



***116 N. Wood St.  
Neosho, MO. 64850***

# *Neosha Beauty College*

## TABLE OF CONTENTS

SUBJECT	PAGE
Staff and Ownership	1
College President Message	1
School Mission	1
Accreditation, Licensing, Certification	1
Rates: Completion; Exam pass; Placement	2
Consumer Information	2
Career Opportunities	3
Career Considerations	4
Code of Ethics	5
What to Expect as a Student	5
Employment	5
General Facilities and Equipment	6
General Terms and Conditions	6
Licensure Requirements	6
Enrollment / Admission policy and requirements	7
Transfer Student Policy	8
Re-entry policy	8
Class Start Schedule	8
Non-Discrimination	8
Cosmetology Course	9
Esthetician Course	10
Manicuring Course	11
Instructor Course	12
Privacy Policy	13
Drug Free policy	14
Counseling	14
Safety / Security	14
Attendance / Excused absence	15
School Closing Policy	15
Uniform Dress Code	15
Termination / Discipline Policy	16
Grievance Procedure	16
Leave-of-Absence Policy	17
Satisfactory Academic Progress Policy	18-22
Attendance Policy / Academic Progress	19
Attendance and Grade Point Calculations	23
Graduation Requirements	24
Withdrawal and Settlement Policy	25-33
Return-to-Title-IV	26-28
Post-Withdrawal Disbursements	29
Title IV Credit Balances	29-30
Institutional Refund Policy	31-34
School Closure / Course cancellation / Teach-out	32-34
VA Pro-Rata refund	35
Extra instructional charges	36
Financial Aid information	36-41
Veteran's attendance / Participation statement	42

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# Neosho Beauty College

Neosho Beauty College is owned by and INCORPORATED AS **HILL – HILL, INC.**

## Corporate owner

SCOTT HILL ~ President

## STAFF

SCOTT HILL

OWNER, FINANCIAL AID, ADMISSIONS

JAYSA FLYNN

INSTRUCTOR

JANET BIRKHEAD

INSTRUCTOR

LANA MARTIN

INSTRUCTOR

KELLIE FEISER

SUBSTITUTE INSTRUCTOR

## *COLLEGE PRESIDENT MESSAGE*

**HELLO**, I am pleased that you are interested in Cosmetology. It is a great profession and I know what a rewarding career you can have !

Choosing a school to attend is an important decision, on your way to a new career. At Neosho Beauty College, through years of experience and tested results, I believe you will find the education experience you are looking for. Our graduation, exam pass, and placement rates on the following page, speak for the quality of programs we offer.

As a prospective student, you should have available to you, information sufficient to fully examine the services and training offered. I hope that you will find in this catalog, the answers to any questions you might have, and the information you will need to understand all the details of being a student before you enroll.

Thank you for considering an education at Neosho Beauty College.

Sincerely,

*Scott Hill*

**This school is dedicated to the memory of our founders , guiding force and inspiration.... Erma and Jerry Hill. They devoted themselves to the success of the school and its students. Together, their hard work inspired and launched the careers of hundreds of students in the 35 years they were with us, and made a huge impact on the lives of so many.**

## SCHOOL MISSION

This college is committed to a conscientious education program, based on proven instruction techniques and sound business practices. Our curriculum provides a good sound foundation, plus the expertise of highly qualified and motivated Instructors to challenge our students to reach their highest abilities, preparing them to reach their goals in the many facets of the profession, helping them to become leaders and a credit to the Cosmetology profession

## ACCREDITATION, LICENSING, CERTIFICATION

Our college is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS). NACCAS is located at 3015 Colvin St., Alexandria, VA 22314. (703-600-7600)

The licensing agency for Neosho Beauty College is the Missouri Division of Professional Registration – Board of Cosmetology and Barber Examiners, located at 3605 Missouri Blvd / P.O. Box 1062, Jefferson City, MO 65102. (573-751-1052)

The U.S. Department of Education has approved the College to participate in Title IV Financial Aid programs. The Veterans Administration has approved the school to participate in VA Educational Benefits Programs.

## **HOW OUR STUDENTS ARE DOING**

To help you make a good decision about whether to enroll for the programs we offer, below you will find rates for (1) completion, (2) job placement, and (3) State Board Exam Pass. These are the latest percentages as calculated by our N.A.C.C.A.S. annual report of 12-12-2023

### **ALL COURSES COMBINED**

1. 81.25 %, or 26 of 32 students scheduled to complete in 2022, graduated by 11-30-23
2. 79.17 %, or 19 of 24 students that completed, found employment in the field for which they were trained
3. 95.24 %, or 20 of 21 students that took the last required exam for licensure by 11-30-23 passed

### **COSMETOLOGY:**

1. 85.71 %, or 6 of 7 students scheduled to complete in 2022, graduated by 11-30-23
2. 80 %, or 4 of 5 students that completed, found employment in the field for which they were trained
3. 83.33 %, or 5 of 6 students that took the last required exam for licensure by 11-30-23 passed

### **ESTHETICIAN:**

1. 70.59 %, or 12 of 17 students scheduled to complete in 2022, graduated by 11-30-23
2. 90.9 %, or 10 of 11 students that completed, found employment in the field for which they were trained
3. 100 %, or 10 of 10 students that took the last required exam for licensure by 11-30-23 passed

### **MANICURING:**

1. 100 %, or 8 of 8 students scheduled to complete in 2022, graduated by 11-30-23
2. 62.5 %, or 5 of 8 students that completed, found employment in the field for which they were trained
3. 100 %, or 5 of 5 students that took the last required exam for licensure by 11-30-23 passed

### **INSTRUCTOR:**

There were no Instructor trainee students scheduled to complete in 2022.

## **CONSUMER INFORMATION**

The following information can be found at the schools website, [www.neoshobeautycollege.com](http://www.neoshobeautycollege.com). For those who do not have internet access or would like a printed copy of the information, contact the school office.

1. The Neosho Beauty College Consumer Information Handbook
2. The Net Price calculator for Neosho Beauty College
3. Campus Safety and Security Report

## ***\*\*THE EXCITING WORLD OF COSMETOLOGY\*\****

THE BEAUTY AND HAIR WORLD IS BIGGER THAN EVER AND THE NEED FOR TRAINED HAIR DESIGNERS, MANICURISTS, ESTHETICIANS AND INSTRUCTORS IS GREATER THAN EVER.

Jobs in the industry are readily available, rewarding and profitable. Licensed professionals can benefit from flexible schedules, great work environments, good pay, and the reward of serving the public using their sense or artistry and style.

*Neosha Beauty College* HAS A BULLETIN BOARD, WHERE WE POST THE SALONS and SPAS ASKING FOR OUR GRADUATES.

We cannot guarantee employment or place our students.

### **CAREER OPPORTUNITIES**

<i>STYLIST</i>	<i>MANICURIST</i>	<i>ESTHETICIAN</i>
<i>HAIR COLOR TECH.</i>	<i>PEDICURIST</i>	<i>SKIN SPECIALIST</i>
<i>HAIR DESIGNER</i>	<i>ARTIFICIAL NAIL TECH.</i>	<i>DEPT. STORE RETAIL</i>
<i>TRICHOANALYST</i>	<i>NAIL SALON OWNER</i>	<i>BODY WRAP TECH.</i>
<i>CHROMOTOLOGIST</i>	<i>INSTRUCTOR</i>	<i>REFLEXOLOGIST</i>
<i>COLOR TECHNICIAN</i>	<i>SALON MANAGER</i>	<i>HAIR REMOVAL TECH.</i>
<i>PERM TECHNICIAN</i>	<i>PLATFORM ARTIST</i>	<i>PERMANENT MAKEUP</i>
<i>WIG SPECIALIST</i>	<i>SALON OWNER</i>	<i>FACIALIST</i>
<i>COLOR ANALYST</i>	<i>MANUFACTURERS REP.</i>	<i>MAKEUP ARTIST</i>
<i>STYLES DIRECTOR</i>	<i>CHAIN SALON OWNER</i>	<i>COSMETIC STUDIO</i>
<i>THEATER / TELEVISION</i>	<i>SCHOOL OWNER</i>	<i>MASSAGE THERAPY</i>
<i>MOVIE STYLIST</i>	<i>SALON SUPERVISOR</i>	<i>CORRECTIVE MAKEUP</i>
<i>SELF EMPLOYMENT</i>	<i>COMMISSION</i>	<i>HOURLY RATE</i>
<i>(booth rent)</i>		
<i>(owner)</i>		

# *Cosmetology Career Considerations*

*Neasha Beauty College* feels that students interested in pursuing a career in cosmetology or a related field should consider all aspects of such a decision.

*Persons who want to become a Cosmetologist, Esthetician, Manicurist or Instructor must:*

1. Have finger dexterity and a sense of form and artistry.
2. Enjoy dealing with the public & be able to follow clients directions.
3. Keep abreast of the latest fashions and industry techniques.
4. Work long hours while building a personal clientele in order to make the desired income
5. Make a strong commitment to the educational process to finish school.
6. Learn business skills to promote themselves and the salons in which they work.
7. Have a good work ethic to keep schedules and follow them
8. Be willing to work and cooperate with other employees

*In addition, students should be aware that:*

1. The work can be arduous and physically demanding because of long hours standing with hands at shoulder level or sitting over a nail technician station.
2. A personal investment may be required such as advertising, equipment, supplies, and rental fees
3. There will be exposure to various chemicals and fumes which may cause allergic reactions.
4. The practice of safety and sanitation is essential for effective and successful performance within the industry.
5. Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding scale commission, retail commission, or independent contracting (renting space and equipment from an existing salon).

## **CODE OF ETHICS**

**NEOSHO BEAUTY COLLEGE** has adopted the following Code of Ethics:

**This College** has as its principal objective, the training of qualified Cosmetologists to render the best possible service to patrons.

**This College** strives continuously to improve its operation in order to keep abreast with the ever changing developments and new techniques in Cosmetology.

**This College** observes all rules and regulations issued by the Missouri State Board of Cosmetology and local Health Departments.

**This College** encourages its Instructors to keep abreast of the latest teaching methods in Cosmetology in the way of reading educational books and attending teachers' refresher or advanced courses, workshops and trade shows.

**This College** takes part in educational conferences and regional meetings in order to advance the Cosmetology profession.

**This College** makes use of acceptable teaching techniques and training aids, such as textbooks, workbooks, films, videos and other audio and visual aids, in order to provide the best possible training for its students.

**This College** maintains honest and fair relationships with its patrons, staff, students, State Board and other colleges.

**This College** purchases only high grade standard equipment, cosmetics and supplies to be used for the instruction of its students.

**This College** refrains from any criticism which reflects unfavorably on other colleges and the Cosmetology profession.

