

## SEGUIN BEAUTY SCHOOL

### CONSUMER INFORMATION

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### CONSUMER INFORMATION

### INTRODUCTION

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

#### PRINCIPLES AND PRACTICES OF FINANCIAL AID ADMINISTRATION

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

### GENERAL INFORMATION

### FEDERAL FINANCIAL AID PROGRAMS

The U.S. department of education offers the following student financial aid programs:

1. Pell grant

2. supplemental educational opportunity grants (SEOG)
3. college work-study (cws)
4. Perkins loans
5. Student loans
6. parental loans for undergraduate students (plus)
7. supplemental loans for students (sls)

Grants are financial aid the students do not have to pay back. Loans are borrowed money that the student must repay with interest.

Not all schools participate in all aid programs.

Seguin Beauty School participants in Pell Grant and Student Loan programs. For more information on these programs, the student may contact our financial aid office.

## **ELIGIBILITY REQUIREMENTS**

To be eligible to receive aid, the student must meet the following requirements:

1. The student must be enrolled or accepted for enrollment as a regular student in an eligible program at an eligible school. A regular student is one who is enrolled in a school to obtain a degree or certification. An eligible program is a program that leads to a degree or certification at a school that participates in financial aid programs.
2. The student must have a high school diploma, GED or make minimum required scores on an approved Ability to Benefit test.
3. The student must meet the enrollment status requirement
4. The student must be a U.S. citizen or an eligible non-citizen. If the student are an eligible non-citizen, the student must have: A) an alien registration receipt card –I-151, I-551, OR I-551C; B) an arrival –departure record I-94 stamped as a refugee, asylum status, conditional errant (before April 1,1980) , parolee, or Cuban-Haitian entrant; C) a temporary resident card (I-688)
5. The student must exhibit financial need.
6. The student must sign a statement of educational purpose by which the student agree to use financial aid funds only for education-related expenses.
7. The student must maintain satisfactory academic progress in the students program.
8. The student must sign a statement of registration status indicating that the student have registered with selective service if the student are required to do so. This registration requirement applies to males who:
  - A. are U.S. citizens or eligible non-citizens;
  - B. were born on or after January 1,1960;
  - C. are at least 18 years old; and
  - D. Are not on active duty in the armed forces.
9. The student must not be in default on a Title IV student loan borrowed for attendance at any school or owe a repayment on a Title IV grant or scholarship received for attendance at any school.
10. The student must not have borrowed in excess of Title IV loan limits.
11. The student must sign an anti-drug abuse act certification.
12. The student must not be enrolled concurrently in an elementary or secondary school.
13. The student must not have been denied Title IV financial aid in connection with a conviction for drug trafficking or possession

## **FINANCIAL NEED**

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

Financial need is the difference between the cost of education and what the student and the students family are expected to contribute towards the students education. The costs that are generally considered in the cost of education are tuition and fees, rooms, books and supplies, transportation and personal expenses. The students family's expected contribution is determined by a standard formula which considers the student annual adjusted gross income, home equity, savings, stocks and bonds, other assets in the form of a business, farm or real estate, and non-taxable income and benefits. Dependency status based on hour the student answer certain questions on the students applicant for federal student aid, the student will be considered either dependent or independent. If the student are considered dependent, the students financial need is calculated on the basis of the student and the students spouses (if applicable) resources, as well as the students parents resources. If the student are considered independent, the students financial need is calculated on the basis of the student and the students spouses (if applicable) resources.

## **AN INDEPENDENT STUDENT IS ONE WHO MEETS ONE OF THE FOLLOWING CRITREIA:**

1. the student is at least 24 years old by December 31 of the award year;

2. the student is a veteran of the u.s. armed forces;
3. the student is a ward of the court or both of the students parents are deceased and the student does not have an adoptive parent or legal guardian;
4. the student has a legal dependent other than a spouse;
5. The student is married and will not be claimed as an exemption on the students parents expected year U.S. income tax return.

If the student is considered independent by criteria 5, the student must document that status before receiving financial aid. If the student does not meet any of the criteria above but thinks the student has unusual circumstances that would make the student independent, see the financial aid administrator.

## **TITLE IV PROGRAMS**

### **PELL GRANT**

Pell grants are awards to help undergraduate students pay for their education. The Pell grant program is the largest federal student aid program. These grants provide a “foundation” of financial aid, to which aid from other federal and non-federal sources may be added. Unlike loans, grants do not have to be paid back.

If the student received the students first Pell grant during or after the 87-88 award years, the students pell grant eligibility is limited to five full years of undergraduate study, not including remedial course work. The student can receive a pell grant for up to one full year of remedial courses.

The Department of Education uses a standard formula, revised and approved yearly by congress, to evaluate the information the student report when the student apply. The formula produces a estimated family contribution number. The students student aid report (SAR) contains this number and will tell the student whether the student are eligible for a Pell grant. The awards range up to 5350 for 09-10 award year. The size of the award the student receive will depend on the students EFC, how long the student will be enrolled during the academic year, and the cost of the education at the students school.

Once the student has submitted all portions of the students ISAR, the financial aid office will calculate the amount for which the student is eligible. The FAA will then credit the students award to the students account, pay the student directly, or use a combination of these methods. The student will receive an award letter informing the student in writing how much the students award will be and how and when the student will be paid.

### **HOW TO APPLY FOR PELL GRANT**

Our office will specify which forms the student need to complete and submit to apply for federal aid.

#### **1. Application for federal student aid**

If the student meet all of the eligibility requirements, the student should request an application for federal student aid from our schools office. The student should read the instructions thoroughly and complete each question on the application. Pay close attention to the questions about the students dependence status and income because these are the areas where most mistakes are made.

