

Consumer Information Catalog 2024-2025

WASHINGTON BARBER COLLEGE, INC.

CONSUMER INFORMATION CATALOG 2024-2025

TABLE OF CONTENTS	PAGE(S)
Perspective Consumer Information / Retention, Graduation, Completion,	
Transfer-Out Rates	3-4
Student Body Diversity	5
Policy Regarding The Family Education Rights And Act (FERPA)	5-6
Campus Security Act Disclosure / Information for Crime Victims	7-12
Voter Registration	12
Drug & Alcohol Abuse Prevention Program Policy & Procedure	12-14
Emergency Procedure	15
Financial Aid Policy & Procedure	15
Student Eligibility Requirements	16-17
Financial Aid Eligibility / Citizen / Non-Citizen	17
Student Rights and Responsibilities	18-19
Compliance Statement / When Do I Apply? / Loan Counseling	19
Principles / Dependent Students / Independent Students / Parents / EFC /	
Student Loan Information	20-22
Determine Need / Transfer Students / Integrate Verification Process/	
Transfer of Credit Policies /Articulation Agreements	22
Who Must be Verified?	22-23
Verification Items / Documents Required	23-25
Time Period For Providing Documentation	25
Consequences of Failure to Provide Documentation/ Specified Time Period	25
Interim Disbursements / Tolerances / Notification of Results of Verification	25
Additional Consumer Information / Federal Pell Deadline	26
Renewal Process / Disbursement / Academic and Award Year / Clock Hours	26-27
Return To Title IV (R2T4)	27-31
Additional Funding Options	31
SAP	32-37
Frequently Requested Information / E-Sign Security / Misrepresentation	37-39

WASHINGTON BARBER COLLEGE, INC. CONSUMER INFORMATION CATALOG

The Washington Barber College, Inc. administrative staff is responsible for disseminating consumer information to students. Policies have been implemented to ensure that the information is disseminated accurately and timely.

How Our Students Are Doing

To assist you in making the best choice about potential enrollment in our school, Washington Barber College, Inc. wants you to know our latest information for the calendar year of 2024-2025.

Integrated Postsecondary Education Data System (IPEDS)Survey

The IPEDS system is a core postsecondary education data collection program for the National Center for Education Statistics (NCES). The IPEDS system is designed to collect data from all primary providers of postsecondary education. It gathers data in areas such as school characteristics, enrollments, program completions, staffing patterns, faculty salaries, finances, and financial aid. The NCES and IPEDS website is http://www.nces.ed.gov/IPEDS.

The School Director and staff are responsible for completing the IPEDS survey.

STUDENT CONSUMER INFORMATION/COMPLETION RATES FOR 2024-2025

LICENSURE/CERTIFICATION RATES: 80.65%

PLACEMENT RATE: 74%

TRANSFER OUT RATE: 1%

RETENTION RATE: 85%

GRADUATION, PLACEMENT, AND JOB OPPORTUNITIES

According to the US Department of Labor Statistics the Barber industry is going to continue to grow over the next couple of years. Statistics show that the annual wage or salary starting in 2023-2024 for Barbers will be the following:

Occupational Title	Entry Level	Mean (average)	Experienced
Barbers	\$29,842.00	\$42,535.00	\$62,985.00
Barber Instructor		\$32,000.00	\$50,100.00

COMPENSATION TO BE REASONABLY EXPECTED UPON GRADUATION

Barbers and other personnel appearance workers may receive income from a variety of sources. They may receive commissions based on the price of the service or a salary based on the number of hours worked, tips received, and many commissions on the products they sell. In addition, some salons pay bonuses to employees who bring in new business.

PHYSICAL DEMANDS OF THE PRACTICING PROFESSIONAL

Good health and stamina are important, because these workers are on their feet for most of their shift. Because prolonged exposure to some hair care products may cause irritation, special care must be utilized. Use protective clothing such as plastic gloves and aprons.

Most full-time barbers/stylists and other personnel appearance workers work a 40-hour week, but longer hours are common in this occupation. Work schedules may include evenings and weekends.

SAFETY REQUIREMENTS OF THE PROFESSION

By following safety precautions, you contribute to the health, welfare, and safety of the community. Always have good hygiene and be professionally dressed. Keep first-aid kit on hand, follow safety regulations, and keep equipment properly sanitized. The following precautions should always be taken with each client:

- Protect the client's clothing by appropriately draping them.
- ❖ Ask the client to remove any jewelry, hair accessories, glasses, etc.
- * Keep any and all chemicals away from the eyes. In case of eye contact with chemicals, thoroughly rinse eyes with cold water.
- Remember anything containing chemically active ingredients must be used carefully to avoid injury to you and your client.

POST GRADUATION LICENSING REQUIREMENTS

Once the student graduates from a training program, and has met all graduation requirements, students must complete the following in order to take the Arkansas State Licensing Examination:

Submit all tuition payments to school for clearance.

<u>APPLICATION REQUIREMENTS</u>

- ❖ Pay a state licensing \$50 fee (make check money order to the Arkansas State Barber Board of Examiners.
- ❖ Pay exam \$75 fee.
- Complete Application for State Exam.
- Complete Examination.

Once all application requirements have been completed, please send your complete application, documents and fees to the following address:

Arkansas State Board of Barber Examiners Phyllis Jacobsen, Director 900 W. Capitol, Suite 400 Little Rock, AR 72201 (501) 682-4035

STUDENT BODY DIVERSITY

Student body diversity in the categories of gender and ethnicity of enrolled, full-time students who receive Federal Pell Grants are as follows:

Ethnicity	Gender	Program	Status
Asian	0%	Barber/Stylist	F/T
African American	95.3%	Barber/Stylist	F/T
Caucasian	1%	Barber/Stylist	F/T
Hispanic	3.7%	Barber/Stylist	F/T

POLICY REGARDING THE FAMILY EDUCTATIONAL RIGHTS AND PRIVACY ACT (FERPA)

- 1. A signed authorization will be required in every instance before information is released from a student's file.
- 2. Requests must be made in writing to review educational records. Records will be available on an appointment basis.
- 3. All parents and students will be notified of their rights through our annual publication in the catalog referencing the fact that students and parents of dependent students have the right to review a student's educational records, to request amendment to a student's educational record(s), to provide consent prior to disclosure of personal identifiable information, and to file a complaint with the U.S. Department of Education regarding the failure of an institution to comply with FERPA. Students or parents are also advised that a hearing can be requested to challenge the contents of a student's record, and the student will be given the opportunity to place a statement regarding contested information in the record stating the nature of the disagreement.
- 4. A parent or student must make a request in writing to review educational record.
- 5. Record(s) will be made available within 45 days from the day the school receives the request.

- 6. No personal identifiable information will be released to a third party without the written consent of the parent or student unless it is addressed to the following:
 - A) other school officials who have educational interest in the information
 - B) officials of another school where the student seeks or intends to enroll
 - C) representatives of the Comptroller General of the United States, the Secretary of Education, or state and local educational authorities
 - D) the financial aid office and is necessary to determine conditions for aid, enforce the terms and conditions of aid
 - E) a State official if required by the State statute
 - F) organizations conducting studies for educational agencies or institutions to develop, validate, or administer tests, administer student aid programs or improve instruction; no personally identifiable information will be provided to the organization and will be destroyed when no longer needed for the study
 - G) accrediting agency to carry out accrediting functions
 - H) parents of a dependent student
 - I) as compliance with judicial order or subpoena
 - J) as to meet a health or safety emergency
 - K) an alleged victim of a crime of violence regarding the results of disciplinary proceedings against the perpetrator of the crime
- 7. All disclosure of information will be recorded in the file and will include parties receiving information and the legitimate interests of the parties for inspection of the records.
- 8. Personally identifiable information, which is designated to be recorded in a directory, is information that includes each student's name, addresses, telephone listing, date and place of birth, major field of study, participation in officially recognized activities, degrees and awards received, and the most recent educational agency or institution attended.

STUDENTS WITH DISABILITIES

The Students with Disabilities Policy here at Washington Barber College, Inc. provides a hospitable and convivial arrangement for the teaching and learning practices for students with disabilities. These services guarantee that all students can pursue their education in a supportive and productive environment.

A. **Standard for Curriculum:** All students are provided equal access to the general education curriculum. Students with disabilities shall acquire these skills with precedential training and preparation. Washington Barber College, Inc. strives to assure that no qualified person with a disability shall be denied access, involvement, and achievement of any program. Each qualified student will be given suitable accommodations to provide efficient access to all opportunities and activities.