## **WHAT TO EXPECT AS A LICENSED STUDENT AT NEOSHO BEAUTY COLLEGE**

1. Each student will have orientation on the first day of class and will be given time to become acquainted with our College system and other students.
2. **TIME CLOCK** - All students are required to clock in and out for our record keeping system.
3. A locker is provided for each student to be used for purses and other personal belongings. If students wish a lock she/he must provide her/his own.
4. A Milady textbook and workbook package is provided to each student.
5. At the end of the Freshman training, students are tested on their practical skills, and if satisfactory will be assigned to the clinic floor. If some areas are of concern, the student will be assigned extra practice to insure confidence and ability on the clinic floor. A student is allowed to do services on immediate family members at a 50% discount for practice, Tuesday through Thursday only.
6. A thirty (30) minute lunch hour is allowed. Students may leave, or may bring a lunch. The lunch area has a soda and snack machine.
7. **Parking** - A lot across the street is available, or students may park on side streets..
8. Students are required to comply with the school's "Uniform Dress Code" policy as detailed on page 10 of this catalog. Appearance is very important - Any student who comes to class in unkempt manner, may be confined to classroom and/or sent home.
10. **PHONE USAGE**... student cell phone usage will be restricted to break time either in the lunch room when the student is on break unless approved by an instructor. **STUDENTS MAY NOT USE CELL PHONES WHILE WORKING ON CLIENTS, WHILE IN CLASS, WHILE DOING MANIKIN WORK, WHILE DOING ANY INSTRUCTIONAL ACTIVITY, OR WHEN SPEAKING TO SCHOOL STAFF.** Students are not allowed to make or receive personal phone calls on the school's phone unless approved by staff, or in an emergency.

## **EMPLOYMENT ASSISTANCE**

While **Neosho Beauty College** cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on the bulletin board for students to review. We will also advise students on the various employment arrangements commonly available, to help them choose the right fit in the workplace for them. Students also receive training in how to write a resume. Campus placement rates and other pertinent statistics are published on page two of this catalog.

## GENERAL FACILITIES AND EQUIPMENT

NEOSHO BEAUTY COLLEGE is housed in a spacious 5900 square foot building in the downtown area of beautiful Neosho, Missouri. The school is divided into several different rooms such as the main classroom, senior clinic floor, junior clinic floor, freshman room, manikin work area, shampoo area, reception area, manicure/pedicure /waxing area, three esthetics treatment rooms, three bathrooms, two offices, lunchroom and a dispensary. We have 28 stations available on the clinic floors, 8 dryers, 6 shampoo bowls, 5 manicure tables, and 5 pedicure stations.

We strive to keep the most modern equipment in good condition and repair and offer numerous teaching aids including a multimedia projector with 7 foot screen in the classroom and a mobile 60" smart TV for video, audio, and PowerPoint presentations. For reference material we keep current periodicals such as Modern Salon and Salon News, and a library full of informative books.

NEOSHO BEAUTY COLLEGE uses and sells various professional products commonly found in salons and supply houses.

## GENERAL TERMS AND CONDITIONS

NEOSHO BEAUTY COLLEGE has herein set out a complete description of education the college is to furnish. As written in our contract, the student is required to sign a contract in agreement with the description of their education and the time required to complete said education.

**ATTENDANCE:** The following schedules apply to Cosmetology, Manicuring, and Instructor students.

**FULL TIME:** 9:00 a.m.- 5:00 p.m. TUESDAY through FRIDAY

**PART TIME:** can vary by individual student. Limited openings (contact for availability and possible schedules).

Esthetician - 9:00 to 5:00 Tuesday through Thursday, 9:00 to 4:00 Friday

**STUDENTS WHO ARE GOING TO BE LATE OR ABSENT *ARE REQUIRED* TO  
CALL THE COLLEGE NO LATER THAN 9:15 A.M.**

## STATE LICENSURE REQUIREMENTS

Any person is eligible to receive a license as a Cosmetologist, Esthetician, Manicurist, or Instructor, who submit proof that he/she is at least 17 years of age: Has an education equivalent to the completion of the 10<sup>th</sup> grade: Has completed the required clock hours in an approved school for the applicable courses: Has paid the required fees: And has passed the examination conducted by the Board to determine his/her fitness to receive a license.

**NOTE:** There are certain criminal offenses that would prohibit a person from obtaining a license in Missouri that would be subject for review by the Missouri State Board of Cosmetology.



# **ENROLLMENT**

## **ADMISSIONS REQUIREMENTS and PROCEDURE (cosmetology / esthetician / manicuring)**

**PRIOR TO ENROLLMENT** *Neosha Beauty College* requires all prospective students to apply for admission and:

- Be at least 16 years of age (and able to be 17 by the date of licensing examination).
- Have proof of successful completion of a twelfth grade education (High School Diploma or G.E.D.)
- Completing the Missouri State Board of Cosmetology Student Enrollment Application and providing the documents and items listed \* on the application to obtain a state student license

To apply for admission through the schools contracted agreement with the Crowder College CTEC Program, a student must meet the above requirements, except must only have a minimum 10<sup>th</sup> grade education equivalent documented by a high school transcript. The student must also meet the requirements for CTEC admission at Crowder College.

To apply for admission as a secondary student (still attending high school) not under the schools contracted agreement with the CTEC Program, the student must meet the above requirements except must only have a minimum 10<sup>th</sup> grade education equivalent documented by a high school transcript. The student must also obtain permission in writing from the secondary school in which they are enrolled and successfully complete a pre-enrollment evaluation.

**\* DOCUMENTS AND ITEMS NEEDED TO APPLY FOR A STATE STUDENT LICENSE**  
(NEEDED TO REGISTER WITH THE STATE OF MISSOURI APPROXIMATELY A MINIMUM OF THREE WEEKS PRIOR TO THE ENROLLMENT DATES SHOWN ON PAGE 6)

1. TWO PASSPORT SIZE PHOTOGRAPHS (2x2 INCHES.)  
**PLEASE CALL THE SCHOOL FOR SPECIFIC DETAILS OF WHAT THE STATE WILL ACCEPT**
2. PROOF OF EDUCATION ~ THE FOLLOWING MAY BE USED
  - \*HIGH SCHOOL DIPLOMA OR TRANSCRIPT
  - \*G.E.D. CERTIFICATE
  - \*EVIDENCE OF COMPLETION OF HOME SCHOOLING THAT STATE LAW TREATS AS A HOME OR PRIVATE SCHOOL. (NOTARIZED TRANSCRIPT REQUIRED)...SEE SCHOOL FOR DETAILS
  - \* FOR APPLICANTS PRESENTING A FOREIGN EDUCATION DOCUMENT, IT MUST FIRST BE EVALUATED TO BE EQUIVALENT TO A UNITED STATES 12<sup>TH</sup> GRADE EDUCATION BY AN OUTSIDE CERTIFIED SERVICE THAT IS DESIGNATED BY THE MISSOURI STATE BOARD OF COSMETOLOGY AND BARBER EXAMINERS.
3. PROOF OF AGE ~THE FOLLOWING MAY BE USED
  - \*BIRTH CERTIFICATE
  - \*DRIVERS LICENSE OR STATE ISSUED NON DRIVERS ID THAT IS NOT EXPIRED
4. STATE ENROLLMENT FEE OF \$5.00 MONEY ORDER ONLY
5. TRANSFER STUDENTS WILL BE EVALUATED UPON STUDENT REQUEST AND MUST SHOW PROOF OF PRIOR HOURS.
6. THE SCHOOL DOES NOT ADMIT ABILITY-TO-BENEFIT STUDENTS

**(SEE PAGE 12 IN THIS CATALOG FOR INSTRUCTOR COURSE ADMISSION REQUIREMENTS)**

## **TRANSFER STUDENT POLICY**

Students furnishing satisfactory transcripts of clock hours earned in other schools that have been approved by the Missouri State Board of Cosmetology and accepted by the school may enter the school and receive credit for such hours attended elsewhere. The accepted hours are counted as both attempted and completed hours for the purpose of determining Satisfactory Academic Progress when the allowable maximum time-frame has been exhausted. Such credit allowances will shorten the course accordingly, and tuition costs will be on a per hour basis for the remaining hours needed. The student will be charged a \$50.00 registration fee and a \$50.00 application fee. Books, kit and supplies will be charged on a "will need" basis. For Satisfactory Academic Progress evaluation purposes, transfer students will be evaluated on actual contracted hours. The student's first evaluation period checkpoint will occur no later than the mid-point of the student's period of enrollment or academic year whichever occurs first. SAP evaluation points for transfer students will differ from students enrolled for the entire program length.

## **RE-ENTRY POLICY**

Students requesting re-enrollment at Neosho Beauty College after a previous withdrawal will be evaluated on a case-by-case basis considering the circumstances and manner in which the student withdrew. Re-enrollment is at the discretion of the school owner. Decisions by the school owner regarding re-enrollment are final. If the student is accepted, tuition charges will revert back to the original cost if the enrollment is within six months of the withdrawal. If the re-enrollment occurs after six months, the student will be charged tuition at the current hourly rate of the course. Student will be given credit for the amount the school retained from the previous enrollment. All re-enrollments will be charged a \$50.00 registration fee and a \$50.00 application fee. Charges for books and kit will depend if the student returns with the items, or needs to be issued new ones. Returning students will be considered in the same status in regard to Satisfactory Progress as when they withdrew.

## **CLASS START SCHEDULE -2024**

### **COSMETOLOGY**

### **ESTHETICIAN**

### **MANICURING**

### **INSTRUCTOR**

January 9, 2024

March 5, 2024

May 7, 2024

July 9, 2024

September 3, 2024

November 5, 2024

*Neosho Beauty College* reserves the right to change entrance dates and class schedules within the limitation of our facilities. Every effort is made to follow the above schedules.

## **DISCLAIMER**

Applicants for admission and employment, students, parents or guardians of students, and sources of referral of applicants or employees with Neosho Beauty College are hereby notified that this institution does not discriminate on the basis of race, color, national origin, sex, ethnic origin, religion, age or handicap in its programs or activities..

# **COSMETOLOGY**

## **TUITION AND CURRICULUM**

**1500 CLOCK HOURS** – time to complete = 50 weeks @ full-time (30 hrs week) plus holidays

62.5 weeks @ part-time (24 hrs week) plus holidays

66.75 weeks @ part-time (22.5 hrs week) plus holidays

68.25 weeks @ part-time (22 hrs week) plus holidays

100 weeks @ part-time (15 hrs wee) plus holidays.