The length of the program for which the student are enrolled will determine under which award year the student will apply. The award year covers the period from July 1 through June 30. If the students course extends beyond June 30, the students award eligibility will be calculated for the portion of the program to be completed through June 30. In order to receive the remainder of the students award, the student must file an application for federal student aid for the next award year when the applications become available.

To fill out the application, the student will need certain records. The most important record is the students base year tax return. The student will need the students tax return, the students parents’ tax return (if the student are dependent) and the students spouse’s tax return (if the student are married). The student may also need copies of the students w-2’s, social security benefits statement and other agency benefits records.

The student should apply as soon as possible. It will take up to 4 weeks for the students application to be processed at the processing center. The student may have to confirm or correct the information reported and return it to be reprocessed. This can take another two weeks. The student may also have to verify some of the information the student reported on the application.

#### **2. Student aid report (SAR)**

The information the student reported on the application is reflected on the student aid report which is sent to the student after the processing center receives the students application. This report gives the student information which is used to determine the students eligibility for federal student aid.

The Estimate Family Contribution (EFC) reported on the SAR is used to determine the students eligibility for pell. The estimated family contribution (EFC) reported determines the students eligibility for campus-based funds and Student loans.

If the student finds an error on the SAR, the student should submit the corrections to the FAO. The FAA can then determine the students aid eligibility as well as assist the student with any corrections that need to be made.

In addition to completing an application for federal student aid, the student may be required to fill out additional forms during the students initial interview with the financial aid administrator. These forms gather personal information and are to remain in the students file at the school.

### **VOCATIONAL REHABILITATION (CHAPTER 13)**

The division of vocational rehabilitation provides services and financial assistance for education to students with certain disabilities. Further information can be obtained from the division of vocational rehabilitation.

### **JOB TRAINING PARTNERSHIP ACT (JTPA)**

The department of labor makes funds available through local agencies for training persons meeting certain criteria. For example, some agencies concentrate their efforts on displaced housewives, whereas others might concentrate on minority the studentths. The aid administrator will have information on the office that determines eligibility.

### **SCHOLARSHIPS**

Various scholarships may be available through civic organizations, city, country, and state organizations, or through private individuals or industry. The students FAA will have information on the availability of scholarships.

### **DEADLINES**

All steps in applying for financial aid are accomplished by specific deadlines. These deadlines are set by the department of education, and there are no expectations. If these deadlines are not met, it may cause the student to lose the students financial aid.

### **PACKAGING POLICY**

The following is the criteria used by the school in determining which students who demonstrate a financial need will be awarded FSEOG, FWS. Only students whose needs will not be met by other financial aid sources will be considered.

### **FEDERAL STUDENT LOAN PROGRAMS (GUARANTEED LOAN PROGRAMS)**

#### **STUDENT LOANS**

A FEDERAL STUDENT loan is a low-interest loan made to the student by a lender to help the student pay for the students education. These loans are insured by the guarantee agency and reinsured by the federal government.

The amount of loan the student will be eligible for will depend upon the students ability to find a lender who will grant the loan, the students degree of demonstrated need, and the amount of other aid the student are receiving. The maximum loan is \$3500.00 per academic year.

Interest rates for student loan are set by congress annually.

Repayment of a STUDENT LOAN begins 6 months after the student graduate, leave school, or drop below half-time. Generally, five to 10 years are allowed for repayment of the loan. The amount of each payment depends upon the size of the dept and the length of the students repayment period. The student will have to pay at least \$50.00 a month.

The student must pay an origination fee which will be deducted proportionately for each loan disbursement made to the student. The guarantee agency may also charge the student an insurance premium of up to 3% of the loan principal. This is also deducted proportionately from each disbursement.

There are a certain conditions under which the student can defer the students STUDENT loan repayment. To obtain a deferment the student must complete a deferment request and submit it to the students lender. The students loan will be totally cancelled if the student die or become permanently or totally disable.

Late payments and other types of neglect may result in action by a collection agency. If the student goes into default on the students loan, it may affect the students future credit rating. It could also result in the IRS withholding the students tax refund and applying it toward the students loan. The Texas Department of Licensing and Regulation will not renew licenses of those who are in a defaulted status on student loans.

## **DEBT MANAGEMENT**

Dept management is the borrower's ability and desire to control the level of indebtedness as well as repay the loans that have been assumed.

Situations may occur that could make loan repayment more difficult than the student anticipated. Loan consolidation or refinancing may be of help to the student. If the students loan is in default, the student won't be able to refinance it, and loans more than 90 days delinquent are not eligible for consolidation. The students lender can provide the student with more information about loan consolidation and refinancing options available to the student.

## **DEFERMENT OPTIONS**

Once the student has begun to repay the students loan, there are certain options to help the student if the student needs to postpone repayments. Deferments may be available if the student are unemployed, stay in school full-time or part-time, join the army, navy, or other services, or work in the Peace Corps or as a full-time volunteer.

The student has legal obligations to repay the students loan, regardless of the students financial situation. However, the students lender may allow the student to have a short period of time in which the student does not make payments, extend the amount of time during which the student will make payments, or make smaller payments than the student are scheduled to make.

## **DEFAULT**

If the student doesn't make loan payments when they are due, the student will be considered in default. The student are in default on the students loan if either the student don't do what the student are supposed to do under the terms of the students promissory note or the student are 270 days late in making a payment and the agency that has guaranteed the students loan determines that it is reasonable to believe that the student do not intend to repay the students loan.