- B. Facility Access: Each program shall be accessible to all individuals, including students with disabilities. Facilities, such as classrooms, entrances, and parking are designed in ways that provide access to students with disabilities. Handicapped parking shall only be provided to students who have proper documentation concerning the disability on file with WBC and a visible Disabled Parking Placard issued by the Arkansas Department of Motor Vehicles. All program tuition and financial amounts shall be equal for disabled and non-disabled students and any other student who is qualified for entry into their respective program.
- Coordination of Programs: Determination of whether a student is qualified for disabled student accommodations will be based upon the requirements of faculty members and instructors within the limits of federal or state law. If a student disagrees with the proper accommodations, the disagreement must be provided in writing to the Admissions Representative for resolution. It is the student's responsibility to provide proper documentation of his or her disability. Documentation of the disability must be provided within two (2) weeks of identifying the appropriate issue. Prior to receiving the requested accommodations, the student shall provide the school with current medical and other diagnostic documentation of the disability from a qualified physician. Determinations of disability include:
 - 1. Current documentation of the specific disability
 - 2. Proper request of accommodations and services provided for the disability
 - 3. Medical documentation

WASHINGTON BARBER COLLEGE Campus Security Act Disclosure Statement& Fire Safety

Washington Barber College, Inc. is a very attractive facility sitting in the heart of Southwest Little Rock. The general area is heavily patrolled by the local police department, which we believe has helped to be a deterrent for crime on campus.

The information in this report is intended to advise the students, as well as prospective students, their families, and the community of our general security policies, crime occurrences, arrest data and, crime prevention programs. This report includes statistics for the previous three (3) years concerning reported crimes that occurred on-campus which is used for activities related to the educational purpose of the institution and/or any building or property owned or controlled by student organizations recognized by this institution. The report also includes institutional policies concerning campus security, such as policies concerning sexual assault and other matters. The campus has taken many safety precautions to deter crime activities and will continue to make campus safety a priority.

Washington Barber College must upon request, disclose to the alleged victim of any crime of violence, or a non-forcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request, to the next of kin of the alleged victim.

Missing Persons

Law enforcement guidelines require that a reporting person must believe that a missing individual is a vulnerable adult or will harm oneself or others before a police report can be taken.

- ➤ Is the individual a vulnerable adult? This could be because of mental capacity, extreme age, or life-threatening physical illness.
- ➤ Is the individual a threat to oneself or others? Is there a mental health issue that if not addressed could lead the individual to commit suicide, injure oneself or innocent bystanders?

Note: The written request can be submitted in person or by mail. If by mail, send to: Washington Barber College, Attn: School Director 5300 W. 65th St., Little Rock, AR 72209. If the request is delivered in person, then a dated stamped copy of written request must be provided to the requesting party.

Report Distribution Date: Occurrences within the 2022, 2023 and 2024 Calendar

Crimes Reported	2022	2023	2024	Location: C=Campus N=Non-campus P=Public Area	*Hate Crime
Murder (Includes non-negligent manslaughter)	0	0	0		0
Negligent manslaughter	0	0	0		0
Sex offenses (forcible)	0	0	0		0
Sex offenses (non-forcible)	0	0	0		0
Robbery	0	0	0		0
Aggravated assaults	0	0	0		0
Burglaries	0	0	0		0
Motor Vehicle Thefts (on Campus)	0	0	0		0
Arson	0	0	0		0
Larceny	0	0	0		0

Number of arrest made for the following crimes	2022	2023	2024	Referred for campus disciplinary action? (Yes)(No)
Liquor Laws	0	0	0	N/A
Drug Laws	0	0	0	N/A
Illegal Weapons Possession	0	0	0	N/A

* Hate Offenses:

The above crimes of murder, manslaughter, arson, forcible rape and aggravated assault that show evidence of prejudice based on race, religion, sexual orientation, ethnicity or disability as prescribed by the Hate Crimes Statistics Act (28 U.S.C 534) occurred.

- 1. This institution does not employ campus security personnel but encourages both its employees and students to immediately report suspected criminal activity or other emergencies to the nearest available institutional official, or in the event of an emergency, to local law enforcement or other emergency response agencies by dialing 911.
- 2. All students and employees are required to promptly and accurately report any crime or emergency to the School Director. In the absence of the School Director, all crime activity should be reported to the Assistant Director. If a student or employee wishes to report a crime on a voluntary or confidential basis, the institutional official will be prepared to record and report the crime, but not the name of the informant. The student or employee may, in order to maintain confidentiality, submit the information in writing to an institutional official without signature. If the student wishes to maintain confidentiality, the student will contact his or her instructor or school official who in turn will contact the School Director or report criminal actions or emergencies to the appropriate agency by calling 911. The School Director will begin investigation into any reported crime the following business day of receiving notification of reported crime.

The Assistant Director works closely with the School Director in assuring all incidents, if applicable, are maintained in the school's Daily Incident Log Record. Annually, the Assistant Director prepares the Annual Disclosure of Crime Statistics Report from statistical data obtained from both the correct police department district in which the school resides and from the school's Daily Incident Log.

In addition to tracking incidents on campus, the campus maintains a Fire Safety Log of on campus fires detailing the nature, date, time, and location of the fire, if applicable. This information will be made available annually to the campus community and is also available upon request.

3. Only students, employees, and other parties having business with this institution should be on institutional property. Staff, faculty, students, and prospective students or any person entering the premises must have and display at all times a security identification badge. For the protection of students, staff, and our visitors, with the exception of an emergency, only students and staff are allowed to exit through the rear door. Upon exit, the rear door will automatically lock and re-entry is not allowed from the rear. Students and staff wishing to re-enter the building must do so from the front entrance door. When the school closes in the evening, the closing school official or supervisor will inspect each floor to see that it is empty, set the alarm and lock down the campus. Other individuals present on institutional property at any time without the express permission of the appropriate institutional official(s) shall be viewed as trespassing and may be subject to a fine and/or arrest. In addition, students and employees present on institutional property during periods of non-operation without the express permission of the appropriate

institutional official(s) shall also be viewed as trespassing and may also be subject to a fine and/or arrest.

- 4. Current policies concerning campus law enforcement are as follows:
 - a) Institution officials have no powers of arrest other than the Citizens Arrest Law and are required in the event of a crime or emergency to call the correct agency or dial 911. The Citizens Arrest Law will be invoked only as a last resort and after all other possibilities have been explored.
 - b) Employees & students shall contact the School Director, the Assistant Director or the nearest ranking supervisor to report any criminal action or emergency to the appropriate agency after calling 911. If possible, the institutional official shall attempt to non-violently deal with the crime or emergency. Individual discretion must be used, as undue risk should not be taken.
 - c) The institution currently has no procedures for encouraging or facilitating pastoral or professional counseling (mental health or otherwise), other than the student or employee encouragement to seek such assistance if needed.
- 5. Though this institution does not offer regularly scheduled crime awareness or prevention programs, students are encouraged to exercise proper care in making good judgments concerning their personal safety and the safety of others. The following is a description of policies, rules and programs designed to inform students and employees about the prevention of crimes on campus:
 - a) Do not leave personal property in classrooms.
 - b) Report any suspicious persons to your institutional official.
 - c) Don't linger on the outside; if leaving the campus, go straight to your car and exit parking lot.
 - d) If you are waiting for a ride, wait within sight of other people.
 - e) Employees (staff and faculty) will close and lock all doors, windows, and blinds and turn off lights when leaving a room.
 - f) The Crime Awareness and Campus Security Act is available upon request to students, employees (staff and faculty), and prospective students.
 - g) The school has no formal program, other than orientation, that disseminates this information. All information is available upon request in the general office from the office clerk.
 - h) Information regarding any crimes committed on the campus or parking lot will be available and posted in a conspicuous place within two (2) business days after the reporting of the crime and be available for sixty (60) business days during normal business hours, unless the disclosure is prohibited by law, would jeopardize the confidentiality of the victim or an ongoing criminal investigation the safety of an individual, cause a suspect to flee or evade detection, or result in the destruction of evidence. Once the reason for the lack of disclosure is no longer in force, the institution must disclose the information. If there is a request for information that is older than sixty (60) days, that information must be made available within two (2) business days of the request.

