CLERY ACT POLICY

In compliance with the Disclosure of Campus Security Policy and Campus Crime Statistics Act, information pertaining to specific crime categories at RBBC is being reported and made known to students and employees that will include:

1. Murder/Non-negligent homicide
2. Negligent Manslaughter
3. Forcible Sex/Non-forcible Sex Offenses
4. Robbery
5. Burglary
6. Motor vehicle theft
7. Aggravated assault
8. Arson
9. Hate crime
10. Liquor law violations
11. Drug law violations
12. Illegal weapons possessions

The school shall publish and distribute an annual campus security report to current and prospective students and employees disclosing crime statistics and shall make timely warnings to the campus community about crimes that pose an ongoing threat to students and employees.

The school shall maintain a public log of all crimes reported to them, or those of which they are made aware that contains the nature, date, time and general location of each crime and disposition of the complaint.

Student Records Management & Retention

Redondo Beach Beauty College is in compliance with provisions granted under the Family Educational Rights and Privacy Act of 1974. Under this law, students enrolled in any educational institution are given certain rights concerning school records.

This privacy right is a right vested in the student. Generally:

Institutions must have written permission from the student in order to release any information from a student's educational record.

Institutions may disclose directory information in the student's educational record without the student's consent.

It is good policy for the institution to notify the student about such disclosure and to seek the written permission of the student to allow disclosure of any educational records including directory information.

Institutions should give the student ample opportunity to submit a written request that the school refrain from disclosing directory information about them.

Institutions must not disclose non-directory information about students without their written consent except in very limited circumstances.

Institutions should notify students about their rights under FERPA through annual publications the student about the disclosure.

The school should always seek a written consent from the student before disseminating educational records to third parties.

The Admissions and Records Office is responsible for ascertaining that school records maintenance, storage, security and management are in compliance with the Bureau's record-keeping requirements, accrediting agencies' and school's policy, procedures, rules and regulations.

The institution maintains records for each student, whether or not the student completes the educational service, for a period of not less than five years at 2205 w. Artesia Blvd. Redondo Beach, CA 90278 after the date of the student's graduation, withdrawal, or termination.

The student records shall be retrievable by student name and shall contain all of the following applicable information:

Home/mailing address, e-mail address, and telephone number

Written records and transcripts of any formal education or training relevant to the student's qualifications for admission to the institution

Copies of all documents signed by the student, including contracts, instruments of indebtedness, and documents relating to financial aid

Copies of all tests given the student before admission

Records of the dates of enrollment and, if applicable, withdrawal, leaves of absence, and graduation

A transcript showing all of the classes and courses or other educational services that were completed or were attempted but not completed and grades or evaluations given to the student for each course or subject

Copy of certificate granted and the date on which that certificate was granted

A document showing the total amount of money received from or on behalf of the student and the date or dates on which the money was received

A document specifying the amount of a refund, including the amount refunded for tuition and the amount for

equipment, the method of calculating the refund, the date the refund was made, the check number of the refund, and the name and address of the person or entity to which the refund was sent
Copies of any official advisory notices or warnings regarding the student's progress
Complaints received from the student, including any correspondence, notes, memoranda, or telephone logs relating to a complaint. (All notices and disclosures provided to students and a record of the time period within which each notice and disclosure was provided)
Records of student attendance
Satisfactory academic progress report
Redondo Beach Beauty College stores student records on computer disks, making records accessible through electronic retrieval. These records are in an electronic format that are readily available and open to inspection by the Bureau upon request.
Printed copies of student records, historical and contemporary, are readily available as well. All hard copy records are maintained in fire-retardant storage cabinets.
The institution also maintains complete and accurate records of all the educational programs offered and the curriculum for each, and information of all previous and current faculty and staff files.
The institution has personnel scheduled to be present at all times during normal business hours who know how to operate the devices and can explain the operation of the devices to any person authorized to inspect and copy records.

The School Director conducts a quarterly checking to ascertain that the records management and retention are being properly handled.