Paying back the students loan on time is a way of building good credit. Some big problems can occur if the student doesn't pay the students loan back on time, such as:

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

## **HOW TO APPLY FOR GUARANTEED STUDENT LOANS**

To apply for a student loan, the student must complete a Pell grant application, the FAA will ask if the student have ever attended and/or received financial aid at another school. If so, the student will be asked the name of school, the amount of the aid, and the name of the lender if a loan was obtained. If the student are default on a student loan or owe a refund to any of the federal financial aid programs, the student will be instructed to contact the previously attend schools and/or lender to eliminate the students default status. Until this is accomplished, no other action should be taken. If the student are not in default on a loan and do not owe a refund to any of the financial aid programs at any school, the FAA prepares a financial aid programs at any school, the FAA prepares a financial aid transcript request to be forwarded to the previously attended school(s).

The FAA determines what the student will receive from the financial aid programs, agencies, or any other financial aid source and compares this with the student's budget. The difference between the student's budgets less the family contribution as determined by the need analysis less any other mentioned aid is unmet need level.

The student must complete the student section of the Student loan application. The FAA reviews the students section of the application with the student to insure accuracy.

The following will be checked:

1. social security number
2. drivers license number
3. eligibility
4. signed enrollment agreement
5. independent/dependent status – verbally review the four dependency status questions on the Pell grant application
6. adjusted gross income

The FAA then completes the school section of the Student loan application using the following:

1. The loan period and estimated graduation date - from enrollment agreement.
2. budget – from the budget worksheet and the need analysis printout
3. financial aid determination – from the budget worksheet
4. family contribution – as determined from the need analysis
5. gross income – check the Pell application and the tax returns
6. eligibility – general eligibility requirements

The loan application certification is complete when the FAA signs the application. This also certifies the correctness of the data reported on the school portion of the form. The school and student copies are removed from the form and the application is mailed to the lender. If the lender agrees to make the loan and receives approval from the guarantee agency, the lender will send the loan amount to the school in two or more disbursements.

### **STUDENT LOAN DELIVERY PROCEDURES**

The school receives the loan funds directly from the lender. The FAA records the date the date the school receives each disbursement on the tuition ledger. If the student is not progressing satisfactorily, the funds are returned to the lender. If verification is required and is pending, verification has not been completed within 45 days, and the funds are returned to the lender.

When eligibility is confirmed, the student will be contacted. The student will be reminded of the student's rights and responsibilities and given a receipt. The proceeds of the loan are applied to the student's school charges.

### **EFT ...Student Pell grant awards and student loans are disbursed by electronic funds transfer.**

### **ENTRANCE INTERVIEW**

The FAA will discuss the appropriateness of the amount of the Student loan assistance the student has requested.

The FAA reviews with the basic Student loan rights and responsibilities. Student are instructed to complete and Entrance Counselin Session online at [www.studentloans.gov](http://www.studentloans.gov) and present the school with documentation. Students also take loan quiz and complete documents stating they understand their loan debt and responsibilities which are all maintained in the students file.

An online EXIT Counseling Session is required at [www.sudentloans.gov](http://www.sudentloans.gov). In school exit counseling is conducted anytime between the second disbursement of a loan and graduation. I f the student terminates prior to graduation, an exit interview form is provided to the student for the student's signature. Documentation is maintained in the students file.

### **DEADLINES**

All steps involved in applying for financial aid are accompanied by specific deadlines. These deadlines are set by the department of education, and there are no exceptions. If these deadlines are not met, it may cause the student to lose out on financial aid.

### **DETERMINATION OF AWARDS**

Calculations and analysis are performed with each student’s application data in evaluating eligibility and awarding aid as follows:

### **COST OF ATTENDANCE (BUDGETS)**

The Pell grant cost of attendance is determined as follows:

$$\begin{array}{l} \text{Total tuition} \\ \text{And fees} \end{array} \times \frac{\text{hours per academic year}}{\text{total hour in program}} = \text{tuition and fees} \text{ academic year}$$

Academic year tuition and fees  
 + Room and board miscellaneous fees  
 = cost of attendance

A room and board allowance of up to \$1,800 is used for a student who does not contract with the school for either room or board and who lives in the home of his/her parents.

When a student lives away from home and does not contract with the school for room or board, an allowance is used.

The Pell grant cost of attendance is documented on the need analysis of each applicant.

**STUDENT LOAN PROGRAMS COAT OF ATTENDANCE**

Student loan programs cost of attendance id determined by adding the tuition, fees, books, supplies and equipment (direct costs) to the estimated living cost (indirect costs) for the length of the academic period.

Estimates of monthly living expenses:

Room and board	
Students without dependents living with parent	\$239
All other students	\$466
Personal expenses	\$134
Transportation (5 days/week)	\$169

**CRITERIA USED TO DETERMINE AWARD**

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

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

Total educational cost		From congressional methodology Need analysis estimated family contribution from:	
Tuition	\$5637	parent income and assets	
Room & board	\$100	students	\$700
Books and supplies	\$500		
Personal expenses	\$804	total contribution	\$700
Transportation	\$1014		
Student loan fee	\$210		
Total cost	\$10327	total need	\$6627

The student financial aid packing for the above need of \$ might look like the following:

Grant	\$2400
Student loan	\$2625
Total aid offered	\$5025 (cannot exceed the total need)

The above is only a guide and the students expected family contribution will be determined by the needs analysis formula approved by the department of education and the students schools cost of attendance.

Forms to be completed for students file

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

1. Statement educational purpose/selective registration compliance/default-refund compliance:

- The statement of educational purpose/selective registration compliance serves three purposes. It documents the student's intent to use all scheduled funds for educational purposes, certifies selective service compliance, and documents the student's status regarding defaults or refunds due at any other school.
- These statements must be signed and dated before any financial aid funds can be disbursed. The FAA accepts these statements only after reviewing all information available and determining that nothing on file contradicts the student's statement.
- If the student receives aid in more than one award year, the student must sign a statement to cover each award year. However, a statement for the second award year is not required if all three of the following conditions exist:
  1. the program is not longer than one academic year;
  2. the enrollment is not longer than one calendar year;
  3. The selective service registration status didn't change since the original statement was filed.