- 6. The institution does not offer regularly scheduled crime awareness or prevention programs other than orientation where all the institution's policies and regulations are properly disclosed to prospective students. In addition, information on campus crime and security is distributed to all students and employees annually through the mail and is available on the internet.
- 7. All incidents shall be recorded in the Washington Barber College Daily Incident Log located on campus in the general office. The log includes the date, time, location, incident reported, and disposition of incident and the name of the person who took the report. The report must be entered in the log within one (1) business after it is reported to the school's official, unless that disclosure is prohibited by law and would endanger the confidentiality of the victim.
- 8. This institution does not permit the sale, possession, or consumption of alcoholic beverages on school property and adheres to and enforces all state underage-drinking laws.
- 9. The institution does not permit the possession, use, or sale of illegal drugs by its employees and students and adheres to and enforces all state and Federal drug laws. The violations of these policies by students or employees may result in expulsion, termination and/or arrest.
- 10. Information concerning drug and alcohol abuse education program are available in the office and is distributed annually to students and staff. The school will make a biennial review of this program to determine its effectiveness and to ensure that its penalties are being enforced. Further information on assistance with drug and alcohol abuse education can be made by contacting the following agency: Mid Ark Substance Abuse, 4601 West 7th, Little Rock, AR 72205, (501) 686-9393. Other agency information can be obtained from the office.
- 11. Sexual assaults (criminal offences) on campus will be reported immediately to the School Director or the Assistant Director in the absence of the School Director, who will report it to 911 emergency and units. The person who was victimized will be encouraged to seek counseling at a rape crisis center and to maintain all physical evidence until such a time as that person can be properly transported to a hospital or rape crisis center for proper treatment. This institution has zero tolerance of such assaults; the violation of this policy by students or employees may result in expulsion, termination, or arrest while investigations are being followed.
- 12. Washington Barber College encourages all students and employees to act responsibly and make good judgments concerning their own security and the security of others. Please report any known criminal offenses occurring on campus to the school administration.
- 13. Anyone with knowledge of sexual harassment activities has an obligation to report the incident(s) to the School Director or a staff member. Often, failure to report incidents are based upon fear of retaliation, but be assured in no wise will the school tolerate retaliation

- in any form from a staff members or students. Retaliation is prohibited, will be prosecuted, and is grounds for immediate termination or expulsion.
- 14. In the event a sex offense should occur on campus, the victim should take the following steps:
 - Report the offense to a school official.
 - Preserve any evidence as may be necessary as proof of the criminal offense.
 - Request assistance, if desired, from school administration in reporting the crime to local law enforcement agencies.
- 15. On campus disciplinary action in cases of alleged sexual assault will be based on the findings of the law enforcement agency investigating the facts pertaining to the crime and other mitigating circumstances.
- 16. Any information provided by the institution on crime victims about disciplinary hearings by the state of Arkansas is obtained from the Arkansas Crime Information Center and can be accessed at www.acic.org
- 17. These records are available upon request through the administrative offices.

Students and employees should refer to the following person or agency when reporting or seeking help on a criminal incident. Please note: In cases of emergency that requires immediate attention, report incident to the appropriate agency by calling 911 and then report the incident to School Director or an authorized school official.

5300 W. 65th St.

501-568-8800

Name of School Official

Washingtas

Address

Phone number

VOTER REGISTRATION

At Washington Barber College, Inc. we encourage all American citizens to register to vote when it comes to an election day. Voter registration forms are available at our school office during regular business hours Tues-Sat 8am – 4:30pm, or visit www.washingtonbarbercollege.com

DRUG AND ALCOHOL ABUSE PREVENTION PROGRAM

ATTENTION TO ALL STUDENTS AND EMPLOYEES

STANDARDS OF CONDUCT

The Washington Barber College, Inc. prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on the property or as part of any campus activities. The school will immediately contact law enforcement officials to report all unlawful activities.

The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. Washington Barber College, Inc. provides education annually and refers students and staff to local services. Information and referrals for local treatment centers for drug abuse are made available to students or staff members.

Washington Barber College, Inc. distributes drug and alcohol prevention information to all students and employees annually.

Washington Barber College, Inc. will expel students and terminate staff involved in unlawful possession, use, or distribution of illicit drugs and alcohol. The school will refer such cases to the proper authorities for prosecution. Students and staff may be reinstated upon completion of an appropriate rehabilitation program.

As a condition of employment, employees must notify Washington Barber College, Inc. of any criminal drug statute conviction for a violation occurring in the workplace not later than five (5) days after such conviction.

There are serious legal sanctions for illegal use of drugs or alcohol. There are serious health risks associated with such use. Health risks associated with the abuse of illicit drugs and alcohol include the following: impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

INSTITUTIONAL SANCTIONS

Immediate termination from employment, or in case of a student from school, will be imposed for use, distribution, or possession of illicit drugs and alcohol.

The institution will notify the student or employee in writing if the institution becomes aware of any violation of this policy. The student or employee may request a formal hearing after receiving said notice. Three (3) members from the faculty and staff will comprise the hearing board. If the student or employee fail to request a hearing within three- (3) business days then immediate termination will take place.

If a student or employee requests a hearing, the owner will notify the student/employee of when the hearing date will take place. The student/employee has the right to be present by legal counsel for this purpose. The hearing board will take testimony from all individuals involved in the case.

The institution's administration will then be notified of the owner's decision. In all cases the owner's decision will be final. The institution's administration will then notify the student/employee of the owner's decision. If the student/employee are found to have violated

the institution's Drug and Alcohol Prevention Policy, then immediate termination from the school or employment will result.

LEGAL SANCTIONS (FEDERAL, STATE, AND LOCAL)

Please see the list below.

HEALTH RISK(S) ASSOCIATED WITH USE AND ABUSE OF DRUGS AND ALCOHOL

Please see the list below.

DRUG AND ALCOHOL COUNSELING/ TREATMENT AVAILABILITY

Please see the list below.

Those students or employees in violation of Federal, State and local laws for use, possession or distribution of controlled substances or alcohol abuse are subject to any of the following sanctions or combination thereof:

- 1. Prison sentence
- 2. Probation
- 3. Monetary penalties
- 4. Substance abuse programs
- 5. Suspension of driving privileges
- 6. Driver's education program
- 7. Community service

An overview of Federal Sanction is enclosed. The State Sanctions are included in RS40: 964, Section 202 of the Controlled Substance Act. The local Sanctions only cover alcohol abuse and small amounts of marijuana.

RESOURCES FOR TREATMENTAT LOCATIONS:

LITTLE ROCK, NORTH LITTLE ROCK, PINE BLUFF, BENTON

BCD Hoover Center	Little Rock	(501) 663-4774
Catar Clinic	Little Rock	(501) 664-7833
DBA Serenity Park Inc Serenity House	Little Rock	(501) 663-7627
Gyst House Inc	Little Rock	(501) 568-1682
Medical Sciences/Arkansas CARES	Little Rock	(501) 661-7979
Mid Arkansas Substance Abuse Services	Little Rock	(501) 686-9393
UAMS/Substance Abuse Treatment Clinic	Little Rock	(501) 686-9630
Behavioral Healthcare Inc Southeast Arkansas	Pine Bluff	(870) 534-1834
Family Service Agency	North Little Rock	(501) 372-4242
Outpatient Substance Abuse Counseling Clinic Inc.	Benton	(501) 315-4224

EMERGENCY PROCEDURES

Fire Hazards Procedure

Instructor will direct students and clients out of the building through the nearest exit in an orderly and calm manner. The receptionist or whoever is aware of the fire will call the fire department (911).

IN THE EVENT OF EXTREME WEATHER CONDITIONS:

School will be closed in the event of extreme weather conditions. Students will refer to the local news informer and read the online posting on Washington Barber College, Inc. website.

IN THE EVENT OF A HURRICANE:

Students will be sent home. Please adhere to State and Local Police instructions for further guidance.

FINANCIAL AID POLICY AND PROCEDURE

What is A Federal Pell Grant?

A federal Pell Grant, unlike a loan, does not have to be re-paid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree. (A professional degree would include a degree in a field such as pharmacy or dentistry). In some cases, you might receive a Pell Grant for attending a post-baccalaureate teacher certificate program.

For many students, Pell Grants are usually a foundation of financial aid, to which aid from other federal and nonfederal sources might be added.

How Do I Qualify?

To determine if you're eligible financially, the U.S Department of Education uses a standard formula, established by Congress, to evaluate the information you report when you apply. The formula produces an Expected Family Contribution (EFC) number. Your Student Aid Report (SAR) contains this number, in the upper right-hand corner of page 1. This number will determine if you're eligible for a Pell Grant and the award amount.

You will need to complete the **FAFSA** to be eligible for financial aid.