Drug-Free Schools and Campuses Regulations (DFSCR)

The Drug and Alcohol Abuse Prevention Regulations (Education Department General Administrative Regulations [EDGAR]), requires that, as a condition of receiving funds or any other form of financial assistance under any federal program, an institution of higher education (IHE) must certify that it has adopted and implemented a program to prevent the unlawful possession, use, or distribution of illicit drugs and alcohol by students and employees.

RBBC is in compliance with these regulations. The school adopts and implements a drug prevention program to prevent the unlawful possession, use, or distribution of illicit drugs and alcohol by all students and employees both on school premises and as part of any of its activities. The school has program that complies with the regulations such as:

- A. Annually notifying each employee and student, in writing, of standards of conduct; a description of appropriate sanctions for violation of federal, state, and local law and campus policy; a description of health risks associated with AOD use; and a description of available treatment programs.
- B. Developing a sound method for distributing annual notification information to every student and staff member each year.
- C. Conducting a biennial review on the effectiveness of its AOD programs and the consistency of sanction enforcement.
- D. Maintaining its biennial review material on file.

RBBS's DFSCR policy addresses the legal and responsible use of alcohol. It addresses the academic, health, personal and safety risks associated with alcohol and other drug use through education, services and resources that focus on prevention of alcohol and other drug abuse. Through wide dissemination of this policy, the school community will be informed of its contents, as required by the Drug-Free Workplace and Drug-Free Schools and Campuses Act.

It is a goal of the school to provide a safe, productive, and healthy environment in which all members of the school community can learn, work, and grow from a wealth of different school experiences. The school is determined to establish and maintain working, living, and learning conditions that are free from the negative effects of alcohol and other drug abuse. The school

recognizes that the misuse or abuse of any drug can be detrimental to the health, safety, learning, and well-being of individuals as well as the school community. Therefore, in compliance with the U.S. Drug-Free Workplace Act of 1988 and the Drug-Free Schools and Communities Act Amendments of 1989, the school offers substance abuse prevention programs for its students and employees and will identify resources and provide assistance and support for those who have, developed or are in recovery from problems with AODs

The illegal or abusive use of alcohol and/or other drugs by students, faculty or staff adversely affects school's commitment to provide an environment of excellence in teaching, research and learning. As members of the school community, we all share in the responsibility for creating and maintaining a healthy and productive environment for work and study alike. With this responsibility comes the obligation to be involved in preventing problems caused by the abuse of alcohol, tobacco and other drugs.

The school's comprehensive approach to addressing substance abuse emphasizes:

- A. Taking effective steps to create and maintain a drug-free workplace and educational environment for students, faculty and staff.
- B. Providing continual prevention, education and counseling services along with referrals to off-campus treatment facilities as appropriate.
- C. Encouraging individuals who are experiencing problems associated with alcohol and/or other drugs or chemical dependency to seek assessment, counseling and/or treatment voluntarily with the understanding that this assistance is confidential and will not be used against them.

School's policy on alcohol and other drug use respects all legal requirements including, but not limited to:

- A. Federal and California controlled substance laws, as well as other administrative regulations concerning alcohol and other drugs.
- B. The Drug-Free Workplace Act of 1988 sets forth special requirements for employees on federal contracts and grants. It requires the school to provide notice of a conviction for a violation of any criminal drug statute occurring in the workplace by an employee engaged in the performance of work under federal contract or grant; and to report to the funding agency within ten calendar days after notice from an employee of a conviction for a violation of any drug statute occurring in the workplace.
- C. California Drug Free Workplace Law. Employees or contractors of any state agency are prohibited from the unlawful manufacture, distribution, dispensation, possession or use of controlled substance as defined in the Controlled Substances Act. The employer or contractor must publish a statement regarding the prohibition and any sanctions that will be imposed and establish a drug-free awareness program.
- D. Federal and California controlled substance laws, as well as other administrative regulations concerning alcohol and other drugs.

Redondo Beach Beauty College comprehensive approach to addressing substance abuse emphasizes:

Taking effective steps to create and maintain a drug-free workplace and educational environment for students, faculty and staff.