No financial aid disbursements are made if the school receives notification and the student are in default on a loan or owe a refund to a grant.

2. Authorization to credit students account.  
This form authorizes the school to credit the students account with the financial aid funds included on the student's award letter.
3. Budgeting assistance  
In the event the student overpays the school while in attendance, the student's credit balance shall be returned to the student's loan.
4. Permanent resident documentation  
If the student is not a U.S. citizen, the student must provide evidence that the student meet the eligible non-citizen definition. The FAA must obtain a photocopy of the immigration and naturalization services document which demonstrates our permanent residence status.

## **VERIFICATION**

The student may be selected for verification by either the Dept. of Ed. or by the school. Verification means proving what the student reported on the student's application is correct.

If selected, the student is expected to provide the required documentation upon request. Normally, this documentation should be submitted within two weeks of the request. However, we recognize that sometimes it is necessary to obtain this data from outside sources which could present additional delays which are beyond the student's control. Therefore, while the student must provide evidence of having made all efforts to obtain the necessary documentation, a longer period of time is permitted, as long as the student meets all federal submission deadline dates for Pell program.

After the verification procedures have been completed, the student will receive an award letter which notifies the student of the programs and amounts for which the student are eligible. The student will know that the student's verification is complete for any of the loan programs when the student receives a receipt for the student loan payment.

The school is required by federal regulations to make referrals to the department of Ed. And the department of justice if it is suspected that aid was requested under false pretense. This school takes very seriously the proper stewardship of federal funds and will cooperate with government agencies in the full prosecution of students who where found to provide incorrect data.

The student must comply with the verification requests noted in the comment section of the SAR and any additional requests made by the school by completing the verification forms provided with the SAR or the schools own form. The student must also submit any additional documents requested.

## **DISBURSEMENT PROCEDURES**

Our school will notify the student in writing the total amount and source of the student's award and the dates when the student's award will be disbursed. The lender will notify the student in writing the total amount of the student's loans and the dates when the student's loan will be disbursed. Any amounts remaining after direct educational expenses such as tuition, fees, books and supplies are paid will be disbursed directly to the student. This applies to Pell grants and Student loans.

One half of the student's total award will be disbursed during the student's first enrollment period. Subsequent disbursements will be made after a student has completed the required clock hours to reach mid-point of the academic year and maintains satisfactory progress.

## **REQUIREMENTS FOR AN APPROVED LEAVE OF ABSENCE- federal regulation CF 682.609 (C)**

The regulation states that a school may approve a leave of absence for the student provided:

1. The student have not previously been granted a leave of absence by the school
2. The student has made a written request to be granted the leave. The school must grant permission for the LOA in writing.
3. The leave of absence does not involve any additional charges by the school to the student.
4. The leave does not exceed 30 calendar days –or the leave does not exceed 6 months, if the student is requesting the extension for medical reasons, or if the start of the schools next enrollment period would begin more than 60 days after the first day of the leave of absence. If the student requests a leave of absence longer than 30 days due to illness, the student must provide the school with a recommendation from a physician for the extended leave.

For the purpose of Student, only one leave of absence can be authorized within a 12 month period. The students loan proceeds are not disbursed when the student are on LOA. When the funds are received while the student is on a LOA, they will not be held for longer than 30 days. Checks may be held for 45 days if verification is involved. In the event the student does not return on schedule from the students LOA, the funds must be returned to the lender.

## **TERMINATION**

When the student drops to less than half-time, the lender is notified promptly. If the student withdraws from school and a refund is due to the lender, the refund is made within 30 days of the withdrawal date. The student will be notified of the refund.

## **REFUNDS**

The student must keep in mind that when the student applies for financial aid, the student signs a statement of educational purpose. Therefore, if the student withdraws before completing the program, a portion of the funds the student receives may have to be returned. The school will calculate the amount of tuition it must return to the federal funds according to the refund policy listed in the schools catalog. In the event the student received financial aid that was over and above the amounts necessary to pay for tuition, books, and school charges, the school will calculate the amount that the student must pay back to the federal programs.

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

- |                  |  |
|------------------|--|
| 1. Student loans | 4. Texas rehabilitation commission     |
| 2. SEOG          | 5. other financial assistance agencies |
| 3. Pell grant    | 6. student payments                    |

In the event a refund is due to the guaranteed student loans, the lender will be informed of the students last date of attendance and the date of official withdrawal by the school along with the refund check. A copy of the letter or other similar notification must be sent to the student.

The student will be sent written notification from the school as to the schools charges, payments made against school charges, the amount of any refunds, the distribution of any refunds made. And the date that such refunds were executed.

The school must make refunds within 30 days from the student's termination date to the Pell grant or campus-based programs and within 60 days from the student's termination date to the lender for the guaranteed student loan programs.

## **ADDITIONAL SCHOOL INFORMATION**

Additional information may be obtained about the school during normal working hours from 9:00 to 4:30 p.m., Tuesday through Friday or by a pre-arranged appointment.

## **SUBSTANCE ABUSE**

Information regarding counseling and assistance for substance abuse will be available on the bulletin board or in brochures in the resource center. Other information may be obtained by contracting the financial aid office.

## **ACCESSIBILITY FOR HANDICAPPED STUDENTS**

Handicapped students are encouraged to visit our school in order to determine if the facilities are adequate and/or if this type of training would be beneficial for them.