STUDENT ELIGIBILITY REQUIREMENTS

To be eligible for financial aid, a student must:

- . be admitted as a regular student.
- . be enrolled or accepted for enrollment in an eligible program on at least a half-time basis.
- . be a citizen or an eligible non-citizen.
- . not owe a refund on a Federal Pell Grant or FSEOG at any school
- . not be in default on the Federal Perkins Loan or Federal Stafford Loan/FSLS/FPLUS at any school.
- . have financial need.
- . be making satisfactory progress (as defined by the school's policy) in the course of study.
- . be registered for selective service (if a male born on or after January 1, 1960)
- . have a signed statement of educational purpose.
- . have a signed statement of updated information.
- . have a High School diploma, a GED, or have demonstrated the ability to benefit.
- . agree to use any Federal student aid received solely for educational purposes.

Conviction for possession or sale of illegal drugs.

A Federal or state drug conviction can disqualify a student for FSA funds. The student self-certifies in applying for aid that he/she is eligible; Washington Barber College, Inc. is not required to confirm this unless there is evidence of conflicting information.

A conviction that was reversed, set aside, or removed from the student's record does not count, nor does one received when the student was a juvenile, unless she/he was tried as an adult.

The Chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs).

	Possession of illegal drugs	Sale of illegal drug
1 st offense	1 year from date of	2 years from date of
	conviction	conviction
2 nd offense	2 years from date of	Indefinite period
	conviction	
3+offenses	Indefinite period	

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

A student regains eligibility the day after the period of ineligibility ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug convictions will make him/her ineligible again.

When a student regains eligibility during the award year the institute may award Pell and Campus-based aid for the current payment period and Direct Loans for the period of enrollment.

Standards for a qualified drug rehabilitation program

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state, or local government program.
- Be qualified to receive payment directly or indirectly from a federally or statelicensed insurance company.
- Be administered or recognized by federal, state or local government agencies or court.
- Be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor.

B. Incarcerated students:

A student is considered to be incarcerated if she/ he is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor). A student is not considered to be incarcerated if she/ he is in half-way house, home detention, or is sentenced to serve only weekends. Our attendance policy specifies that all classes and practical studies are done at the Institute's physical location; therefore incarcerated students are not eligible for admissions.

FINANCIAL AID ELIGIBILITY/CITIZEN/ELIGIBLE NON-CITIZEN

You must be one of the following to receive Federal student aid:

- . A U.S. citizen
- . A U.S. national
- . A U.S. permanent resident who has an I-151 or I551 (Alien Registration Receipt card) Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations:
- . "Refugee"
- . "Asylum Granted"
- . "Indefinite Parole" and/or "Humanitarian Parole"
- . "Cuban-Haitian entrant, Status Pending"
- . "Conditional Entrant" (Valid only if issued before April 1, 1980).
- . A suspension of deportation case pending before Congress.
- . "I-688" with valid expiration date

IF YOU ARE IN THE U.S. UNDER ONE OF THE FOLLOWING CONDITIONS, YOU ARE NOT ELIGIBLE FOR FEDERAL AID:

- . "F1" or "F2" student visa
- . "J1" or "J2" exchange visitor visa only.
- . "I-688a", "I-688b" or "I-688c" (Amnesty applicant)

STUDENT RIGHTS AND RESPONSIBILITIES

The student has the right to ask the school:

- * The name of its accrediting and licensing organizations.
- * About its programs; its instructional, laboratory, and other physical facilities; and its faculty.
- * The cost of attendance and the policy on refunds to students who drop out.
- * The types of financial assistance that is available, including information on all federal, state, local, private and institutional financial aid programs.
- * What the procedures and deadlines are for submitting applications for each available financial aid program.
- * How it selects financial aid recipients.
- * How it determines financial need.
- * How much of your financial need, as determined by the school, has been met.
- * How and when you will be paid.
- * To explain each type and amount of assistance in your financial aid package.
- * What the interest rate is on any student loan you have, the total amount you must repay, when you must start repaying, and what cancellation or deferment (postponement) provisions apply.
- * To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
- * How the school determines whether you are making satisfactory progress and what happens if you are not.
- * What special facilities and services are available to the handicapped?

It is the student's responsibility to:

- * Review and consider all the information about the school program before enrolling.
- * Pay special attention to the application for student financial aid, and complete it accurately, and submit it on time and to the correct office. (Errors can delay or prevent receipt of aid)
- * Know and comply with all deadlines for applying and reapplying for aid.
- * Provide all documentation, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application.
- * Notify the school of any information that has changed since you applied.
- * Read, understand, and keep copies of all forms you are asked to sign.
- * Repay any student loan. When you sign a promissory note, you are agreeing to repay your loan.
- * Request an exit interview at the time you are leaving the school to determine the net balance of your account with the school as well as the net balance of any student loan.
- * Notify the school of a change in your name, address, phone number, or attendance status (full-part time student). If you have student loans, you must notify your lender of these changes.
- * Understand your school's refund policy.

- * Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
- * Understand that is your responsibility and your liability when errors are made and funds for which you are not eligible for are advanced to you or credited to your school account.

COMPLIANCE STATEMENT

The Federal Privacy Act of 1974 requires that students be notified that the disclosure of his/her social security number is mandatory. The social security number is used to verify, process the awarding of funds, collection of funds, and the tracing of individuals who have borrowed funds from federal, state, or private programs. This school does not discriminate on the basis of race, religion, creed, color, nationality, sex, or age in their admission policies or in access to employment or the administration of their programs.

When Do I Apply?

Apply as early as January 1st. (You can't apply before this date.) It's easier to complete the application when you already have your tax return for the year end, so you may want to consider completing your tax return early as possible. If you have not applied, you can always apply before June 30th of the following year.

Note: You must reapply for federal aid every year. Also, if you change schools, your aid doesn't go with you. Check with your new school to find out what steps you must take to continue receiving aid.

Pell Grants: The student completes the Free Application for Federal Student Aid and

our Institutional Financial Aid Application.

OR

Go to the FAFSA website www.fafsa.ed.gov and follow steps 1, 2, & 3.

LOAN COUNSELING

In compliance with Federal regulations and guidelines, Washington Barber College conducts an Exit Interview with each student who has applied and received a Direct Loan through our school.

Upon meeting graduation requirements, students must complete the exit counseling session according to the guidelines set forth on the DirectLoan website @ https://studentloans.gov/myDirectLoan/Index.action.

Students must first read the guidelines and select Washington Barber College as the institution in which the information will be sent. They are to read the content and answer the questions. Students must read the Borrower's Rights and Responsibilities before submitting the Exit Counseling session. Students are instructed to print 2 copies of the Counseling Completion Confirmation page and submit one copy to the Financial Aid administrator and the other is kept for their records.

This process takes approximately 30 minutes.

STUDENT LOAN INFORMATION PUBLISHED BY DEPT. OF EDUCATION

https://studentaid.ed.gov/sa/

NATIONAL STUDENT LOAN DATA SYSTEM

www.nslds.gov

Federal Subsidized

Stafford Loans:

Student and Parent borrowers have access to NSLDS using their Federal FSA ID. The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for federal student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of Ed programs. Visit NSLDS for information regarding your federal student loans, including your servicer(s).

Federal Unsubsidized

Stafford and PLUS Loans: <u>Stafford Unsubsidized Loans</u> are federally guaranteed loans that are *not* based on financial need. Interest does accrue from the time the loan is disbursed to the school. Additionally, there are maximum amounts you can receive per school year for dependent and independent students.

PRINCIPLES OF FINANCIAL AID

- 1. This school will work with other schools, community groups, and other educational institutions in support of the national goal of equality of educational opportunities.
- 2. Expected family contribution towards the student's cost of education: This school expects parents to contribute financially, according to their means; taking into account their incomes, assets, number of dependents, and other relevant information. Students are also expected to contribute from their own earnings and assets, including borrowing against future earnings.
- 3. Financial aid will be offered after determining whether the family's resources are sufficient or insufficient enough to meet the student's educational expenses. The amount of aid offered will not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.
- 4. In awarding funds to eligible students, the amount and the type of self-help will be related to the circumstances of the individual and the largest amount of grant assistance will be offered to students with the least ability to pay.

DEPENDENT STUDENT:

Is an individual that does not meet the Independent student criteria. This student is required to submit with his/her application student, spouse (if applicable) and parental income and assets data.