Providing continual prevention, education and counseling services along with referrals to off-campus treatment facilities as appropriate.

Encouraging individuals who are experiencing problems associated with alcohol and/or other drugs or chemical dependency to seek assessment, counseling and/or treatment voluntarily with the understanding that this assistance is confidential and will not be used against them.

School's policy on alcohol and other drug use respects all legal requirements including, but not limited to:

Federal and California controlled substance laws, as well as other administrative regulations concerning alcohol and other drugs.

The Drug-Free Workplace Act of 1988 sets forth special requirements for employees on federal contracts and grants. It requires the school to provide notice of a conviction; for a violation of any criminal drug statute occurring in the workplace by an employee engaged in the performance of work under federal contract or grant; and to report to the funding agency within ten calendar days after notice from an employee of a conviction for a violation of any drug statute occurring in the workplace.

California Drug Free Workplace Law. Employees or contractors of any state agency are prohibited from the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance as defined in the Controlled Substances Act. The employer or contractor must publish a statement regarding the prohibition and any sanctions that will be imposed and establish a drug-free awareness program.

Federal and California controlled substance laws, as well as other administrative regulations concerning alcohol and other drugs.

FERPA (FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT)

The Family Education Rights and Privacy Act of 1974 commonly known as FERPA, is a federal law that protects the privacy of student education records. Students have specific, protected rights regarding the release of such record and FERPA requires that institutions adhere strictly to these guidelines. Therefore, it is imperative that the faculty and staff have a working knowledge of FERPA guidelines before releasing educational records.

FERPA gives students the following rights regarding educational records:

The right to access educational records kept by the school;

The right to demand educational records be disclosed only with student consent;

The right to amend educational records;

The right to file complaints against the school for disclosing educational records in violation of FERPA.

Students have a right to know about the purpose, content, and location of information kept as a part of their educational records. They also have right to expect that information in their educational records will be kept confidential unless they give permission to the school to disclose such information. Therefore, it is important to understand how educational records are defined under FERPA. Educational records are defined by FERPA as: Records that are kept in the sole possession of the [institution] , are used only as a memory aid, and are not accessible or revealed to any other person except a temporary substitute for the maker of the record.

Educational records are directly related to the student and are either maintained by the school or by a party or organization acting on behalf of the school. Such records may include:

Written documents; (including student advising folders)

Computer media;

Microfilm and microfiche;

Video or audio tapes or COs;

Film;

Photographs.

Any record that contains personally identifiable information that is directly related to the student is an educational record under FERPA. This information can also include records kept by the school in the form of

student files, student system databases kept in storage devices such as servers, or recordings or broadcasts which may include student projects. The following items are not considered educational records under FERPA:

Private notes of individual staff or faculty; (NOT kept in student advising folders)

Campus police records;

Medical records;

Statistical data compilations that contain no mention of personally identifiable information about any specific student.

Faculty notes, data compilation, and administrative records kept exclusively by the maker of the records that are not accessible or revealed to anyone else are not considered educational records and, therefore, fall outside of the FERPA disclosure guidelines. However, these records may be protected under other state or federal laws such as the doctor/patient privilege.

There are two types of educational records as defined under FERPA. Each type of educational record is afforded different disclosure protections. Therefore, it is important for faculty and staff to know the type of educational record that is being considered for disclosure.

Some information in a student's educational record is defined as directory information under FERPA. Under a strict reading of FERPA, the school may disclose this type of information without the written consent of the student. However, the student can exercise the option to restrict the release of directory information by submitting a formal request to the school to limit disclosure. Directory information may include:

Name;

Address;

Phone number and email address;

Dates of attendance;

Degree(s) awarded;

Enrollment status;

Major field of study.

Though it is not specifically required by FERPA, institutions should always disclose to the student that such information is considered by the school to be directory information and, as such, may be disclosed to a third party upon request.