**NON-DISCRIMINATION** Seguin Beauty School does not discriminate in admission or access to our courses on the basis of age, race, color, sex, disability, religion, sexual orientation, gender identity, gender expression, national or ethnic origin. If you would like to request academic adjustment or auxiliary aids, please contact the Chief Administrator. You may request academic adjustments or auxiliary aids at any time. The Chief Administrator is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990. Applicants who are persons with disabilities, as defined in

paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into Seguin Beauty School. The School will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available. Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should notify the Chief Administrator in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four (4) weeks in advance of the date needed. The Chief Administrator will respond within two (2) weeks of receiving the request.

## **VIEWING ACCREDITATION APPROVAL DOCUMENTS**

The name of the accrediting body and institutional licensing agency can be viewed in the office or near the reception areas of the schools other approval documents of the institution may also be viewed upon request. Rights and responsibilities of the students receiving federal financial aid the student have the right to know:

1. The names of the organizations which accredit and authorize the school to operate;
2. About the programs, faculty and physical facilities at the school
3. The cost of attending the school
4. The schools policy on refunds for those who drop prior to completion
5. About the financial aid available from federal, state, local, private and institutional financial aid programs
6. The procedures and deadlines for submitting
7. The criteria used to select financial aid recipients;
8. How the students financial need is determined
9. The type and amount of assistance in the students financial aid package;
10. How and when the student will be paid
11. How the school determines whether the student are making satisfactory progress and what happens if the student are not;
12. The interest rate on any loan available through the school, the amount the student must repay, the length of time the student have to repay, when the student must begin repayment, and any cancellation and deferment provisions that apply.

## **STUDENT RESPONSIBILITIES**

1. The student must complete all applications accurately and submit them on time to the right place.
2. The student must provide correct information
3. The student must provide all additional documentation, verification corrections and/or other information requested by either the student FAO or the agency to which the student submitted the student's application.
4. The student is responsible for reading and understanding all forms that the student is asked to sign and for retaining the student's copies.
5. The student must accept responsibility for all agreements that the student sign
6. The student must be aware of and comply with the deadlines for application or re-application for student financial aid.
7. The student should be aware of the students schools refund policies and procedures
8. The student are responsible for reporting name and address changes directly to the lenders of any educational loans
9. The student are responsible to bring or send the student aid report to the financial aid office in time to complete the verification process.
10. The student are responsible to bring or send any supporting documentation that is necessary to verify information in time to complete the verification process
11. The student will be responsible to pay any overpayment that is discovered during verification.

## **BORROWER RIGHTS AND RESPONSIBILITIES**

While federal student loan programs differ in some ways, the student's rights and responsibilities as a borrower are basically the same for all programs. A list may be received through the office of the school. Borrower rights

When the student takes out a loan, the student signs a promissory note. The promissory note is legal binding document. The student must be given a copy of the completed note, and the original note must be returned to the student when the loan is paid in full.

The student has the right to a grace period before the students repayment period begins, if the student loan provides for one. The grace period starts when the student leaves school or drop below half-time status. The exact length of the student's grace period is shown on the promissory note.

The student must be given a list of deferment conditions and the conditions under which the department of defense will repay the students loan.

Before the school gives the student the student's first loan disbursement, the student's school/lender must also give the student the following information about the student's loan:

1. The full amount of the loan, the interest rate, and when the student begin repayment
2. The effect borrowing will have on the student's eligibility for other types of financial aid.
3. a complete list of any charges to the borrower (loan fees) and information on how those charges are collected
4. the yearly total amounts the student can borrow and the maximum and minimum repayments periods
5. a current description of loans the student owe the students school/lender and an estimate of what the students total debt will be, and what the students monthly payments will be
6. an explanation of default and its consequences
7. an explanation of refinancing and consolidation options and of the students option to repay the students loan at any time without penalty

Before the student's repayment period begins, the student's school/lender must tell the student:

1. The amount of the students total debt (principal and interest), what the students interest rate is, and the total interest charges on the students loan;
2. The name of the students lender, where to send the students payments and where to write if the student have questions about the students loan;
3. When the students first payment is due and the number, frequency, and amount of all payments;
4. What fees the student should expect during the repayment period;
5. About repayment, refinancing and consolidation options.

If the student has a Student loan, the student has a right to federal interest benefits if the student qualifies. This means the federal government will pay the interest on the student's loan until the students repayment period begins and will also pay it during authorized deferment periods. If the student has a Student loan, the lender sells the loan or transfers the right to receive payments, the student must be notified.

## **BORROWER RESPONSIBILITIES**

If the student wants a Student loan, the student must find a lender willing to make the loan. The school may help locate a lender for the student.

In any case, the student is responsible for:

1. notifying the students lender if the student transfer to another school
2. notifying the students lender if the student change the students name, address, social security number
3. notifying the school if the students address changes while the student are enrolled
4. notifying the lender if the student fail to enroll in school for the period for which the loan was intended
5. repaying the loan in accordance with the repayment schedule the students school/lender will give the student
6. making payments on the students loan even if the student do not receive a bill
7. always including the students social security number on all correspondence to the students lender including payment checks
8. notifying the students school/lender of anything that affects the students ability to repay the loan or the students eligibility for deferment or cancellation
9. attending an exit interview

Remember, the students loan money can be used only for tuition and other related education expenses.

## **SATISFACTORY PROGRESS POLICY**

### **SATISFACTORY ACADEMIC PROGRESS POLICY**

#### ***APPLIES TO ALL STUDENTS***

In order to be making satisfactory academic progress toward a diploma or certificate at Seguin Beauty School, students must maintain specified grade averages and attendance, and proceed through the program at a pace leading to completion in a specified time frame (One and one-half times the length of the program). Satisfactory progress is measured in scheduled clock hours. Satisfactory progress is monitored on a "pay period" basis. A student's training may be interrupted for unsatisfactory progress under the following conditions:

1. Has poor or failing grades.
2. Advancement and progress in the course are not acceptable (attendance and grades).
3. Is careless and indifferent towards his/her work.
4. Uncooperative with school staff or fellow students.
5. Does not have the ability to make satisfactory progress in the work.