TUITION.....	\$12750.00
BOOKS.....	\$550.00
KIT.....	\$800.00
KIT TAX.....	\$70.80
REGISTRATION FEE.....	\$50.00
APPLICATION FEE.....	\$50.00
<b>TOTAL.....</b>	<b>\$14270.80</b>

**For other components included in Cost of Attendance that are used for purposes of Financial Aid calculations, please see page 37 of this catalog.**

Methods of payment accepted include full payment at time of signing the Enrollment Agreement or through an approved payment plan. Payments may be made by cash, check, money order, credit card, through a non-federal agency or loan program, and by Title IV Federal Financial Aid if qualified. Students are responsible for paying the tuition, fees, other stated costs and for repaying any applicable loans plus interest.

*The kit is considered as school property when issued and until full credit for payment of the kit has been received and cannot be removed from the school. Once paid for in full, the kit becomes the property of the student, but cannot be removed in whole or part from the school until course completion pursuant to Missouri State Board of Cosmetology regulations*

*It is the responsibility of a graduating or withdrawing student, to gather and account for their own personal belongings and remove them from school property. Student must also gather and remove their school issued supply kit and/or books upon graduation or withdrawal, provided it is paid for in full. Removing the school issued books, kit or its separate contents if not fully paid for, will constitute theft from the school. The school is not responsible for paid kit, kit items, books, or personal belongings left behind by a student. Any property owned by the student left behind will be stored for a maximum of six (6) months after the students last date of attendance, then disposed of at the schools discretion.*

### **CURRICULUM: BASIC COURSE DESCRIPTION:** (State required minimum hours in each subject)

SHAMPOOING.....	40
HAIR COLORING, BLEACHING, RINSES.....	130
HAIR SHAPING.....	130
PERMANENT WAVING, RELAXING.....	125
HAIR SETTING, PIN CURLS, FINGERWAVES, THERMAL CURLIN.....	225
COMBOUTS AND HAIRSTYLING.....	105
SCALP TREATMENT, SCALP DISEASES.....	30
FACIALS, EYEBROWS, ARCHES.....	40
MANICURING, HAND/ARM MASSAGE, NAIL TREATMENTS.....	110
SALESMANSHIP, SALON MANAGEMENT.....	10
SANITATION, STERILIZATION.....	30
ANATOMY.....	20
COSMETIC CHEMISTRY.....	25
STATE LAW.....	10
MISCELLANEOUS LECTURES, TEST REVIEWS.....	470
<b>TOTAL.....</b>	<b>1500</b>

NEOSHO BEAUTY COLLEGE offers education in the basic principals of Cosmetology which includes a basic understanding of the science of beautifying and improving hair, skin, and nails, and in depth study of products used in their care. Through the use of practical projects and monthly assignments, we provide the hands on experience necessary to cause goals to become a reality, enabling students to prepare for the requirements of graduation, the licensing examination, and a career in the workplace.

### **COURSE OBJECTIVES:**

Upon completion of our cosmetology course, the student shall demonstrate the ability to pass the State Board Exam, and enter a salon with skills needed to successfully service the public.

1. To impact ideals and attitudes of willingness to cooperate with the public, fellow workers, and employees practicing proper conduct and professional ethics.
2. Setting goals to further educate yourself in the future.
3. To develop habits of doing things properly in the interest of safety, and the importance of sanitation and sterilization.
4. To enhance our profession with a well rounded person ready to use the skills they have learned.
5. To promote a professional attitude for Cosmetologists.

## TUITION AND CURRICULUM

TUITION.....	\$8250.00
BOOKS.....	\$550.00
KIT.....	\$750.00
KIT TAX.....	\$66.38
REGISTRATION FEE.....	\$50.00
APPLICATION FEE.....	\$50.00
<b><i>TOTAL</i></b> .....	<b>\$9716.38</b>

*It is the responsibility of a graduating or withdrawing student, to gather and account for their own personal belongings and remove them from school property. Student must also gather and remove their school issued supply kit and/or books upon graduation or withdrawal, provided it is paid for in full. Removing the school issued books, kit or its separate contents if not fully paid for, will constitute theft from the school. The school is not responsible for paid kit, kit items, books, or personal belongings left behind by a student. Any property owned by the student left behind will be stored for a maximum of six (6) months after the students last date of attendance, then disposed of at the schools discretion.*

FACIALS, CLEANSING, TONING AND MASSAGING	120
MAKEUP APPLICATION – ALL PHASES	100
HAIR REMOVAL	30
BODY TREATMENTS, AROMA THERAPY, WRAPS	120
REFLEXOLOGY	35
COSMETIC SCIENCES, STRUCTURE, CONDITION, DISORDER	85
COSMETIC CHEMISTRY, PRODUCTS, INGREDIENTS	75
SALON MANAGEMENT AND SALESMENSHIP	55
SANITATION AND STERILIZATION, SAFETY	45
STATE LAW	10
MISCELLANEOUS LECTURES, TEST REVIEWS	75

- 1) To impact ideals and attitudes of willingness to cooperate with the public, fellow workers, and employees practicing proper conduct and professional ethics.
- 2) To help and motivate students to set personal goals to further educate themselves in the future.
- 3) To develop habits of doing things properly in the interest of safety, and the importance of sanitation and sterilization.
- 4) To develop knowledge of the structure of the skin.
- 5) To develop the knowledge and ability to recognize skin disorders, and to determine possible treatments.
- 6) To develop the knowledge and understanding of the composition of skin.
- 7) To develop and practice the procedures of facials and bodywork treatments to enable the student to become a professional esthetician to properly serve the public.
- 8) To develop the knowledge and understanding of product ingredients used in services and treatments.

# MANICURING

## TUITION AND CURRICULUM

400 CLOCK HOURS – time to complete = 13.5 weeks @ full-time (30 hrs week) plus holidays  
= 18.25 weeks @ part-time (22 hrs week) plus holidays

TUITION.....	\$2400.00
BOOKS... ..	\$300.00
KIT.....	\$450.00
KIT TAX.....	\$39.83
REGISTRATION FEE.....	\$50.00
APPLICATION FEE.....	\$50.00
<b><i>TOTAL</i>.....</b>	<b>\$3289.83</b>

Methods of payment accepted include full payment at time of signing the Enrollment Agreement or through an approved payment plan. Payments may be made by cash, check, money order, credit card, or through non-federal agency or loan programs. Students are responsible for paying the tuition, fees, other stated costs and for repaying any applicable loans plus interest.

The State requirement of 400 clock hours for manicuring training does not meet the Federal requirement of 600 clock hours to be eligible for federal Financial Aid funding. **Manicuring course student cannot qualify for Federal Financial Aid.**

The books and kit when issued are debited to the students account and must be paid for in full, even in the event of a withdrawal. The student may not remove the kit in whole or in part until course completion, pursuant to Missouri State Board of Cosmetology, even if paid for in full.

*It is the responsibility of a graduating or withdrawing student, to gather and account for their own personal belongings and remove them from a school property. Student must also gather and remove their school issued supply kit and/or books upon graduation or withdrawal, provided it is paid for in full. Removing the school issued books, kit or its separate contents if not fully paid for, will constitute theft from the school. The school is not responsible for paid kit, kit items, books, or personal belongings left behind by a student. Any property owned by the student left behind will be stored for a maximum of six (6) months after the students last date of attendance, then disposed of at the schools discretion.*

### CURRICULUM: BASIC COURSE DESCRIPTION

(State required minimum hours in each subject)

MANICURING, HAND AND ARM MASSAGE, AND TREATMENT OF NAILS.....	220
STUDY OF THE USE AND APPLICATION OF CERTAIN CHEMICALS.....	40
NAIL ANATOMY.....	10
SANITATION TERILIZATION.....	20
STATE LAW.....	10
SALESMANSHIP, SALON-MANAGEMENT.....	20
MISCELLANEOUS LECTURES, TEST REVIEWS.....	80
<b>TOTAL.....</b>	<b>400</b>

NEOSHO BEAUTY COLLEGE offers education on the basic principles of Manicuring which includes a basic understanding of the science of beautifying and improving nails, hands, and in depth study of products used in their care. Through the use of practical projects, and weekly assignments, we provide the hands on experience necessary to cause goals to become reality, enabling students to prepare for the requirements of graduation, the licensing examination, and a career in the workplace.

**COURSE OBJECTIVES:**

Upon completion of our manicuring course, the student shall demonstrate the ability to pass the State Board Exam, and enter a salon with skills needed to successfully service the public.

- 1) To impact ideals and attitudes of willingness to cooperate with the public, fellow workers, and employees practicing proper conduct and professional ethics.
- 2) Setting personal goals to further educate yourself in the future.
- 3) To develop habits of doing things properly in the interest of safety, and the importance of sanitation and sterilization.
- 4) To develop knowledge of structure of nails and technical skills required for the area one must analyze.
- 5) To develop knowledge and ability to recognize nail disorders that can and cannot be treated by a Manicurist.
- 6) To develop knowledge and understanding of skills and appreciation of the composition and growth of the nail.
- 7) To develop and practice the procedure of manicure and pedicure to enable a professional manicurist to properly serve the public.

# **INSTRUCTOR**

## **TUITION AND CURRICULUM**

**600 CLOCK HOURS** – time to complete =20 weeks @ full-time (30 hrs week) plus holidays

TUITION.....	\$3300.00
BOOKS.....	\$250.00
REGISTRATION FEE.....	\$50.00
APPLICATION FEE.....	\$50.00
<b>TOTAL.....</b>	<b>\$3650.00</b>

For other components included in Cost of Attendance that are used for purposes of Financial Aid calculations, please see page 37 of this catalog

Methods of payment accepted include full payment at time of signing the Enrollment Agreement or through an approved payment plan. Payments may be made by cash, check, money order, credit card, through a non-federal agency or loan program, and by Title IV Federal Financial Aid if qualified. Students are responsible for paying the tuition, fees, other stated costs and for repaying any applicable loans plus interest

### **CURRICULUM: BASIC COURSE DESCRIPTION:** (State required minimum hours in each subject)

BASIC PRINCIPALS OF STUDENT TEACHING.....	200
PSYCHOLOGY AS APPLIED TO COSMETOLOGY.....	50
BUSINESS EXPERIENCE OR MANAGEMENT.....	50
PRACTICE TEACHING.....	300
<b>TOTAL.....</b>	<b>600</b>

### **ADMISSIONS REQUIREMENTS / DOCUMENTS NEEDED TO REGISTER**

- 1) Must hold current Cosmetology, Esthetician or Manicuring License
- 2) Must have High School Diploma or G.E.D.
- 3) Registration application to State Board (Fee: \$5.00, non-refundable)
- 4) Interview with the school owner

**NEOSHO BEAUTY COLLEGE** offers education on the basic principals of teaching which includes the basic skills in administration, teaching methods, and psychology. Through assisting licensed Instructors, students are provided with the hands on experience necessary to equip them with the basic skills of Instructing Cosmetology, Manicuring or Esthetician students. It is our goal to prepare students for the requirements of Missouri State Board exam and to prepare them for a career in the work place. Teaching is a rewarding service. The skills of instructing are many and require a very open and mature personality. College's are constantly in need and are searching for excellent Instructors.