Non-directory information is any educational record not considered directory information. Non-directory information must not be released to anyone, including parents of the student, without the prior written consent of the student. Further, faculty and staff can access non directory information only if they have a legitimate academic need to do so. Non-directory information may include:

Social security numbers;

Student identification number;

Race, ethnicity, and/or nationality;

Gender

Transcripts; grade reports

Transcripts are non-directory information and, therefore, are protected educational records under FERPA.

Students have a right to privacy regarding transcripts held by the school where third parties seek transcript copies. Institutions should require that students first submit a written request to have transcripts sent to any third party as the privilege of privacy of this information is held by the student under FERPA. Schools should never fax transcripts because this process cannot guarantee a completely secure transmission of the student's grades to third parties.

In general, a student's prior written consent is always required before institutions can legitimately disclose non-

directory information. Institutions may tailor a consent form to meet their unique academic needs. However, prior written consent must include the following elements:

Specify the records to be disclosed;

State the purpose of the disclosure;

Identify the party or class of parties to whom the disclosure is to be made;

The date;

The signature of the student whose record is to be disclosed;

The signature of the custodian of the educational record.

Prior written consent is not required when disclosure is made directly to the student or to other school officials within the same institution where there is a legitimate educational.

SAFEGUARDING CUSTOMER INFORMATION

Postsecondary educational institutions participating in the FSA programs are subject to the information security requirements established by the Federal Trade Commission for financial institutions.

All customer information is safeguarded. This requirement applies to all nonpublic personal information the school's possession (from students, parents, or other individuals with whom the school has a customer relationship). It also pertains to the customers of other financial institutions that have provided such information to the school.

Redondo Beach Beauty College establishes and maintains a comprehensive information security program. This program must include the administrative, technical, or physical safeguards the school uses to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle customer information. The school insures the security and confidentiality of customer information, protects against any anticipated threats or hazards to the security or integrity of such information and protects against unauthorized access to or use of such information that could result in substantial harm or inconvenience to any customer.

The school includes all required elements of an information security program:

Designated Coordinators—student services coordinator. The school designates an employee or employees to coordinate its information security program. Redondo Beach Beauty College believes that confidentiality of consumer and/or parent information is of utmost importance.

No financial information or social security numbers with birth dates will be sent by email. Every employee has his/her own user id and password.

Social security numbers will be kept in locked files, in locked offices, as with student records. Wherever possible, personnel will attempt to limit the number of times a student's SSN is recorded.

When office personnel steps away from their desk, all paperwork with personal information will be stored away and the individual will log off the computer.

Information to be disposed is shredded in pieces to ensure the safety of the person's important information.

In case of suspected attack, intrusion or other system failure of some kind. The school has personnel to address the problem immediately. The technology team regularly updates its firewalls and system checks.

Other than homework or tests and teacher's gradebooks, student data is not to leave the building on a laptop. Teacher tests or gradebooks should not contain personal identifiable information like a social security number, phone number, address, etc.

The school evaluates these procedures at least once a year or as any breach of security incidents occur. No service providers are used by the school at this time.

Fire Safety Reports and Student Housing

Redondo Beach Beauty College does not provide on-campus student housing, so there is no information to provide.

MISREPRESENTATION

Program Descriptions

Program descriptions are posted on the school's website (please [Click Here](#)) and courses of study are available for review in the office.

Faculty

All instructors in Redondo Beach Beauty College are approved by the **Board of Barbering and Cosmetology**.

Nature of Financial Charges

Please see [Gainful Employment Disclosure](#) for more information.

Employability of Graduates

Please see [Gainful Employment Disclosure](#) for more information.

Relationship with ED

The US Dept. of Education has approved our programs to be Title IV eligible. This is not an endorsement of the quality of our educational programs.

LOAN DISCLOSURES

Student Loan Information Published by the U.S. Department of Education:

Eligible students will receive federal student aid loans under Direct Stafford Loan Program. For more information and for any questions regarding the FSA loan program please visit our Financial Aid Office between 8:00 am and 4:00 pm and speak to our Financial Aid Administrator or go to www.studentloans.gov.