**PAYMENT PERIODS**

Students may receive only one scheduled Pell Grant award for each Award Year. The number and amount of each payment made within one Award Year will depend on the number of hours student completes as they progress throughout the Award Year.

**Payment periods** for disbursements of Federal funds are scheduled after the completion of:

First Payment Period	From 1-450 hours
Second Payment Period	From 451-900 hours
Third Payment Period	From 901 to 1200 hours
Fourth Payment Period	From 1201 to 1500

**REQUIRED GRADE AVERAGE**

Students must achieve a 70% grade average.

**PACE**

In addition to the grade averages listed above, students must also be progressing toward successful completion of the program within the maximum time frame:

**Program                    COSMETOLOGY – FULL TIME**

Program Length:            1500 clock hours, 50 weeks, 30 hours/week  
 Maximum Time Frame:    One and one-half times the length of the course (75 weeks)

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

**Program                    COSMETOLOGY -- PART TIME**

Program Length:            1500 clock hours, 75 weeks, 15 hours/week  
 Maximum Time Frame:    One and one-half times the length of the course (112.5 weeks)

After this number of weeks	28.12	56.25	84.37	112.5
You must have completed at least this number of clock hours	450	900	1200	1500

**DETERMINATION OF PROGRESS**

**Satisfactory progress evaluations will be conducted at the end of each pay period.**

Students with a minimum of 70% average in theory and practical/clinic work and 67% attendance are considered to be making satisfactory progress until the next scheduled evaluation.

## **FINANCIAL AID WARNING AND FINANCIAL AID PROBATION**

Students failing to meet the minimum satisfactory progress requirements will be placed on *Financial Aid Warning* for the next pay period. Students can still receive aid for the next pay period, however, the satisfactory progress will be assessed after the next pay period. Students will be notified in writing regarding their Financial Aid Warning Status.

If the student does not achieve the minimum standards during the next pay period, the student will be placed on *Financial Aid Suspension*. Any student that exceeds the maximum time frame will be placed on Financial Aid Suspension.

Students on Financial Aid Suspension are not eligible for financial aid. However, students may appeal and request financial aid reinstatement. Students will be notified in writing regarding their Financial Aid Suspension Status and their opportunity to appeal their status.

**NOTE:** Attendance is evaluated on a cumulative basis. At each evaluation point, the attendance for the month will be added to attendance from the proceeding month to determine whether or not the student will complete the course within the maximum time frame established in this policy.

No consecutive Financial Aid Warnings will be allowed. The Chief Administrator may make exceptions due to extenuating circumstances.

## **RE-INSTATEMENT OF TITLE IV FUNDS - APPEAL PROCESS**

Federal law allows schools to approve appeals if injury, illness, death of a relative, or other special circumstances affected a student's ability to maintain Satisfactory Progress.

Students who are on suspension from financial aid after failing to achieve minimum requirements may appeal this determination. The student must submit a written appeal to the institution, along with any supporting documentation, reasons why the decision to terminate should be reversed, what changes have been made to allow the student to make SAP at the next evaluation and a request for a re-evaluation of progress.

The institution, within (10) business days of financial aid suspension must receive this appeal. Should a student fail to appeal this decision, the decision to terminate will stand. An appeal hearing will take place within (10) days of receipt of the written appeal.

A decision on the student's appeal will be made within (5) business days after the hearing and will be communicated to the student in writing. Should a student prevail on his/her appeal and it be determined that making satisfactory progress is achievable, the student will be placed on Financial Aid Probation for the next evaluation period. Financial aid funds will be reinstated to eligible students upon achievement of satisfactory progress at the next evaluation.

## **READMISSION AND REINSTATEMENT OF FINANCIAL AID**

Students may apply to be reinstated to the institution after being dismissed after waiting a period of 30 days. Such students will be enrolled on a provisional status. With regards to financial aid, a student will re-enter on a provisional status, and must complete a period of 30 days with at least 70% academics and attendance for the period before financial aid awards will be made.

This procedure applies only to dismissals caused by lack of satisfactory progress. Students returning from a leave of absence will have the same satisfactory progress status as the student had when the leave was granted.

Re-entering students will be charged at the current tuition rates for newly enrolling students. Amounts paid during their first enrollment will be credited to their account if the student is readmitted within (6) months of his/her withdrawal. Tuition charges for hours of re-entering students after (6) months will be based on the number of hours the student contracts for upon returning.

## **MAXIMUM TIME FRAME**

In addition to the items stated above, students are considered to be making satisfactory progress as long as the course objectives for graduation are completed within an additional 50% of the normal course length. Variation in attendance, excused absences, etc. may require some students more time in weeks or months to complete necessary requirements.

## **INCOMPLETES**

If a student has not completed his/her course work within an evaluation period, student is allowed to make up missed work. There is a time limit on this, however homework missed must be made up within 3 days of return to school. Exceptions to this would be a long absence, and then more time would be given.

## **WITHDRAWALS**

If student drops before the end of an evaluation period, refund calculations will be performed according to the stated refund policies. The student will have a notice placed in his/her student file as to progress at the point of withdrawal. Students who re-enroll after withdrawing will have the same satisfactory progress status as they had during the point of withdrawal.