INDEPENDENT STUDENT

Is an individual who meets one of the following criteria:

- 1. An individual that will be at least 24 years old by December 31 of the award year.
- 2. At any time since the student was 13: 1) both parents were deceased 2) student was in foster care or 3) was a dependent or ward of the court.
- 3. A veteran of the armed forces of the United States.
- 4. An individual with legal dependents other than a spouse.
- 5. A graduate or professional student who will not be claimed as an income tax exemption by his/her parents for the first calendar year of the award year.
- 6. A married person
- 7. A student who is currently serving on active duty in the US. Armed Forces for purposes other than training.
- 8. A person who has children, whom they will provide more than ½ the children's support.
- 9. The student is an emancipated minor.
- 10. The student is in a legal guardianship.
- 11. The student is an unaccompanied youth who was homeless.
- 12. The student was a homeless youth at risk of being homeless.
- 13. A person who has been determined by the aid administrator to be independent because of unusual circumstances.

PARENT(S)

For purposes of the financial aid programs, "parent" is the biological mother and/or father or adoptive parents. Not foster parents.

EXPECTED FAMILY CONTRIBUTION (EFC)

EFC is the amount that has been calculated to offset the students cost of attendance. Tuition is \$18,500 for the Barber program and\$8500 for the Barber Instructor program.

NEED

Financial need is the amount left over after subtracting the expected family contribution from your cost of attendance.

DETERMINING NEED

The U.S. Department of Education approves the Expected Family Contribution formula. This school uses it to compute the ability of the family to contribute to the cost of the student's training. Each year certain aspects of EFC are adjusted. This accounts for both actual inflation in the previous year and projects inflation for the next analysis year. The yearly Consumer Price Index (CPI) analysis determines inflation rates. Revision in FICA, federal, state, and local taxes reflect changes in the law and recently available IRS data.

The Federal Pell Grant uses the Federal EFC (Expected Family Contribution) number on the Student Aid Report (SAR) to determine the eligibility number obtained. This determines the student's (or family's) ability to contribute to the Cost of Attendance (COA). The EFC is subtracted from the COA, and the school awards financial aid to cover as much of the students

need as possible. The EFC bases need on information furnished in the Free Application for Federal Student Aid (FAFSA). The EFC number produced is for nine months for Dependent Students, and twelve months for Independent Students.

TRANSFER OF CREDIT POLICIES

The requirement to disclose transfer of credit policies does not create a legally enforceable right for a student to require a school to accept a transfer of credit from another school. School policies on transfer of credit, including the criteria it uses regarding the transfer of credit earned at another school and a list of any schools with which it has established an articulation agreement.

HEOA section 488(g) HEA section 485(h), Effective date: August 14, 2008.

We will take up to 600 hours from another school; the amount is dependent upon the director's discretion.

ARTICULATION AGREMENTS

Washington Barber College, Inc. does not have any articulation agreements with any other institutions at this time.

TRANSFER STUDENT (NSLDS):

We will access the NSLDS record as it has all the pertinent information about a student's loan/financial aid history.

INTEGRATED VERIFICATION PROCESS

Federal regulations 34 C.F.R. Part 668, Subpart E, dated March 14, 1986, executing legislation 20 U.S.C. 1094 governing the Title IV programs require schools to be sure of certain applicant-reported data. These regulations require schools to develop written policies and procedures for verification. The school is required to make these policies available to all applicants for financial aid, as well as prospective students upon request. This procedure is a part of the admissions and advising process. To follow the regulations and achieve consistency governing this process, the following verification policies apply to all applicants for Title IV programs. Under the regulations, the school will not disburse Federal Pell or Campus-Based aid until completion of verification.

WHO MUST BE VERIFIED

The policy of this school shall be to verify those students selected by the need analysis system for verification. In the absence of conflicting documentation, applications excluded from verification include:

- Legal residents of the Trust Territory of the Pacific Islands, Guam, American Samoa, and the Mariana Islands. This includes dependent students whose parents are also legal residents of one of these Islands.
- Dependent students whose parents are residing in a country other than the United States. This applies only if the student cannot contact the parents by normal means.

- -Dependent students whose parents are dead, or are physically or mentally ill, or whose parents' address is unknown.
- -Immigrants who arrived in the United States during either calendar year in the Award Year.
- -Those submitted for an Award Year if the applicant dies during the Award Year.
- -Those submitted if the applicant is imprisoned at the time of verification.
- -Those submitted when the applicant does not receive financial assistance for reasons other than their failure to confirm information on the application.
- -Other exclusions on a documented individual case basis, at the discretion of the Financial Aid Officer.

An applicant need not document spouse information or provide a spouse's signature if:

- . The spouse is residing in another country and the student cannot contact the spouse by normal means of communication.
- . The student cannot locate the spouse because their address is unknown.
- . The spouse is dead, or mentally or physically ill.

VERIFICATION ITEMS

- 1. Annual Federal Register will provide items to verify and documentation required.
- 2. All selected applicants
 - A. Number in household: A signed statement by the applicant and one parent if student is dependent, listing: (a) name and age of each household member and (b) relationship of that household member to applicant.
 - B. Number in college: A signed statement by the applicant and one of the parents if dependent listing: (a) the name and age of each household member who is attending an eligible postsecondary educational institution as at least a half-time student in the 15-16 award year and (b) the name of the eligible institution that each household member is or will be attending during the 15-16 award year.
 - C. Food stamps (SNAP)- if receipt reported on FAFSA (Documentation from the agency that issues the food stamps benefit or alternative documentation as determined by the institution to be sufficient to confirm that the applicant received food stamps.)
 - D. Child support paid if amount reported on FAFSA (Documentation would include a statement signed by the applicant, spouse or parent who paid the child support certifying: (a) amount of child support paid; (b) the name of the person to whom child support was paid; and (3) the name of the children for whom the child support was paid.)
- 3. For Tax Filers: If the tax filer is unable to provide information through the IRS data retrieval process, a transcript obtained from the IRS that lists tax account information for the tax year 2015 is required. If the tax filer is separated, divorced or widowed: (a) a transcript from the IRS, (2) a copy of IRS form W-2 for each source of employment income received.

A student, spouse or parent who is required to file a U.S. income tax return and has been granted a filing extension must provide a copy of IRS form 4868, and must

provide a copy of a W-2 for each source of employment and/or a signed statement by a self-employed individual certifying the amount of the AGI and income tax paid for tax year 2015.

- A. AGI
- B. Tax Paid
- C. Specific untaxed income items:
 - 1) Untaxed IRA distributions
 - 2) Untaxed pensions
 - 3) Ed credits
 - 4) IRA deductions
 - 5) Tax exempt interest
- 4. Non-tax filers:
 - A. Income earned from work

Non-tax filers are required to provide:

- A. Copy of IRS form W-2 for each source of employment
- B. A signed statement certifying
 - 1) that the individual has not filed and is not required to file an income tax return for tax year 2015
 - 2) The sources of income earned from work as reported on the FAFSA and amounts of income from each source that is not reported on IRS form W-2.

All applicants selected for verification either by ED or by the school, must complete verification before any PJ adjustment can be made to the ISIR.

All changes resulting from verification must be submitted if the change is to any nondollar item or the change refers to a single dollar item of \$25 or more. Washington Barber College will make no adjustments until verification is complete.

APPLICANT RESPONSIBILITIES

To be eligible to receive Title IV funds, we require applicants to provide requested information during the following time period(s): between July 1st through June 30th the following award year. Applicants must certify that the following data items are correct as listed on the original application; or, if not correct, must update these items, as of the date of verification:

- . Number of family members in the household.
- . Number of family members in the household now enrolled as at least half-time students in postsecondary educational instructions.
- . Change in dependency status.

Federal Pell Grant applicants whose dependency status changes during the Award Year must file a correction application.

Campus-Based applicants whose dependency status changes during the Award Year must have their EFC recalculated. The applicant must repay any over award, or any award, discovered during verification, for which he/she was not eligible.

CONSEQUENCES OF FAILURE TO PROVIDE DOCUMENTATION WITHIN THE SPECIFIED TIME PERIOD(S)

If the student cannot provide all required documentation, the school can't complete the verification process within two weeks from the date of enrollment. The school must then advise applicants that they are not eligible for financial aid funds. The school then gives the applicants the following options:

The student may continue training on a cash payment basis.

The student may withdraw and re-enroll at no additional charge. There will be no loss of credit earned, when the student provides all proof, and verification is complete.

If a Federal Pell Grant applicant has not processed Part 2 of the SAR within two weeks of enrollment, the school must advise them that they are not eligible for financial aid. The school will then provide applicants with the following options:

The student may continue training on a cash payment basis.

The student may withdraw and re-enroll at no additional charge. There will be no loss of credit earned, when the student provides all proof, and verification is complete.

The applicant must repay any over award, or any award for which he/she was not eligible, discovered during verification.