### **COURSE OBJECTIVES:**

This course of study is planned to present a program of training, to supply well trained qualified teachers for the Cosmetology profession.

- 1) Develop the ability to teach the theory and practice of Cosmetology using various teaching methods.
- 2) Use of various teaching aids such as textbook, workbook, audio-visual aids, etc., to the best advantage in the classroom.
- 3) To provide information about specific teaching techniques to be used in the classroom.
- 4) The principles of psychology as applied to teaching.
- 5) To identify personal qualities of a good teacher.
- 6) To develop and appreciation of professional competency as a teacher.
- 7) To develop those personal characteristics that contributes to success in teaching.

### **GENERAL INFORMATION:**

- 1) Each student will be provided approved text books
- 2) Instructor trainees are assigned practice teaching under supervision of a licensed Instructor
- 3) Instructor trainees are not allowed to do patron services. Said instructor may only demonstrate for or otherwise assist student under their supervision
- 4) Instructor trainees will be required to develop Book of Lesson Planning
- 5) Total hours required may be reduced at the discretion of the Missouri State Board of Cosmetology. In general, the hours required may be reduced 100 hours for every year of work experience, up to 300 hours maximum (3 years). Other college hours are considered.
- 6) LICENSED OPERATORS WHO CAN DOCUMENT 3 FULL CONTINUOUS YEARS OR MORE OF WORK EXPERIENCE, MAY APPLY AND TAKE THE INSTRUCTORS EXAMINATION IN MISSOURI WITH NO REQUIREMENT OF TRAINING.

## **WAIVERS**

Neosho Beauty College reserves the right to waive charges at its discretion for tuition, books, fees, kit, withdrawal fees, and extra instructional charges. Waivers will be granted for the benefit of the student, and will be determined on a case by case basis.

## **PRIVACY**

Students and Parents or guardians of dependent minors are guaranteed access to his/her records with proper supervision to interpret them. Student records and information can only be released to third parties upon receipt of written permission by student or parents or guardians of dependent minors.

## **Ferpa**

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents and guardians certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.

Students to whom the rights have transferred are "eligible students."

- ☐ ☐ Parents, Guardians or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- ☐ ☐ Parents, Guardians or eligible students have the right to request that a school correct records, which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent, guardian or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent, guardian or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- ☐ ☐ Generally, schools must have written permission from the parent, guardian or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions:
  - School officials with legitimate educational interest;
  - Other schools to which a student is transferring;
  - Specified officials for audit or evaluation purposes;
  - Appropriate parties in connection with financial aid to a student;
  - Organizations conducting certain studies for or on behalf of the school;
  - Accrediting organizations;
  - To comply with a judicial order or lawfully issued subpoena;
  - Appropriate officials in cases of health and safety emergencies; and
  - State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, bulletin, student handbook, etc.) is left to the discretion of each school.

## **DRUG FREE SCHOOL POLICY**

Following you will find the requirements of the Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226 and what Neosho Beauty College requires of Staff and Students.

Staff and Students are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity, Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination from school or employment.

The school will impose disciplinary actions consistent with local, State and Federal law. The actions will be determined by the school director after consultation with the U.S. Department of Education, local law enforcement officials, rehabilitation staff and others depending on the particular circumstances. Continuation as a student or as an employee at Neosho Beauty College will depend on factors that include but are not limited to: the severity of the offense; completion of an appropriate rehabilitation program; frequency of the violation; arrest records and convictions.

Additionally, there are numerous local, state and federal laws, which can be used to punish violators. Penalties can range from suspension revocation and/or denial of a driver's license, to 20-50 years imprisonment at hard labor without benefit of parole. Property may also be seized. Community service may also be mandated.

Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, Welfare, health care benefits, disability and Veterans benefits. Public housing residents could also be evicted. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain careers.

Drugs can be highly addictive and injurious to the body as well as one's self. People tend to lose their senses of responsibility and co-ordination.

There are drug or alcohol counseling, treatment and rehabilitation facilities in our area where advice and treatment are available. The telephone numbers of these facilities may be found in your local telephone book or yellow pages under Drug Abuse and Addiction – Information and Treatment. If other help is required for rape counseling, or domestic violence contact the Lafayette House at 1-800-416-1772.

There are national organizations that can be contacted for help. The Alcoholism and Drug Abuse Hotline is open 24 hours daily, 1-800-252-6465. The Cocaine Hotline, 1-800-444-9999 is also open 24 hours. The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 AM on weekends, 1-800-662-4357.

### **COUNSELING**

Students will be counseled on an individual basis at the completion of each month. Counseling may also be obtained through faculty referrals or by request of the student.

### **SAFETY**

All students are encouraged to take an active role in maintaining a safe and secure environment while enrolled as a student as well as in the workplace after licensure. To avoid accidents and injuries, students are required to take preventative measures by:

- using equipment properly;
- following manufacturer's directions when using chemicals and products;
- immediately wiping spills found on the floor;
- assisting elderly and disabled guests;
- keeping all aisles and areas around work stations free from personal items and debris
- immediately reporting building and equipment safety hazards and repair needs to Administration personnel.

In the event of a tornado, if time permits, students and staff will exit the building if it is determined safe to do so, and proceed to the basement of the church located across the street.

In the event of a fire, students will be directed to proceed to the nearest unobstructed exit.

There is an evacuation diagram of the school located next to the front door of the building.

### **SECURITY**

The schools most current Campus Crime Report and statistics, can be found at the schools website, [www.neoshoBeautyCollege.com](http://www.neoshoBeautyCollege.com) (a hard copy of the report is available by request to the school for those with no internet access)

Be aware that the school does have, and utilizes a security alarm system and a recorded video surveillance system

Lock any personal items you bring into the building in your station or provided locker

Lock your car in the public parking lot

Avoid being outside the building and in the parking lots by yourself

Report any suspicious activity in the building, outside the building, or the parking lots to Administration personnel



## **ATTENDANCE AND TESTING**

Absences, tardies and leaving early will be counted against the students hours, and will affect the students percentage of attendance when actual hours are divided into possible hours

Written tests at NEOSHO BEAUTY COLLEGE are given Wednesdays and students not in attendance will be required to make up a test that is missed.

## **EXCUSED ABSENCE POLICY**

*Specific days absent from attendance will be excused provided the following is met.*

- **Death in Family:** student must bring some type of documentation to verify
- **Sick / doctors care:** student must bring a signed note from the physician or physician's office

These documents must be presented to the school office by the last day of the month before time sheets and monthly reports are calculated and printed.

For sick days, the dates excused will only be the ones specifically stated on the note. Any days missed before or after the date will be unexcused.

Excused absences will not be counted towards attendance or GPA. Monthly project requirements will be pro-rated accordingly. Missed evaluations will not be assessed a zero if on an excused day.

Any time period longer than four consecutive days will need to be designated and documented as a leave-of-absence instead of excused absence.

## **BAD WEATHER / HOLIDAYS / VACATIONS**

In case of bad weather or some unforeseen event, the college policy is as follows: Generally, if the Neosho School District cancels for the day, Neosho Beauty College will close....BUT in some instances depending on the current conditions and predictions, we may be open for those who feel it safe to come in. Students should like and follow the schools Facebook page to be able to see announcements concerning school closure. If possible and the school will be closed, we will notify local TV stations to post it to their broadcast. If possible, there will be someone OR an answering machine at the school to receive questions or state info concerning closure. Out of town students are advised to stay home if roads are unsafe, or they may come in later in the day, but they DO need to advise the college of their plans if the school is to be open. On a day that we are open for those able to attend when roads or weather is questionable for travel, those who do not attend will not have it count against them. For those who do attend, the day will be extra credit for attendance purposes.

**HOLIDAYS OBSERVED:** NEOSHO BEAUTY COLLEGE recognizes the following holidays and will be closed on these days. Thanksgiving / Christmas / New Years. Other holidays fall either on Mondays when we are already closed or during our annual vacation.

**VACATION:** The school will be closed each year for the first week in July which includes July 4 (check with school for exact dates).

## **DRESS CODE AND APPEARANCE POLICY**

This profession requires our appearance to be up to date and attractive. To look the part of a Cosmetologist could mean the difference of getting a choice job or an ordinary one with less money.

- \* Hair and makeup (light) must be applied and hair styled before clock in time.
- \* Tops - required to wear BLACK(no color) - Permitted: Collard shirts, blouses, scrubs, black or gray industry related t-shirts, NBC gray t-shirts.
- \* Pants - required to wear BLACK (no color) - Permitted: Dress slacks, capris, skirts, scrubs, dresses, leggings. If leggings are worn, tops worn need to cover.
- \* Dresses, skirts and shorts - required to be no shorter than 4" above the knee.
- \* Shoes - Permitted: dress shoes, tennis shoes, slippers. NO high heels
- \* NO sleeveless tops or dresses - skin must be covered. No armpits, cleavage, belly, or back showing.
- \* NO hoodies, or sweats
- \* See through tops must have under shirt that covers skin.

For students with 90% or better attendance at the end of a month ...

- Casual attire may be worn on Tuesdays for the next month including jeans and color. The above guidelines still apply in regard to restrictions except for color. Student discretion is allowed in the selection of casual attire, but if found to be inappropriate, staff may ask the student to change.

Color is also allowed on special occasions. The school will announce these days to the students.

Accessories may be color which can include, hats, belts, scarves, jewelry and head bands.

## **TERMINATION/DISCIPLINARY POLICY**

Students are expected to cooperate and function as responsible citizens. Any attitude or activity, at the time, which is not conducive to maintaining the high standards of a professional or to show lack of effort on the part of the student to improve, is cause for disciplinary action. Disciplinary action, probation, suspension, or termination will be imposed (based on a review by school officials) for the following:

1. DISHONESTY
2. INSUBORDINATION
3. POSSESSION OF OR DRINKING OF ALCOHOLIC BEVERAGES
4. IMMORAL CONDUCT
5. POSSESSION, USE, SELLING, MAKING OR DISTRIBUTING OF NON-PRESCRIBED CONTROLLED SUBSTANCES
6. CHEATING OR ASSISTING TO CHEAT
7. DESTRUCTION OF PRIVATE COLLEGE PROPERTY
8. USE OF VULGAR OR PROFANE LANGUAGE
9. WILLFULLY ENGAGING IN CONDUCT THAT IS DETRIMENTAL TO THE BEST INTEREST OF STUDENTS, CLIENTS, OR THE EDUCATIONAL PROGRAM
10. FAILURE TO OBEY ALL COSMETOLOGY LAWS
11. FAILURE TO FOLLOW COLLEGE RULES, REGULATIONS AND/OR POLICIES
12. STEALING
13. FIGHTING
14. UNSATISFACTORY ATTENDANCE OR GRADES

## **STUDENT GRIEVANCE PROCEDURE**

In accordance with Neosho Beauty College mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures will be included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. Evidence of final resolution of all complaints will be retained in school files in order to determine the frequency, nature, and patterns of complaints for the institution. The following procedure outlines the specific steps of the complaint process.