## **TRANSFERS**

- Seguin Beauty School accepts transfer students on a case by case basis.
- Students wishing to transfer to Seguin Beauty School must
  - a. meet all admissions requirements
  - b. provide a transcript
  - c. a transcript of financial aid records
  - d. provide prior written Theory test grades
  - e. provide reason for withdrawal of previous school
- Transfer students who have previously obtained 1000 or more hours will not be considered until after presenting a passing grade on the state written final exam.
- Seguin Beauty School will not accept students who have previously obtained 1200 hours or more unless the hours were obtained from its main campus or branch campus.
- Out of state hours must be approved by TDLR prior to enrollment at Seguin Beauty School.
- Upon notification of the transfer of hours from a school to Seguin Beauty School, the institution will obtain an hour transcript from the Texas Department of Licensing and Regulation. If the record indicates the student owes tuition to the prior school, the student will be informed of the non-release of those hours and to contact the prior school.
- Transfer hours accepted by the school are applied to the total number of hours necessary to complete the program and are considered both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory academic progress (SAP) evaluation periods are based on actual contracted hours at the institution.
- Seguin Beauty School does not offer remedial courses. Student repeating the programs are treated as a regular student. Course incompletes have no effect upon the school's satisfactory progress standards.
- Seguin Beauty School does not allow the transfer of hours from one program to another at this school.

## **TEXAS DEPARTMENT OF LICENSING AND REGULATION TRANSCRIPTS**

**83.74. Responsibilities--Withdrawal, Termination, Transfer, School Closure.***(New section adopted effective August 1, 2006, 31 TexReg 5952; amended February 17, 2012, 37 TexReg 681)*

(a) A student desiring to transfer from one school to another must withdraw from the first school prior to the transfer. Enrollment in two or more schools of cosmetology at the same time is prohibited.

(b) A student transferring to a school who desires to claim credit earned must inform the school transferred to prior to enrollment of his/her prior attendance and must furnish to that school and the department a record of credit claimed. This record may be in the form of a transcript from the prior school or an extract from records of the department.

(c) Upon withdrawal, and provided that the agreed tuition and fees have been tendered, a student is entitled to an official transcript of credit earned at the school withdrawn from. The transcript must be ready for pickup or, if mailed, postmarked within ten calendar days of the school's receipt of notice of withdrawal. A copy of the transcript must be kept in the student's file for 48 months and the copy must be made available at the request of the department.

### **SATISFACTORY PROGRESS – APPEALS PROCEDURE**

If a student is terminated due to lack of satisfactory academic progress, the student may be re-admitted with the school director's approval. The student will be re-admitted on a probationary status. Financial aid will not be reinstated until the student has reached satisfactory standards. If the student loses eligibility for financial aid, the student will be personally responsible to the school for school charges not covered by the financial aid which is lost.

Students will submit the appeal in writing to the school director. The director will look at extenuating circumstances and documentation provided by the student (doctor's excuses, ECT.) in determining if a student can still be considered to be making satisfactory progress academic despite failure to conform within the time frame or attendance average policy. The director's decision is final with regards to appeals.

### **CAMPUS SECURITY POLICIES**

This school has appointed a school security force to enhance the safety of both the students and the employees. All students and employees are encouraged to report crimes, suspicious activity or other security problems to the proper authorities or other security problems to the proper authorities at the school. The administrator of each campus is the security force.

The following procedures will be followed to address reports or complaints made to security personnel:

- |                                  |  |
|----------------------------------|--|
| A. date of report                | D. nature of complaint                   |
| B. time of report                | E. action taken by school security force |
| C. name of complaint (voluntary) | F. recommendations to higher authorities |

1. This report will be signed and submitted to the chief school officer for filling or further action. In the event that outside assistance (such as local police, sheriff's department, federal officers, etc.) should be called in, the school security force will cooperate with the agencies and investigations to the best of their abilities and within the scope of company policies.

2. Certain areas of the school facilities are not open to the public and are considered to be restricted. Individuals who wish to visit restricted areas or persons in such areas must first obtain permission through either the admissions office or the administrations office. Visitors to the school must check in at the school office.

Security is maintained during open hours by the school security force

4. The school security force has the authority to check all persons on the school property to determine their legitimate presence and to:

- A. escort unauthorized persons to the proper office or off of school property;
- B. report any suspicious activity or criminal activity to their supervisor;
- C. control the actions of persons violating company rules or local state and federal laws so long as these actions by the school security force do not in themselves violate any local, state or federal laws;
- D. Cooperate with local, state or federal law officers should that become necessary.

5. Students and employees are given a copy of the school security policies upon entrance to the school or company.

While on school property, students are encouraged to:

- A. travel in groups or pairs
- B. stay or walk in well lighted areas
- C. report suspicious activities or persons
- D. lock vehicles and personal belongings
- E. know where the school security force can be reached at any time

**RIGHT TO KNOW ACT**

The school security force is keeping the following information so that statistics can be made available to all students. The following offenses were reported to the school security force or outside law enforcement agencies:

Offense	current year 2015	previous year 2014	2013
A. murder	0	0	0
B. rape	0	0	0
C. robbery	0	0	0
D. aggravated assault	0	0	0
E. burglary	0	0	0
F. motor vehicle theft	0	0	0
G. liquor law violations	0	0	0
H. drug abuse violations	0	0	0
I. weapons possession	0	0	0
J. other	0	0	0

Information can be obtained concerning registered sex offenders via the internet address of:

<http://records.txdps.state.tx.us/>

ADDITIONAL INFORMATION ON SECURITY MAY BE FOUND AT [www.seguinbeautyschool.net/AnnualSecurity](http://www.seguinbeautyschool.net/AnnualSecurity)

As reported to the Commission on Occupational Education, below are the Completion, Placement and Licensure rates

2015

Campus	Completion	Licensed	Placed
Seguin 2015	63	100	82
New Braunfels 2015	63	100	90
<b>TOTAL</b>	<b>63%</b>	<b>100%</b>	<b>85%</b>

**DEFINITIONS**

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

Cost of attendance – costs or expected costs to be incurred during the students enrollment. Tuition, fees, rooms, board, transportation, books, supplies, personal and miscellaneous expenses are among these expenses.