INTERIM DISBURSEMENTS

The school may not make any interim disbursements. The student must complete verification before disbursement of all Title IV funds.

NOTIFICATION OF RESULTS OF VERIFICATION

The school shall notify the applicant of additional information/documentation needed for verification. This occurs through contact with the Financial Aid Officer, or by mailing to the applicant's resident address a VERIFICATION FOLLOW-UP form. This form indicates additional items needed. The school shall notify the applicant of any change in the originally computed Federal Pell Grant award.

The student shall sign and date the SAR certified for payment.

The school shall notify the applicant when they complete verification by:

Obtaining the student's signature and date on the SAR certified for payment.

Providing the student a receipt for any Campus-Based funds credited to their tuition account.

ADDITIONAL CONSUMER INFORMATION:

It is the students' responsibility to comply with all obligations involved in the receipt of Federal and/or State Aid. For more information about these programs, including application procedures, eligibility requirements, amounts of eligibility, rights and obligations pertaining to each program including Loan consolidation consult the following sources: The federal pamphlet (Federal Student Aid Fact Sheet) has information about Federal Pell Grants, and Direct Stafford/GSL.

For more information regarding the specific requirements of the Financial Aid Program please refer to the U.S.D.E. Student Guide, available at the Financial Aid Office.

Veteran's Affairs - Addendum

Addendum to Catalog: 2023-2024 Effective Date: 07/08/2019

In accordance with Title 38 US Code 3679(c), this educational institution adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post-9/11 G.I. Bill® (Ch.33) or Vocational Rehabilitation& Employment (Ch.31) benefits, while payment to the institution is pending from VA. This educational institution will not:

- Prevent the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA Certification of Eligibility (COE) by the first day of class;
- Provide a written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies

FEDERAL PELL Deadline

FAFSA applications must be received by June 30 (award year). SAR's must be submitted to the financial aid office by June 30, or your last day of enrollment in award year whichever comes first. A valid SAR/ESAR requires signatures of student, spouse and parents as applicable.

RENEWAL PROCESS

A Federal Pell Grant award received in one award year (July 1 to June 30 of the following year) is never automatically renewed in the next award year. A student must re-apply for the Federal Pell Grant and submit a copy of the new SAR to the financial aid office.

How Much Money Can I Get?

Awards will depend on program funding. How much you will get will depend not only on your EFC but also on your **cost of attendance**, whether you're a full-time or part-time student, and whether you attend school for a full **academic year** or less. You may receive only one Pell Grant in an award year, and you may not receive Pell Grant funds from more than one school at a time.

How will I be paid?

Washington Barber College may credit the Pell Grant funds to your school account. Washington Barber College must tell you in writing how and when you'll be paid and how much your Pell Grant will be. Schools must pay you at least once per term (semester, trimester, or quarter). Schools that don't use formally defined, traditional, term must pay you at least twice per academic year.

DISBURSEMENT:

Occurs on the basis of per payment period via a check payable to the student or co-payable to the school and student. It is the students' responsibility to submit all forms and documentation to the financial aid office in accordance with the deadlines applicable to each program from which aid is requested.

ACADEMIC YEAR

The definition of the Academic Year for this institution is 900 clock hours in 26 weeks.

AWARD YEAR

The period of time between July 1 and June 30.

CLOCK HOUR (AS DEFINED IN THE FEDERAL REGISTER)

A 50 to 60-minute class, lecture or recitation: or A 50 to 60 minute faculty supervised laboratory, shop training, or internship.

TREATMENT OF TITLE IV FUNDS WHEN A STUDENT WITHDRAWS FROM A CLOCK HOUR SCHOOL

The Bursar's Office is required by federal statute to calculate the percentage of earned Title IV Funds received or pending to be received and to return the unearned funds for a student who withdrew, was terminated or failed to return from an approved leave of absence. If a student fails to return from a Leave of Absence the Date of Withdrawal is the last day the student attended class before the Leave began.

Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of aid earned = the number of scheduled hours in the payment period completed up to the student's last date of attendance as per the school's attendance records, divided by the total clock hours in the payment period.

If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV funds or aid that could have been disbursed.

If this percentage is less than 60%, then the percentage earned is equal to the calculated value.

Funds are returned to the appropriate federal program based on the percent of unearned aid using the following formula:

Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV funds that the institution must return will be made no later than 45 calendar days after the date the school determines that the student withdrew.

When Title IV funds are returned, the student may owe a balance to the institution. Students are required to provide a written, signed, and dated request, that includes the reason for the request, for a leave of absence prior to the leave of absence. However, if unforeseen circumstances prevent a student from providing a prior written request, the institution may grant the student's request for a leave of absence, if the institution documents its decision and collects the written request at a later date.

If a student earned more aid than was disbursed to him/her, the institution must send written notification to the student (or parent for PLUS loan funds) to offer a post-withdrawal disbursement for any amount not credited to the student's account no later than 30 calendar days after the date that the school determines that the student withdrew. The institution is required to make a post-withdrawal disbursement within 45 days of the student's date of determination that they withdrew for grants and 180 days of the student's date of determination that they withdrew for loans.

Refunds are allocated in the following order:
Unsubsidized Federal Stafford Loan
Subsidized Federal Stafford Loan
Federal Parent (PLUS) Loan
Federal Pell Grant
Federal Supplemental Opportunity Grant
Other Title IV assistance
State Tuition Assistance Grants (if applicable)
Private and institutional aid
The student

WASHINGTON BARBER COLLEGE, INC measures progress in Clock Hours, and uses the payment period for the period of calculation.

The Calculation Formula:

Determine the amount of Title IV aid that was disbursed plus Title IV aid that could have been disbursed.

Calculate the percentage of Title IV aid earned:

a) Divide the number of clock hours scheduled to be completed in the payment period as of the last date of attendance in the payment period by the total clock hours in the payment period.

HOURS SCHEDULED TO COMPLETE TOTAL HOURS IN PRIOD = % EARNED

- b) If this percentage is greater than 60%, the student earns 100%.
- c) If this percent is less than or equal to 60%, proceeds with calculation.

Percentage earned (times) Total aid disbursed, or could have been disbursed = **AMOUNT STUDENT EARNED.**

Subtract the Title IV aid earned from the total disbursed = **AMOUNT TO BE RETURNED.**

100% minus percent earned = **UNEARNED PERCENT**

Unearned percent (multiplied by) total institutional charges for the period = **AMOUNT DUE FROM THE SCHOOL.**

If the percent of Title IV aid disbursed is greater than the percent unearned (times) institutional charges for the period, the amount disbursed can be used in place of the percent unearned.

If the percent unearned (times) institutional charges for the period is less than the amount due from the school, the student must return or repay one-half of the remaining unearned Federal Pell Grant.

Student is not required to return the overpayment if this amount is equal to or less than 50% of the total grant assistance that was disbursed /or could have been disbursed. The student is also not required to return an overpayment if the amount is \$50 or less.

Order of return of Title IV funds

A school must return Title IV funds to the programs from which the student received aid during the payment period or period of enrollment as applicable, in the following order, up to the net amount disbursed from each source:

Unsubsidized Direct Stafford Loans (other than PLUS Loans).

Subsidized Direct Stafford Loans.

Direct PLUS Loans.

Federal Pell Grants for which a return of funds is required.

Students receive a written notice clearly identifying amounts returned and to which program.

POST WITHDRAWAL:

School must get authorization from student to apply post withdrawal funds to his/her account. Funds in excess of balance owed and payable to the school must be offered to student.

WASHINGTON BARBER COLLEGE, INC sends a grant overpayment notice to student within 30 days from the date the school determined that student withdrew or received official notice of withdrawal, giving student 45 days to either:

- 1) Repay the overpayment in full to **WASHINGTON BARBER COLLEGE, INC.**
- 2) Notify the Department of Education that the student is in an over payment status or sign a repayment agreement with the Department.

Procedures to follow: RETURN OF TITLE IV FUNDS AND REFUNDS

The adoption and full implementation of the policy is that of establishing a paper trail for future review. Each step in the process should be documented by signature or initials whether you're delivering or receiving information. A calculation of this type must be performed for all students that withdraw prior to completing the prescribed program noted in the enrollment agreement. The calculation for return of Title IV funds and or institutional refunds is to be

performed by someone in the financial aid office or other person as designated by the school owner/administrator. Attendance and withdrawal information is provided to the financial aid office by personnel that track attendance and withdrawal for the purpose of performing calculations to determine earned and unearned tuition.