1. The student should register the complaint in writing on the designated form provided by the institution within 60 days of the date that the act which is the subject of the grievance occurred.
2. The complaint form will be given to the school Director.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of committee appointment. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's accrediting agency, or State licensing authority.
8. Complaints not resolved internally within the school can be submitted to:
  - State licensing: Missouri Division of Professional Registration - Board of Cosmetology and Barber Examiners  
3605 Missouri Blvd / PO Box 1062, Jefferson City, MO 65102 573-751-1052
  - Accrediting agency: National Accrediting Commission of Career Arts and Sciences (N.A.C.C.A.S.)  
3015 Colvin St., Alexandria, Virginia 22314 703-600-7600.

# LEAVE OF ABSENCE POLICY & PROCEDURE

*Neosho Beauty College leave of absence policy (LOA) requires all student who need a temporary interruption in their training must follow these steps to be considered eligible to request and receive a Leave of Absence.*

*All requests for a LOA must be in writing, include the reason, and then signed on the Neosho Beauty College leave of absence request and approval form. The request must be made in advance unless unforeseen circumstances prevent the student from doing so. (Example: car accident, emergency medical condition of the student or family member, death in the family.) If the students LOA is an unforeseen reason the student must submit the completed LOA form as soon as physically possible and the school administrator will document the reason for approval. The start date of the LOA will be considered to be the first date the student is unable to attend.*

*The maximum amount of days total allowed for all LOA is 180 days within a 12 month period. During any approved LOA Neosho Beauty College will not assess the student any additional institutional charges as a result of LOA. Students will only be allowed two (2)LOA during the time of their enrollment not to exceed a total of 180 hrs. unless otherwise determined to be necessary in an emergency situation by the schools administration.*

*A student granted an LOA policy in accordance with Neosho Beauty College Leave of Absence policy will not be considered to have withdrawn and no refund calculation will be required. If a student does not return to Neosho Beauty College at the expiration of an approved LOA ( or any student takes an unapproved LOA) the students withdrawal date is the date the student began the LOA. At Neosho Beauty College, the withdrawal date for the purpose of calculating a refund is always the students last day of attendance.*

*Neosho Beauty College will review the LOA request and will either approve or deny the LOA within 3 business days of receiving the written request. Neosho Beauty College will only approve LOA under the following conditions.*

- 1. Circumstances that would under normal conditions require the student to quit school because they would not be able to continue meeting the Neosho Beauty College Satisfactory Academy Policy.**
- 2. Current circumstances outside the control of the student requires the student to miss school for an extended period of time.**

**The LOA will only be considered approved once the school administration has reviewed the request and approved the LOA. Neosho Beauty College reserves the right to set the return date on the LOA request form. The school administration will provide to the student a signed copy either approving or denying the LOA which if approved will have an expected date of return from the LOA.**

**Neosho Beauty College policy on granting LOA is that all requests will cover the amount of time the institution believes the student will need for the temporary interruption in their training to resolve completely whatever reason the student requested the LOA for.**

**Leave of absence will not affect a student's satisfactory progress. A student's contract end date and maximum time-frame in regard to Satisfactory Academic Progress, will be extended by the same number of calendar days taken in the leave of absence. A LOA calculator for will be completed based on the students most recent contract expiration date, that will be an addendum to the students Contract and Application for Admission. It will extend the expiration date of the contract by the number of days the LOA is applied for, and will be signed by the student and school.**

## **SATISFACTORY ACADEMIC PROGRESS POLICY**

(Provided to applicants prior to enrollment in the Neosho Beauty College catalog during orientation and on the schools website)

***Satisfactory Academic Progress in attendance and academic work is a requirement for ALL students enrolled in all courses.***

***To determine Satisfactory Academic Progress.....***

Students who are attending the **Cosmetology** program. (1500 clock hours / 900 hour academic year)

The student will be evaluated for both academics and attendance when the student successfully completes the clock hours for that evaluation period. (450 hrs, 900 hrs 1200 hrs.). The student must also complete a least 15 weeks at 450 hrs, 30 weeks at 900 hrs and 40 weeks at 1200 hrs to have completed an evaluation period.

Students who are attending the **Esthetician** program. (750 clock hours / 900 hour academic year)

The student will be evaluated for both academics and attendance when the student successfully completes the clock hours for that evaluation period (375 hrs) and at least 13 weeks at 375 hours.

Students who are attending the **Manicuring** program. (400 clock hours / 900 hour academic year)

The student will be evaluated for both academics and attendance when the student successfully completes the clock hours for that evaluation period (200 hrs) and at least 7 weeks.

Students who are attending the **Instructor** program. (600 clock hours / 900 hour academic year)

The student will be evaluated for both academics and attendance when the student successfully completes the clock hours for that evaluation period (300 hrs) and at least 10 weeks.

***Students will be notified of the results of evaluations of attendance and grades at evaluation period checkpoints. All students that are below Satisfactory Academic Progress standards will be advised as to the implications and restrictions it may have on them. These notifications will be made at a one-on-one meeting with a school official immediately following the checkpoint date. For Cosmetology, at 450, 900, and 1200 hours; for Esthetician at 375 hours; for Manicuring at 200 hours; for Instructor at 300 hours. For students not enrolled in the full course length, checkpoints will be determined base on the actual hours the student is to attend.***

**STUDENT ATTENDANCE AND GRADE PERCENTAGES ARE ALSO MONITORED AND RECORDED MONTHLY. A REPORT IS GENERATED EACH MONTH THAT THE STUDENT WILL REVIEW AND SIGN.**

## **ATTENDANCE POLICY/PROGRESS**

Students must attend a minimum of 85% of the cumulative scheduled hours to maintain Satisfactory Academic Progress and complete the program within the maximum time allowed. The maximum time frame is equal to 1.18 times the published length of the program (example for Cosmetology would be 1770 scheduled hours). Time off for authorized leaves of absence will be added to the maximum time frame

Students who have not completed the course within the maximum timeframe can remain enrolled on a cash-pay basis. The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 85% of the scheduled contracted hours.

**The following is an example of the number of hours that a full-time student (30 hours a week for cosmetology, manicuring and instructor / 29 hours a week for esthetician) has to attend at the end of each evaluation period within the maximum weeks listed to be considered satisfactory (85%) .**

<b>Program</b>	<b>Minimum Hours</b>	<b>Maximum Weeks</b>
Cosmetology	450	17.7
	900	35.4
	1200	47.2
Esthetician,	375	15.3
Manicuring	200	8.2
Instructor	300	11.8

## **ACADEMIC PROGRESS**

Students are assigned theory study and practical assignments. Theory is evaluated by written exams given after each unit of study. Practical assignments are evaluated as completed and counted toward program completion ONLY when rated as satisfactory or better. Practical skills are evaluated according to text procedures and performance standards established by the state licensing agency. Students must maintain a cumulative theory grade average of 80% and pass five (5) FINAL written and practical exams prior to graduation. Numerical grades are considered according to the following grading scale:

Practical and Theory:

100% - 95% Exemplary performance.

94% - 86% Excellent mastery of program content and excellent ability to apply Program content concepts. The work displays initiative, independence and application. In some courses, originality may be required.

85% - 80% Good mastery of Program content and an ability to apply Program content concepts. Work reflects a thorough understanding of the application and inter-relationships of material covered.

79% and below Unsatisfactory progress using the principals within the program content.

## **DETERMINATION OF PROGRESS**

**Students meeting requirements at the end of each evaluation period review point will be considered making Satisfactory Academic Progress until the end of the next scheduled evaluation period.**

**In order for a student to be considered making Satisfactory Academic Progress at the end of an evaluation period, the student must meet both attendance (85%) and academic minimum requirement percentages (80%) cumulatively since beginning of enrollment.**

**If a student does not meet Satisfactory Academy Progress at the evaluation period check points, they will be provided with one of the following notices:**

1. A Satisfactory Progress Warning Status Letter
2. A Satisfactory Progress Suspension Status Letter
3. A Satisfactory Progress Probation Status Letter (if the student's appeal of suspension is approved).

If applicable, a student that does not meet Satisfactory Academic Progress standards at evaluation period checkpoints, becomes ineligible for Title IV financial aid unless they are on warning status, or their suspension status appeal was approved and they were moved to probation status.

### **SATISFACTORY PROGRESS WARNING**

Students failing to meet requirements for attendance or academic progress at any evaluation period checkpoint will be placed on Satisfactory Progress Warning status until the end of the next scheduled evaluation point. During the Satisfactory Progress Warning status period, students are considered to be making Satisfactory Academic Progress and if applicable, students who receive federal funds may continue to be funded. If the student is meeting minimum requirements at the end of the Satisfactory Progress Warning status period, the student will be determined as making Satisfactory Academic Progress. If the student fails to meet requirements at the end of the Satisfactory Progress Warning status period, the student will be placed in *Satisfactory Progress Suspension status* unless the student appeals the finding that they are not meeting the Satisfactory Academic Policy and prevails on the appeal. A student cannot have successive periods of Financial Aid Warning status.

### **SATISFACTORY PROGRESS SUSPENSION**

Students that are determined NOT to be making Satisfactory Academic Progress at an evaluation period checkpoint following an evaluation period in which they were in Satisfactory Progress Warning status, will be placed in Satisfactory Progress Suspension status. If applicable the student will be ineligible to receive any Title IV Financial Aid that was to be credited to their account for tuition or any other school charges, or that was to be disbursed to the student for education related living expenses. The Satisfactory Progress Suspension status will be imposed until the next evaluation period checkpoint, unless the student *appeals* the Satisfactory Progress Suspension status and the appeal is approved by the school.