Estimated Family contribution – EFC – this figure is determined by a formula and indicates how much the students family’s financial resources should be available to help pay for the students school expenses. The information the student fill in on the students aid

application such as taxable and non-taxable income, saving, net worth of a home is considered in determining the students family's financial strength.

Financial aid transcript – a summary of all federal aid the student have received. If the student have received federal aid and the student transfer, the student must request that the students old school(s) send the students financial aid transcript to the school the student will be attending. If the students new school does not receive a financial aid transcript from the old schools, the student will not receive aid from the dept. of ed. Programs.

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

Full-time student – a student carrying a course load sufficient to be certified as a full time by the school.

Half-time student – a student who is at least one-half the normal full time academic workload, as determined by the school.

Need analysis – the process used to evaluate a students financial situation to determine how much aid is needed to meet postsecondary educational expenses. This analysis involves both an evaluation of school costs and total resources available to the student.

Privacy acts – the collective federal and state laws which serve to protect in individual from the unauthorized release of specified data without the individuals prior written consent.

Promissory note – the legal contract the student sign when the student get a student loan. It lists the conditions under which the student are borrowing and the terms under which the student agree to pay back the loan.

Satisfactory progress – the student must maintain satisfactory progress to be eligible to receive federal student aid. Each school develops a policy for students to follow and usually takes into consideration standards for grads and attendance.

Statement of educational purpose – document signed by each federal aid recipient, indicating his agreement to use funds awarded for educational purposes only.

Statement of registration status – if the student are required to register with selective service, the student must sign a statement indicating the student can receive any federal student aid.

Student aid report – SAR- the document that shows the results of the students application for federal student aid. The SAR is generated four to six weeks after the student send in the students application to pell processing and gives information pertaining to the students federal student aid eligibility.

Student budget – all expenses which are related to a student's attendance at a post secondary school for a specified period time. The components include tuition, fees, cost of room and board, cost of books and supplies, cost of transportation and personal expenses.

Student resources – funds available to the student to meet educational costs from sources such as student employment, savings, trust funds, real estate, checking accounts, child support. Alimony, V.A. benefits, social security benefits, personal loans, welfare, aid to dependent children, or spouses earnings for married students.

The information above is subject to change according to state and federal law.

## **FEDERAL CAMPUS BASED AID PROGRAM**

### **FEDERAL SUPPLEMENTAL EDUCATIONAL GRANTS (FSEOG)**

The federal supplemental educational opportunity grant program provides financial assistance to undergraduates paying for education after high school. FSEOG is for students with exceptional financial need and does not have to be paid back. Priority will be given to students who receive federal pell grants and have a low expected family contribution.

The amount of FSEOG will be eligible for will depend upon the availability of FSEOG funds at this school, the students expected family contribution, the students degree of need demonstrated, and the amount of other aid the student are receiving. Although the maximum award for FSEOG is \$4000.00, the school normally does not receive authorization for funds in an amount that would enable the school

to award students more than \$1500.00 for an academic year. Usually the awards range from \$100.00 to \$500.00 depending on the availability of the funds for the particular award year. However, no grant less than \$100.00 may be awarded for a full academic year.

Once the students eligibility for FSEOG has been determined, our school will credit the award to the students account, pay the student directly, or use a combination of these methods. The student will receive an award letter informing the student how much the students award will be and how and when the student will be paid.

### **HOW TO APPLY FOR FSEOG, FWS**

The student must fill out a FAFSA even if the student do not qualify for federal pell before FSEOG, or FWS can be considered.

The school will complete a need analysis tape and a budget worksheet showing other types of aid awarded. The school will establish remaining need by deducting from the budget the students expected family contribution, determining from the need analysis, as well as other aid awarded.

1. federal pell grant
2. federal Student loan
3. vocational rehabilitation and other agency programs

The amount remaining after these deductions can be awarded with FSEOG or FWS. However, the student can not be awarded more than the calculated need level. Also, for FSEOG priority awards will be made for students receiving federal pell grants in the current award year who have the lowest expected family contributions.

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Once the students eligibility for FSEOG has been determined, our school will credit the award to the students account, pay the student directly, or use a combination of these methods. The student will receive an award letter informing the student how much the students award will be and how and when the student will be paid.

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The school will complete a need analysis tape and a budget worksheet showing other types of aid awarded. The school will establish remaining need by deducting from the budget the students expected family contribution, determining from the need analysis, as well as other aid awarded.

4. federal pell grant
5. federal Student loan
6. vocational rehabilitation and other agency programs

The amount remaining after these deductions can be awarded with FSEOG or FWS. However, the student can not be awarded more than the calculated need level. Also, for FSEOG priority awards will be made for students receiving federal pell grants in the current award year who have the lowest expected family contributions.

### **FSEOG, FWS ELIGIBILITY CRITERIA**

In awarding FSEOG, FWS, the school first determines that a student:

1. meets all the general eligibility requirements for any title IV financial assistance;
2. is enrolled or accepted for enrollment as an undergraduate student at the school; and

3. has financial need

### **FSEOG**

In determining the priority order in which students will be awarded FSEOG in any given year, the school first award funds to eligible students with exceptional need (the lowest expected family contributions (EFC) who will receive federal pell grants in the current award year) awards are made to students with the lowest expected family contributions by start date throughout the award year until the schools allocated amount is fully committed.