Students are provided with a School Catalog on or before the first day of class that includes terms and conditions relating to RETURN OF TITLE IV FUNDS AND REFUNDS. Students may not sign an enrollment agreement prior to having received consumer information; consumer information is intended to provide students with adequate and accurate information enabling them to make a wise choice in selecting a school that fits their needs. Consumer information may be provided to students through various means; printed, electronic, tic sheet, orally, etcetera. The method used to convey the information and documentation that each student received it must be documented in the student's permanent file by means of signature and or initial of student and school official. There is absolutely no excuse for failure to have this documentation in each student's folder. Familiarize yourself with policies for calculating both R2T4 and institutional refund calculations; recipients of Title IV funds must have both calculations in his/her file.

<u>Calculations</u> for Title IV Funds are to be performed in a timely manner and specific to student's current pay period only. All refunds will be made to applicable programs etcetera within 45 days from the student's withdrawal or date of determination.

Student's ledger card (payment history noting beginning and ending balance for each transaction including date) identifying all associated cost and each payment received, amount paid including source (Pell – Loan – Cash etc.), for federal disbursement records, reflect award year, pay period and or 1st or 2nd disbursement. Details by federal program, amount disbursed, award year and specific disbursement information will guide and aid in accurately calculating earned and unearned funds.

Attendance records: Be aware that scheduled hours specific to pay periods are the basis for calculating return of funds for Title IV and or institutional calculation. Scheduled hours are determined by the terms of the student's enrollment agreement. Simply put, an enrollment agreement noting a student is scheduled to attend 7 hours each day, count the possible calendar days of a pay period a student could have attended and multiply by the hours scheduled each day. Days for which a student was on an approved Leave of Absence may not be included in scheduled attendance. Document begin and end date for pay period; if the calculation is for a second or subsequent pay period document very carefully the date a student entered the pay period and the date the period is scheduled to end. Documentation should be clear and concise, perhaps including a page of calendar.

<u>Cost specific to pay period</u>: **WASHINGTON BARBER COLLEGE, INC** operates as a clock hour school and as such disburses federal funds according to pay periods. Each pay period has an established cost specific to pay periods.

Forms: **WASHINGTON BARBER COLLEGE, INC** uses forms for calculating Title IV (R2T4) provided on the U. S. Department of Education's web site. In addition to the R2T4, an institutional refund according to the school's institutional refund policy must be performed. Copies of both calculations must be kept in the student's permanent file.

Follow-up documentation: Copies of refund calculations must be delivered to the appropriate person responsible for making applicable refunds. Copies of refund checks including student

name, social security number, specific program, check date and date funds deposited back to federal program are to be kept in each student's file. Student files are to be kept in Pending status (don't file them away) until all documentation has been placed in the student's file and the process is to be completed. Prior to filing, check to ensure that all steps have been documented.

ADDITIONAL FUNDING OPTIONS

Additional funding for students who may not qualify for any of the Title IV programs offered, have these options of State Aid Programs available to prospective and current students. The following State Aid Programs available are listed below:

Central Arkansas Planning and Development

902 N. Center Lonoke, AR 72086 (501) 676-2721

Arkansas Department of Workforce Services (WIA)

5401 South University Little Rock, AR 72209 (501) 682-7719

Arkansas Rehabilitation Services

26 Corporate Hill Drive Little Rock, AR 72205-4538 (501) 686-2800

U.S. Department of Veterans Affairs

2200 Fort Roots Dr. #65 North Little Rock, AR 72114-1756 (501) 257-1000

Satisfactory Academic Progress:

Process Overview & Responsibilities

To be eligible for Title IV aid, a student must maintain satisfactory academic progress (SAP) as per section 668.16(e) of HEA 1965. New SAP definitions were created in 668.34 that go into effect on July 1, 2011. The school developed policies to determine the academic standards that students are expected to meet and built a means and schedule of measuring the achievement of those Pace and qualitative standards. If the student has made acceptable Pace and qualitative progress for that particular increment, then the school reviews the 150% of the maximum allowable time frame criterion to measure student's SAP.

SAP standards are established by the Office of Academic Affairs. The relevant SAP policies are summarized below.

All students must maintain Satisfactory Progress according to the following standards in order to continue enrollment. Satisfactory Progress is measured at the end of each payment period and will be checked prior to disbursement of aid.

Same As or Stricter Than:

The school's SAP policy for Title IV students is the same as the school's standards for students enrolled in the same educational programs who are not receiving Title IV aid.

The Director in the financial aid office reviews the Title IV SAP policy to ensure it meets all federal requirements. The Director of Academic Affairs notifies financial aid office if the school changes its academic policies.

Financial Aid Warning:

The school evaluates Satisfactory Academic Progress at the end of each payment period. If a student falls below a 2.0 GPA or if the student is not completing the required amount of hours/credits to keep Pace with the requirements for graduation within the 150% time frame; the student will be placed on financial aid warning for one payment period. If they are still not meeting SAP at the end of the warning period, the student maybe placed on Financial Aid Probation. (See "Financial Aid Probation" below.) A student who is put on a Financial Aid Warning can continue to receive Title IV aid for the next payment period after they receive the warning status. The status will be conferred automatically without the student appealing their SAP status.

If the student does not make SAP at the end of the financial aid warning period, they lose their financial aid eligibility. The student has the opportunity to have their financial aid eligibility reinstated by appealing the decision and being placed on Financial Aid Probation.

Financial Aid Probation:

When the student does not make SAP at the end of the next payment period, the student is now informed that they can appeal and must win the appeal to be placed on Financial Aid Probation. The student must advise the school as to why his/her grades have fallen below SAP and devise a plan to improve grades during the next payment period. A plan must be developed to assist a student to achieve success in the coming payment period.

A student may file an appeal due to a death in the family, illness, or other serious reasons. The appeal must be in writing to the Dean explaining what caused the problem. The student would have to submit how circumstances have changed that will allow him/her to attain satisfactory academic progress once the probationary period is over.

The student will receive a written decision as to the status of their appeal and any SAP plan that may be attached to it.

Students on financial aid probation, who fail to make satisfactory academic progress by the next payment period, will lose their financial aid eligibility.

Pace Measure of Satisfactory Academic Progress (SAP)

The school's satisfactory academic progress policy must contain a Pace (quantitative) measure. The policy defines the pace that our students must progress to ensure educational program completion within the maximum time frame of 150%. For an undergraduate program measured in credit hours, the maximum time frame would be 150% of the published length of the educational program as measured in credit hours. For clock hour schools, the maximum time frame is no longer than 150% of the published length of the educational program as measured in the cumulative number of clock hours the student is required to complete.

<u>Timeframe</u> - All students must satisfactorily complete their program within 150% of the normal timeframe.

	Normal	Maximum Program
<u>Certificate</u>	<u>Timeframe</u>	<u>Timeframe</u>
Barber	43 weeks	65 weeks
Barber Instructor	18 weeks	25 weeks

At the midpoint of the maximum time frame, students must have successfully completed 1/2 of the program's clock hour requirements. For example: The maximum time frame for the Barber program (27 HPW is 65 weeks). The total clock hours needed for completion of this program is 1500 hours. By the time the student has been in the program for 32.5 weeks (1/2 of the maximum time frame), they must have earned at least 750 hours. This time frame is applicable for all students including those who did not receive financial aid.

To calculate PACE take the cumulative number of hours the student successfully completed divided by the cumulative number of hours the student attempted. So if we take a clock hour school with a 900 hour program, at the end of each payment period the student is expected to have attempted 450 hours and completed 450 hours to complete the program within the allotted normal time frame of 30 weeks. If the student only successfully completed 300 hours we would divide 300 by 450 or 67%. Based on this, we must determine if a student could complete the program within 150% of the time allotted for the program, or 45 weeks. The student has 30 weeks remaining and could complete the remaining 600 hours within the time frame. So the student is making satisfactory pace progress.

The students who have failed to meet the Pace standards are placed first on Financial Aid Warning; if there is no improvement over the next payment period, they may appeal the decision and be placed on financial aid probation. The Director of Financial Aid in coordination with the Office of Academic Affairs monitors Pace progress.

Qualitative Measure of Satisfactory Academic Progress (SAP)

As per sections 668.16(e) (2) (i) and 668.34 of HEA 1965, WBC follows a qualitative measure. The measurement is graduated. The following policy provides a detailed description of how qualitative progress is monitored and by whom. The school realizes that, oftentimes, students must make an adjustment to the academic demands of pursuing an education. The financial aid office receives quantitative information about Title IV recipients from the Office of Academic Affairs. The quantitative SAP is reviewed manually, and a copy of the latest transcript is kept in students file. The office of financial aid notifies students in writing of their progress or lack thereof at the end of each payment period. The students GPA must be high enough to be able to reach graduation standards.