## **SATISFACTORY PROGRESS SUSPENSION APPEAL POLICY**

If a student is determined NOT to be making Satisfactory Academic Progress at the end of the Satisfactory Progress Warning status period (the next evaluation period checkpoint) and has been placed on Satisfactory Progress Suspension Status, the student may appeal the negative determination. The appeal must be based on the following: The death of a relative, an injury or illness of the student, or other special circumstances beyond the students control. The Student must submit his/her written appeal notice to the school administration with supporting documentation including reasons why the determination should be reversed, and what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation period checkpoint. The appeal must be submitted to school administration within 10 business days from the date the student signs the Satisfactory Progress Suspension Status notice. The written appeal will be reviewed within 5 business days by the school administration and the student will be notified of the results in writing. The results of the appeal review are final and not appealable. After the appeal is reviewed by the school, the appeal will either be denied or approved. If denied, the student will be put on Satisfactory Progress Suspension status as stated above. If the students appeal is approved by the school, the student will be placed on *Satisfactory Progress Probation* status as stated below. A copy of the appeal documents along with the appeal determination record will be maintained in the students file.

## **FINANCIAL AID PROBATION**

If the student prevails on their appeal, the student will be placed on Satisfactory Progress Probation status and will be considered making Satisfactory Academic Progress until the end of the next evaluation period. The school will only allow the status of Satisfactory Progress Probation status for students who are not considered meeting the minimum standards for Satisfactory Academic Progress, if the school determines that the student could actually meet the required standards by the end of the next evaluation period

Students cannot have successive periods of Satisfactory Progress Probation status. A student may have only **one** Satisfactory Progress Probation status during the student's enrollment at Neosho Beauty College. As the students first possible Satisfactory Progress Probation status would be at the end of the student's second evaluation period, the next point at which the student could possibly not be making satisfactory academic progress and appeal, would be the student's third and final evaluation period checkpoint. An appeal approval at the third evaluation checkpoint would mean the student would have back-to-back probations at the second and third evaluation checkpoint which is NOT allowed.

While on Satisfactory Progress Probation status, the school may require the student to complete extra practical work, or to re-take failed written tests in order to increase the students GPA by the end of the probationary period. The school may also require the student to reduce their attendance schedule to a more realistic schedule based on the students capabilities in order to increase the students attendance percentage by the end of the probationary period.

## **REESTABLISHMENT OF STATUS**

A student determined NOT to be making Satisfactory Academic Progress at any evaluation period checkpoint may reestablish Satisfactory Progress by:

- 1) Making up missed tests and assignments and increasing cumulative grade point average to a minimum of 80% and
- 2) Increasing cumulative attendance to a minimum of 85%.

## **REINSTATEMENT OF FINANCIAL AID**

If applicable, eligibility for Title IV aid will be reinstated to students who have prevailed upon appeal regarding the status of their Satisfactory Academic Progress, or who have reestablished Satisfactory Academic Progress.

## **REENTRY STUDENTS / INTERRUPTIONS**

A determination of Satisfactory Academic Progress will be made and documented at the time of a withdrawal, termination, or beginning of a leave of absence. That determination of status will apply to all students re-entering after withdrawal, termination, or leave of absence, and their Satisfactory Academic Progress status will be the same when they return to school they as when they left. The student may appeal a negative Satisfactory Academic Progress determination according to the appeal policy. Elapsed time during a Leave of Absence does not affect Satisfactory Academic Progress and will extend the contract period and maximum time-frame by the same number of days in the Leave. There will be no additional charges to a student for the time off when they are on an approved leave of absence. For Satisfactory Academic Progress evaluation purposes, re-entering students will be evaluated on actual contracted hours. The student's first evaluation period checkpoint will occur no later than the mid-point of the student's period of enrollment or academic year whichever occurs first. SAP evaluation points for re-entry students will differ from students enrolled for the entire program length.

## **TRANSFER STUDENTS**

See transfer student policy on page 8 of this catalog for information in regard to Satisfactory Academic Progress of transfer students.

## **ATTENDANCE SPECIFICS**

Each day's attendance, including tardiness, leaving early, and absences will be the factors evaluated. There are no excused absences, and all time missed that is scheduled will count against a student's attendance percentages, Satisfactory Academic Progress determinations, and extra instructional charges. Checkpoint evaluation dates are based on actual hours attended. Students who miss 10 consecutive days without notifying the school of the circumstances will be dismissed from school, unless prearranged by a leave of absence request. A student cannot make up time unless an instructor is available and approved to come in on an unscheduled day or evening.

## **MISCELLANEOUS**

Leave of absence and official interruptions do not have a bearing, and will not have an effect on a student's satisfactory progress.

This school does not recognize course incompletes, repetitions, and non-credit remedial courses. As a result, these events will have no effect on the institutions Satisfactory Academic Progress policy.

State funded Financial Aid programs have satisfactory progress policies that must be maintained in addition to the above. If students are receiving funds from those sources, the individual agency funding the student will inform him/her of these requirements.



## *Attendance and Grade Point Calculations*

The following procedures are used in determining attendance percentages and grade point averages . These percentages determine if a student is making satisfactory academic progress in regards to Financial Aid eligibility.

### ATTENDANCE

The actual hours a student attends during a evaluation period, are divided into the possible hours the student was scheduled to attend. **The resulting average is the student's attendance percentage for the evaluation period.** Absences and tardies count against a students possible hours. Approved Leave-of-Absences and unscheduled school closings do not count.

Example: Actual hours are 450  
Possible hours are 511  
*450 divided by 511 equals **88%***

### GRADE POINT AVERAGE

Written test scores taken during the payment period are totaled and averaged; manikin and clinical practical worksheets scores are totaled and averaged; Daily, weekly, and monthly Evaluations are totaled and averaged. **The resulting averages are added together, then divided by the three factors to determine a grade point average for the evaluation period.**

(EXAMPLE)	THEORY TESTS	Chapter 10	= 89%	
		Chapter 11	= 95%	
		State Law	= 80%	TOTAL 264 divided by 3
			<b>= 88%</b>	
	LAB ACTIVITY	Practical worksheet	= 88%	
			<b>= 88%</b>	
	EVALUATIONS	Shampooing	= 90%	
		Chemical waving	= 96%	
		Thermal curling	= 93%	TOTAL 270 divided by 3
			<b>= 90%</b>	
		<i>88 + 88 + 90 equals 266 divided by 3 equals <b><u>89%</u></b></i>		

The score of a written re-take test, is averaged with the original failing score, and is used for the final score on the subject.

GRADING SCALE:	95—100%	= A = EXCELLENT
	86—94%	= B = VERY GOOD
	80—85%	= C = SATISFACTORY
	79% or below	= D = UNSATISFACTORY

***GRADUATION REQUIREMENTS***  
**(ALL PROGRAMS)**

A student who has completed the requirements of their prescribed course will be given a School Diploma at a graduation ceremony. Application requirements for examination to Missouri State Boards are listed below.

**(ALL MONIES OWED TO THE SCHOOL MUST BE PAID BEFORE STATE BOARD ALLOWS APPLICANTS TO TAKE THE STATE BOARD EXAMINATION, PURSUANT TO STATE LAW).**

**Complete:**

1. The State required clock hours for the specific course enrolled in, or the remainder of the hours needed to complete the course if transferring in
2. Take and pass all written tests with minimum scores of 80% on each.
3. Complete all FINAL written tests, with a minimum passing score of 80% on each.
4. Take Missouri STATE LAW test with a minimum passing score of 80%.
- 5.. **Cosmetology; Esthetician; Manicuring;**  
Take Baby Board Test with a minimum passing score of 80% (Baby Boards consist of a practice State board test following the requirements, criteria and procedures of actual State Board testing. The student will be counseled about the weak areas, as well as their strong areas to be sure the student is prepared for the actual test).

**INSTRUCTOR**

**Complete:**

1. The State required clock hours, or remainder of hours required to reach minimum hours State Board will require based on transfer, work experience, or college credit.
2. Notebook.
3. Pass final written test with a minimum passing score of 80%.
4. Present 5 lessons on assigned subjects to teach class.
5. Final evaluation given after class is presented to prepare for State Board.
6. Take Missouri State Law test with a minimum passing score of 80%.

## Withdrawal and Settlement Policy

**This policy applies to all terminations for any reason, for action taken by Neosho Beauty College or by the student, including course or program cancellation, or school closure.. The policy includes an Institutional Refund Policy for all students, and a SEPERATE Return to Title IV Refund Policy (R2T4) that will apply to students who received financial assistance from Title IV programs (*Federal Pell Grant, Direct Stafford Loans*).**

**Official Withdrawal:** An official withdrawal refers to a student taking action to discontinue enrollment after the three day cancellation period allowed after the signing of the student's enrollment Contract and Application for Admission. For a student to be considered officially withdrawn, the student must complete the schools Official Withdrawal Notification form and submit it to the schools office. The official date of withdrawal shall be the date the form is submitted to the office, signified by the date in which a school official signs the form.

**Unofficial Withdrawal:** An unofficial withdrawal is any other circumstance where the student does not complete the schools Official Withdrawal Notification form but otherwise notifies the school of their intent to withdraw. Students who fail to attend for 10 consecutive days without notification to the school of intention or reason will be terminated by the school and will be an unofficial withdrawal. Students who do not return as scheduled from an approved leave-of-absence will be terminated and will be an unofficial withdrawal.

**Financial Impact:** For a student who withdraws officially or unofficially, there are consequences that the student should be aware of. The specific financial consequences would depend on factors such as:

- The point at which the student withdraws
- The amount of initial and subsequent charges to the students account as well as adjusted charges
- The amount and type of financial aid the student received or could have eligibly received
- The amount of financial aid applied to the students account that the school is allowed to retain after refund calculations
- The student will still owe all or a portion of any student loan(s) that were credited to the students account or disbursed directly to the student (unless a required refund by the school is applied to the loan(s) and the result is a zero balance). The student acknowledges the promise to pay the loan(s) when applying for the loan(s), and must repay the loan(s) even if the student doesn't complete the course, can't find a job related to the program of study, or is unhappy with the education he/she received from the school which the loan(s) paid for.

**If a student withdraws, the student will be charged an addition \$150.00 withdrawal fee as stated in the students Contract and Application for Enrollment.**

**A student who withdraws and then wishes to re-enroll at a later date will be subject to paying in total, more than they would have if they had not withdrawn. Tuition and fees will be assessed again upon re-enrollment for the required remaining hours, and also for any required items needed again such as books and supplies.**

**Missouri State Law states that if a student owes a school a financial obligation for contractual charges, whether graduated or withdrawn, the student must settle the debt with the school before the State will approve the hours completed by the student to be used in qualifying for licensure examinations**

## RETURN TO TITLE IV (R2T4)

- Required for all withdrawing or terminated students who received any Title IV Financial AID.
- Students who received Title IV Financial Aid who take an approved leave-of-absence are (page 17) subject to R2T4 if the student does not return from the leave as scheduled, or if the leave exceeds a maximum of 180 days.
- For students who receive Title IV financial assistance, the school will submit to its Financial Aid Servicer, a R2T4 worksheet for the payment period (i.e. 1-450 hours) the student is in when the school determines the student is terminated or is withdrawing. The schools servicer will calculate the amount of Title IV financial aid the school may retain or must refund for the payment period, and also determine if the student will owe a refund themselves. The results of the R2T4 calculation are then applied to the schools own Institutional Refund Policy. Students who do not receive Title IV financial assistance, are only subject the schools Institutional Refund Policy

### CALCULATION.....

*(Applies to the Payment Period the student is in at withdrawal / termination)*

1. The students last date of attendance is determined by the school. The last date of attendance will be the last day the student was physically in attendance.  
\*\*\*\*\* A student is determined to be withdrawn when:  
    \*The student does not return from an approved leave-of-absence on the date specified on the leave request. \*The student is absent for 10 consecutive days of absence while not on a leave without calling in.  
    \*The student officially notifies the school of their intent to withdraw.
- 2.. The amount of AID disbursed is determined.
3. The amount of AID that could have been disbursed is determined and added.
- 4.. A percentage of AID earned is determined. To determine the percentage, the number of clock hours the student was scheduled for, up to and including the students last date of attendance is divided by the number of hours in the payment period.
  - (a) If this percentage is greater than 60%, 100% is used.
  - (b) If this percentage is less than or equal to 60%, the resulting percentage is used.
5. The amount of AID earned by the student is determined by multiplying the percentage derived from #4 (a / b), by the total amount of AID that was disbursed, or could have been disbursed as of the student's withdrawal date.
6. The amount of AID that is to still be disbursed or returned is determined. AID to be disbursed is determined by subtracting the amount of AID actually disbursed, from the amount of AID that was earned (#5). AID to be returned is determined by subtracting the amount of Title IV aid that was earned from the AID that was actually disbursed.
7. Institutional charges are determined.
8. A percentage of unearned AID is determined by subtracting the percentage of Aid earned (#5) from 100%.
9. The amount of unearned charges is determined by multiplying the institutional charges (#7) by the percentage of unearned AID (#8).
10. The amount of AID for the school to return is the lesser of: The amount of AID to be returned (#6) or the amount of unearned charges (#9).
11. The school will return the funds within 45 calendar days from the date of the schools determination of withdrawal or termination in the following order:
  - a. Unsubsidized Federal Direct Loans
  - b. Subsidized Federal Direct Loans
  - c. PLUS Loans
  - d. Federal Pell Grant Program
  - e. Other Title IV Programs
  - f. Other Federal, State, private or institutional assistance
  - g. The Student
12. Initial amount of AID due from the student is determined by subtracting the amount of AID to be returned by the school (#10), from the total amount of Aid to be returned (#6).
13. The amount of student loans the student must repay in accordance to the terms of the students promissory note, is determined by subtracting the amount the school must return of the loans received from the total loans received.
14. The amount of Grant funds the student must return is determined by subtracting the amount of loans the student must still repay (#13) , from the initial amount of AID due from the student (#12). THEN...
15. An amount of Title IV grant protection is then calculated by multiplying the total of Grants received and could have been received by 50%.
16. The amount the student must return is the difference between the amount of grant protection (#15), and the amount of Grant funds the student must return from #14.

THE FOLLOWING PAGE SHOWS AN EXAMPLE OF A COMPLETED RETURN-TO-TITLE-IV (R2T4) WORKSHEET.

# **Treatment Of Title IV Funds When A Student Withdraws From A Clock-Hour Program**

Student's Name <b>Doe, Jane</b>	Social Security Number <b>000-00-0000</b>
Date form completed <b>08 / 10 / 2014</b>	Date of school's determination that student withdrew <b>08 / 05 / 2014</b>
Period used for calculation (check one) <input checked="" type="checkbox"/> Payment period <input type="checkbox"/> Period of enrollment	

*Monetary amounts should be in dollars and cents (rounded to the nearest penny).  
When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)*

## **STEP 1: Student's Title IV Aid Information**

Title IV Grant Programs	Amount Disbursed	Amount that Could Have Been Disbursed	E. Total Title IV aid disbursed for the period.
1. Pell Grant	\$2,823.00		A. \$2,823.00
2. Academic Competitiveness Grant			+ B. \$4,354.00
3. National SMART Grant			= E. \$7,177.00
4. FSEOG			
5. TEACH Grant			
6. Iraq Afghanistan Service Grant			
	A. \$2,823.00	C. \$0.00	+ C. \$0.00
	Subtotal	Subtotal	= F. \$2,823.00

  

Title IV Loan Programs	Net Amount Disbursed	Net Amount that Could Have Been Disbursed	G. Total Title IV aid disbursed and that could have been disbursed for the period.
7. Unsubsidized FFEL/Direct Stafford Loan	\$2,622.00		A. \$2,823.00
8. Subsidized FFEL/Direct Stafford Loan	\$1,732.00		B. \$4,354.00
9. Perkins Loan			C. \$0.00
10. FFEL/Direct PLUS (Graduate Student)			+ D. \$0.00
11. FFEL/Direct PLUS (Parent)			= G. \$7,177.00
	B. \$4,354.00	D. \$0.00	
	Subtotal	Subtotal	

## **STEP 2: Percentage of Title IV Aid Earned**

Withdrawal date **08 / 05 / 2014**

**H. Determine the percentage of the period completed:**  
Divide the clock hours scheduled to have been completed as of the withdrawal date in the period by the total clock hours in the period.

<b>195</b>	÷	<b>450</b>	=	<b>43.3%</b>
<small>Hours scheduled to complete</small>		<small>Total hours in period</small>		

▶ If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3.

▶ If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3. **H. 43.3%**

## **STEP 3: Amount of Title IV Aid Earned by the Student**

Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).

<b>43.3%</b>	X	<b>\$7,177.00</b>	=	<b>I. \$3,107.64</b>
<small>Box H</small>		<small>Box G</small>		

## **STEP 4: Title IV Aid to be Disbursed or Returned**

- ▶ If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement).
- ▶ If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).
- ▶ If the amounts in Box I and Box E are equal, **STOP**. No further action is necessary.

### **J. Post-withdrawal disbursement**

From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.

<b>\$3,107.64</b>	-	<b>\$7,177.00</b>	=	<b>J. \$</b>
<small>Box I</small>		<small>Box E</small>		

If there's an entry for "J," **Stop here**, and enter the amount in Box 1 on Page 3 (Post-withdrawal disbursement tracking sheet).

### **K. Title IV aid to be returned**

From the Total Title IV aid disbursed for the period (Box E) subtract the Amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.

<b>\$7,177.00</b>	-	<b>\$3,107.64</b>	=	<b>K. \$4,069.36</b>
<small>Box E</small>		<small>Box I</small>		

You should use this form when the withdrawal date is on or after 7/1/2010

p. 1 of 3



<p>Student's Name <b>Doe, Jane</b></p>	<p>Social Security Number <b>000-00-0000</b></p>
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### STEP 5: Amount of Unearned Title IV Aid Due from the School

**L. Institutional charges for the period**

Tuition	\$2,925.00
Room	\$0.00
Board	\$0.00
Other	
Other	
Other	

Total Institutional Charges (Add all the charges together) = **L. \$ 2,925.00**

**M. Percentage of unearned Title IV aid**

100% - **43.3%** = **M. 56.7%**

Box H

**N. Amount of unearned charges**

Multiply institutional charges for the period (Box L) by the Percentage of unearned Title IV aid (Box M).

**\$2,925.00** X **56.7%** = **N. \$ 1,658.48**

Box L                      Box M

**O. Amount for school to return**

Compare the amount of Title IV aid to be returned (Box K) to Amount of unearned charges (Box N), and enter the lesser amount.

**O. \$ 1,658.48**

### STEP 8: Repayment of the Student's loans

From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R). These loans consist of loans the student has earned, or unearned loan funds the school is not responsible for repaying. They are repaid to the loan holders according to the terms of the borrower's promissory note.

**\$4,354.00** - **\$1,658.48** = **R. \$ 2,695.52**

Box B                      Box P

► If Box Q is less than or equal to Box R, **STOP**. The only action a school must take is to notify the holders of the loans of the student's withdrawal date.

► If Box Q is greater than Box R, proceed to Step 9.

  

### STEP 6: Return of Funds by the School

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

Title IV Programs	Amount for School to Return
1. Unsubsidized FFEL/Direct Stafford Loan	\$1,658.48
2. Subsidized FFEL/Direct Stafford Loan	
3. Perkins Loan	
4. FFEL/Direct PLUS (Graduate Student)	
5. FFEL/Direct PLUS (Parent)	
<b>Total loans the school must return = P. \$ 1,658.48</b>	
6. Pell Grant	
7. Academic Competitiveness Grant	
8. National SMART Grant	
9. FSEOG	
10. TEACH Grant	
11. Iraq Afghanistan Service Grant	

### STEP 9: Grant Funds to be Returned

**S. Initial amount of Title IV grants for student to return**

From the Initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R).

**\$2,410.88** - **\$2,695.52** = **S. \$0.00**

Box Q                      Box R

**T. Amount of Title IV grant protection**

Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box F) by 50%.

**50%** = **T. .**

Box F

**U. Title IV grant funds for student to return**

From the Initial amount of Title IV grants for student to return (Box S) subtract the Amount of Title IV grant protection (Box T).

**0.00** - **0.00** = **U. .**

Box S                      Box T

► If Box U is less than or equal to zero, **STOP**. If not, go to Step 10.

  

### STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student

From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).

**\$4,069.36** - **\$1,658.48** = **Q. \$ 2,410.88**

Box K                      Box O

► If Box Q is ≤ zero, **STOP**. If greater than zero, go to Step 8.

### STEP 10: Return of Grant Funds by the Student

Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box U). The grant funds returned by the student are applied in order as indicated, up to the amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program in Step 6.

**Note that the student is not responsible for returning funds to any program to which the student owes \$50.00 or less.**

Title IV Grant Programs	Amount To Return
1. Pell Grant	
2. Academic Competitiveness Grant	
3. National SMART Grant	
4. FSEOG	
5. TEACH Grant	
6. Iraq Afghanistan Service Grant	

You should use this form when the withdrawal date is on or after 7/1/2010 p. 2 of 3

The total amount of Title IV aid the school is allowed to retain for all payment periods applicable from the Return to Title IV calculation, is then considered as payments in the schools Institutional Refund Policy.

## **POST-WITHDRAWAL DISBURSEMENTS:**

In general, a student who withdraws becomes ineligible for any future disbursements of federal financial aid. However, in some cases, financial aid earned prior to withdrawal can be offered to the student through a post-withdrawal disbursement. A post-withdrawal disbursement can be offered if a student earned more federal financial aid than was disbursed before the student withdrew. The amount earned is determined as part of the required federal Return to Title IV calculation. Conditions and limitations apply to a post-withdrawal disbursement.