Grading System

The grading scale for our Programs are as follows:

Numerical Scale	<u>Letter Grade</u>	<u>Points</u>
93 - 100	A	4.0
85 - 92	В	3.0
77 - 84	С	2.0
70 - 76	D	1.0
69 - Below	F	0.0
W	Withdrawn	0.0
I	Incomplete	0.0

Pass - Satisfactory completion of non-graded Externship. Fail - Unsatisfactory completion of non-graded Externship.

The student must maintain a 2.0 GPA at the end of each payment period to maintain Qualitative academic progress.

The students who have failed to meet the Qualitative standards are placed first on Financial Aid Warning; if there is no improvement over the next payment period, they may appeal the decision and be placed on financial aid probation. The Director of Financial Aid in coordination with the Office of Academic Affairs monitors qualitative progress.

Financial Aid Probation may be for one term or multiple terms based on an academic plan.

Transfer Students:

The School will count transfer hours/credits that apply toward the student's current program in determining SAP. Transfer hours will be counted as both hours attempted and hours completed. A student who changes their program will be considered as a transfer student into the new program.

Withdrawals:

A student who withdraws from a course and receives a "W" in the course will have that course counted in the Pace component of Academic Progress.

Incompletes:

A student who receives an incomplete in a course must complete the course within 60 days or the "I" grade automatically changes to an "F".

Repeated Courses:

If a student repeats a course, only the highest grade will be counted and previous grades will be deleted. The previous grades will be excluded when considering the qualitative progress standard, but the credits will be counted when determining the SAP Pace standard.

If a student receives a "D" grade or better, and the student retakes the course to obtain a better grade, that course can be counted for the enrollment period. However, a full-time student may only take one repetition of a previously passed course or any repetition of a previously passed course due to the student failing other coursework and still receive Title IV aid.

If a student receives an "F" grade in a course and retakes the course so he/she may obtain credit for the course, the course is counted for the enrollment period and may be counted for financial aid purposes.

Increments

To ensure the student is making sufficient progress both quantitatively and qualitatively, the school's SAP policy divides the maximum time frame into equal evaluation periods called increments. These increments generally coincide with payment periods. But in any case it cannot be longer than half the program or one academic year, whichever is less. For example in a 900 hour/year program, See sections 668.16(e) (2) (ii) (B) and 668.34(e) of HEA 1965 for details on the federal regulations.

If a student is absent 10 consecutive days they will be automatically dropped from the program.

Student Appeal Procedures

A student that wishes to appeal a disciplinary action and/or decision made in reference to the Satisfactory Academic Progress policy, must submit a typed letter to the Program Director. This letter must contain information about the student's reason regarding the action and/or decision and reasons why the student is wishing to appeal. Students must provide supportive documentation along with their letter in order to support their position and any mitigating circumstances that may have existed. The Program Director will hear any student who disagrees with a SAP decision, on an appointment basis only.

The student will be notified of the Program Directors decision within fifteen (15) business days following the receipt of the student's appeal letter; additional time may be taken to thoroughly review student's appeal. A student, who wishes to appeal any SAP decision made by the Program Director, must submit a typed letter to the President with supportive documentation explaining the reason why the student is wishing to appeal the decision. The President will notify the student within fifteen (15) business days of the receipt of the letter; additional time may be taken to thoroughly review student's appeal. The President's decision shall be final.

Reinstatement

A prior student requesting to be reinstated as an active student, based on whatever reasons or circumstances, should do so in writing. Supportive documentation and/or information concerning any mitigating circumstances should be noted in the request. The student shall be notified of the Reinstatement Review within 5 days following the decision of School Director.

Frequently Requested Information

FASFA Information Center.		1-800-433-3243
FAFSA website	•••••	www.fafsa.ed.gov

E-Sign and Information Security:

Washington Barber College will use electronic signatures and electronic records in place of traditional signatures and records that, under HEA and underlying regulations, otherwise must be provided or maintained in hard-copy format.

Washington Barber College now scans and files electronic records. No paper records will be kept unless a statute insists that the school obtain a wet signature.

Voluntary Consent:

Washington Barber College will send the financial aid information and other financial information via e-mail. An e-mail is sent to the student telling them that the school will submit this information to them via e-mail and ask them to return the e-mail giving permission for the school to send this information by this means to them. The school will then keep that email as permission to correspond with the student in this manner.

<u>Safeguarding Confidential Information:</u>

Washington Barber College has adopted reasonable safeguards which include:

- Password protection
- Password changes at set intervals
- Access revocation for unsuccessful logins
- User identification and entry-point tracking
- Random audit surveys
- Security tests of the code access

Each year Washington Barber College will notify each student via email, campus mail or through the U.S. Postal Service that the school will provide notices, disclosures, and direct students to a secure website.

The annual individual notice must:

- Identify the information required to be disclosed that year.
- Provide the exact internet or intranet address where information can be found.
- State that, upon request, individuals are entitled to a paper copy.
- Inform students how to request a paper copy.

Establishing & Maintaining an Information Security Program:

Washington Barber College submits to the provisions of the Financial Services Modernization Act.

Colleges create detailed policies for handling financial data, such as parents' annual income and must take steps to protect this data.

Washington Barber College has an Information Security Program which utilizes administrative, technical and physical safeguards to access, collect, distribute process, protect, store, use, transmit, dispose of or otherwise handle customer information.

The safeguards are designed to achieve the following objectives:

- Ensure security and confidentially of customer information.
- Protect against anticipated threats or hazards to the security or integrity of such information.
- Protect against unauthorized access that could result in substantial harm or inconvenience to any student.

Washington Barber College has designed the Finance V.P. to coordinate the information security program.

Risk assessment: Washington Barber College identifies internal and external risks to the security confidentially and integrity of customer information that could result in unauthorized disclosure, misuse, alteration, destruction or other compromise of such information.

The school's risk assessment includes:

- Employee training and management
- Information systems, including network and software design as well as information processing, storage, transmission and disposal.
- Detecting, preventing, and responding to attach intrusions and other system failures.

Washington Barber College will regularly test and monitor the effectiveness of the key controls, systems, and procedures.

Adjustments must be made in light of the required testing and monitoring.

Washington Barber College has taken steps to select and retain service providers that are capable of maintaining appropriate safeguards for student information and require service providers by contract to implement and maintain such safeguards.

Policies and Sanctions related to copyright infringement:

Washington Barber College prohibits copyright infringement. The following information will be in a notice provided annually containing a list and brief description of the consumer information the school must disclose as well as the procedures for obtaining this information. The school will take disciplinary action against any student who distributes unauthorized copyrighted materials including peer-to-peer file sharing and the prohibited use of the institution's information technology system for those activities. Any student involved in such an act will be reported to the proper authorities and charges will be pressed. Internally the student will appear before the Disciplinary Committee and proper action will be taken.

Pertinent information regarding the appropriate versus inappropriate use of copyrighted material is included in the student handbook as well as e-mail and/or paper disclosures. The procedures for handling copyright infringement are reviewed periodically for the effectiveness of the plan to combat unauthorized distribution of copyrighted materials by users of the institution's network.

Washington Barber College is investigating technology-based deterrents including bandwidth shaping, traffic monitoring, accepting and responding to Digital Millennium Copyright Act notices, and some commercial products designed to reduce and block illegal file sharing. The policy regarding unauthorized distribution of copyrighted material is provided upon request to prospective and enrolled students.

Misrepresentation

Under the General Provisions regulations the Department may fine, limit, suspend, or terminate the participation of any school that substantially misrepresents the nature of its educational program, its financial charges, or the employability of its graduates.

Misrepresentation is any false, erroneous, or misleading statement(s) made to a student or prospective student, to the family of an enrolled or prospective student, or to the Department. This includes disseminating testimonials and endorsements given under duress. *Substantial Misrepresentation* is any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person's detriment.

Misrepresentation of the educational program includes, among other things, false or misleading statements about the school's accreditation or the school's size, location, facilities, or equipment.

Misrepresentation of financial charges includes, among other things, false or misleading statements about scholarships provided for the purpose of paying school charges. To be considered a scholarship, a grant must actually be used to reduce tuition charges made known to the student before the scholarship was offered to the student. (The tuition charges refer to charges that are applied to all students whether or not they are receiving a scholarship). It is also considered misrepresentation if the school gives false or misleading information as to whether a particular charge is a customary charge for that course at the school.

Misrepresentation includes making any false or misleading statements about the employability of the school's graduates.