- The school cannot make second or subsequent Direct Loan disbursements unless the student completes the previous payment period.
- The school cannot make a Pell Grant post-withdrawal disbursement for a subsequent payment period if the student has not completed the earlier payment period.
- 

Neosho Beauty College is required to contact a student eligible for a post-withdrawal disbursement prior to disbursing, to allow the student to accept or decline. The school will contact the eligible student by letter, which must be completed by the student and returned to the school within 14 days to either start the disbursement process, or cancel the post-withdrawal disbursement.

If a Direct Loan is part of the post-withdrawal disbursement, a student can choose to only accept a disbursement amount equal to the amount the student owes the school, or a larger amount (if eligible), that would result in the excess funds being disbursed directly to the student.

A post-withdrawal disbursement of Pell Grant funds does not require the acceptance of a student to be disbursed, provided the disbursement is equal to or less than outstanding charges on the students account.

Neosho Beauty College must disburse post-withdrawal federal financial aid loan funds within 180 days after the date the school determined the student withdrew.

A student must understand that accepting a post-withdrawal disbursement of Direct Loan funds, will increase the students overall student loan debt that must be repaid. Additionally, accepting post-withdrawal disbursements of Pell Grant funds will reduce the remaining eligibility for the applicable award year of Pell funds available to the student if the student continues their education elsewhere. Any post-withdrawal financial aid disbursement will factor into the amount of remaining eligibility for future financial aid in regard to lifetime limits.

### **Treatment of Title IV credit balances when a student withdraws**

This treatment applies only to the handling of Title IV credit balances when a student withdraws. When a student withdraws from Neosho Beauty College, a Title IV credit balance could be created as a result of the Return-to-Title-IV calculation.

A credit balance is handled as follows...

1. Neosho Beauty College does not release any portion of the Title IV credit balance to the student, and does not return any portion to the Title IV programs prior to the performing of the Return Calculation by the schools financial aid servicer. The school must hold these funds even if, consistent with the 14 day credit balance payment requirement, it would otherwise be required to release them to the student.
2. The schools financial aid servicer performs the Return Calculation, including any existing Title IV credit balance for the period in the calculation as disbursed aid.

- 3. Any applicable refund policy (state, accrediting agency, institution, etc.) is applied to determine if doing so creates a new or larger Title IV credit balance.**
- 4. Title IV credit balances are then allocated as follows:**
  - a. Any Title IV credit balance must be allocated first to repay any grant overpayment owed by the student as a result of the current withdrawal. The school must return such funds to the Title IV grant account within 14 days of the date the schools financial aid servicer performs the Return Calculation. Although not included in a Return Calculation, any Title IV credit balance from a prior period that remains on a student's account when the student withdraws is included as Title IV funds when the school determines the amount of any final Title IV credit balance when a student withdraws. The school must use the final credit balance first to satisfy any current student grant overpayment.**
  - b. Within 14 days of the date that the schools financial aid servicer performs the Return Calculation, the school will pay or apply any remaining Title IV credit balance funds in one or more of the following ways...**
    - **Apply the balance to any remaining authorized charges at the school (including previously paid charges that are now unpaid due to a return of Title IV funds by the school)**

The school cannot use a Title IV Credit Balance to return unearned Title IV Aid as determined by the R2T4 calculation.
    - **With the students written authorization:** Reduce the students Title IV loan debt (not limited to loan debt for the period of withdrawal) by submitting the credit balance to the students lender to be applied to the students outstanding loan balance.  
OR....
    - **To the student**
  - c. If the school cannot locate the student (or parent) to whom a Title IV credit balance must be paid, it will return the credit balance to the Title IV programs in the order it best benefits the student.**



## INSTITUTIONAL REFUND POLICY

**THE FOLLOWING *INSTITUTIONAL REFUND POLICY* WILL BE APPLIED TO ALL WITHDRAWING AND TERMINATED STUDENTS, INCLUDING ANY STUDENT AFFECTED BY A COURSE OR PROGRAM CANCELLATION, OR SCHOOL CLOSURE. THIS POLICY COMPLIES WITH THE SCHOOLS ACCREDITING AGENCY (NACCAS) MINIMUM TUITION ADJUSTMENT SCHEDULE.**

Percentage of time completed of total time of course	Percentage of total <b>TUITION</b> owed to the school
0.01 - 4.9%	20%
5 - 9.9%	30%
10 - 14.9%	40%
15 - 24.9%	45%
25 - 49.9%	70%
50% and over	100%

Enrollment time is defined as the hours attained between the actual starting date and the students last date of physical attendance in the school. The refund calculation is based on the total hours as of the students last date of attendance.

The cost of items other than tuition such as application and registration fees, books, and kit are not considered in refund calculations, provided the charges are itemized separately in the student's enrollment agreement, or in other data furnished the student upon enrollment.

The student's actual hours at withdrawal are divided into the length of the student's contracted hours of enrollment to determine percent completed. The percent is then applied to the Institutional Refund Policy above to determine the amount of tuition the school is allowed to retain. Other charges such as fees, books, kits, equipment and supplies are added to the retainable tuition to determine TOTAL COST for the student's period of enrollment. The amount of payments credited ( including aid retained after Return to Title IV calculation), is then subtracted from total cost. If the resulting amount determines that a refund is due, it will be added to any applicable amount due from R2T4 refund determination and made within 45 days from the date the school determined the student withdrew. Any additional refund due after all required R2T4 refunds have been made, will be made to any State agency whose funds were credited, then lastly to the student. If the resulting amount determines that the student still owes money, the student will be billed accordingly.

**Any monies due the applicant or student shall be refunded within 45 days of the date the school determines an official or unofficial cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that...**

- A. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies collected by the school.**
- B. A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, within three business days of the signing of the contract. In this case all monies collected by the school shall be refunded. This policy applies regardless of whether or not the student has actually started training.**
- C. A student cancels his/her contract after three business days after signing, but prior to entering classes. In this case he/she shall be entitled to a refund of all monies collected by the school with the exception of the school application fee of \$50.00. The \$5.00 fee collected by the State of Missouri for a student license is not refundable.**
- D. A Student notifies the institution of his/her withdrawal;**
- E. The student does not return from an approved leave-of-absence. The date of withdrawal determination for students who do not return as scheduled shall be the earlier of the scheduled date of return from the leave of absence or the date the student notifies the institution that the student will not be returning.**

- F. A student is expelled by the school.
- G. In type (b), (c), (d) or (e) official cancellations or withdrawals, the cancellation date will be determined by the date written notification is received by mail, or the date said information is delivered to the school administrator/owner in person, by phone or by other electronic means such as e-mail.
1. Unofficial withdrawals / terminations will be determined by means of reviewing the student's activity and inactivity by means of the schools time clock monitored at least every 10 days.
  2. Any monies due a student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn without notifying the institution. Any student who does not return as scheduled from an approved leave-of-absence or is absent for 10 consecutive scheduled days without notifying the school will be considered as a termination
  3. For a student who does not return from an approved leave-of-absence, the last day of physical attendance prior to the leave will be considered the students last date of attendance.

H. **School closure / Program cancellation / Teach-out**

If Neosho Beauty College (NBC) closes permanently and ceases to offer instruction after students have begun enrollment, or if a Program is cancelled after students have enrolled in the program and instruction has begun, this Teach-out Plan will comply with the following requirements after the Return to Title IV refund calculation has been made for all students involved.

**In the event of an actual planned Closure of the Neosho Beauty College or a program offered, the school:**

1. Will determine the date the last student should complete their course. The school will remain open and teach the program until that date.
2. Will satisfy any outstanding financial obligations to Local, State or Federal providers of financial aid.
3. Will notify NACCAS in accordance with Section 4.12 of the NACCAS Rules of Practice and Procedure.
4. Will provide NACCAS a list of the students who were enrolled at the time of the closure announcement, including arrangements made for each student affected.
5. Will put all relevant information regarding the closure on its website and all social media customarily used by NBC to communicate with the students and/or public.
6. Will comply with all State and Federal laws regarding record maintenance.
7. Will provide to NACCAS and the Missouri State Board of Cosmetology & Barber Examiners and to all enrolled students the name and contact information of the custodian of the NBC files and the address of where those files will be kept.

**In the event of an unplanned closure of Neosho Beauty College or a Program offered, the school:  
Enrolled students will have the choice between one of the following two options:**

**Option 1:**

**Student may elect to receive a pro rata refund.**

- A. NBC will satisfy any outstanding financial obligations to Local, State, or Federal Providers of financial aid.**
- B. NBC will notify NACCAS in accordance with Section 4.12 of the NACCAS Rules of Practice and Procedure.**
- C. NBC will provide NACCAS a list of the students who were enrolled at the time of the closure, including arrangements made for each student affected.**
- D. NBC will put all relevant information regarding the closure on its website and all social Media customarily used by NBC to communicate with the students and/or public.**
- E. NBC will comply with all State or Federal laws regarding record maintenance.**
- F. NBC will provide to NACCAS, the Missouri State Board of Cosmetology & Barber Examiners, and to all enrolled students the name and contact information of the custodian of the NBC files, and the address of where those files will be kept.**
- G. NBC will immediately provide all enrolled students with a copy of the NACCAS "How to Locate an Accredited Institution within Your Field of Study" document.**

**Option 2**

**NBC plans an intention to enter into a Teach-Out Agreement.**

- A. NBC will notify NACCAS in accordance with Section 4.12 of the NACCAS Rules and Practice and Procedure.**
- B. NBC shall, in the event a Teach-Out becomes necessary, arrange for individual notices to all affected students of the availability of the Teach-Out Plan, and diligently advertise such availability. The agreement among Institutions may provide that Teach-Out notices may be sent by the Teach-Out Institution.**
- C. The Teach-Out Agreement will be made with an accredited institution in the same geographic area which provides the same program of study or a substantially similar program of study, located within the 50 mile radius that is required by the U. S. Department of Education and NACCAS. All students will be given a reasonable opportunity to promptly resume and complete their cancelled program of study.**
- D. NBC will provide information and evidence to NACCAS that will insure that any institution or institutions for which it enters into a Teach-Out Agreement, has the administrative capacity, capability, student support services, and resources required by NACCAS to provide an educational program that is of acceptable quality (evidenced by State approval) and is reasonably similar in content, delivery, modality and scheduling to that that was provided by NBC.**
- E. NBC will complete a list of students currently enrolled in each program of study with the program requirements completed by each student and submit to NACCAS.**

**F. All potentially eligible students will be provided with the following contact information for obtaining a closed school discharge. Contact information with the U.S. Department of Education is:**

**Barbara Hoblitzell at (202) 453-7583 or by email at : Barbara.Hoblitzell@ed.gov.**

**Brian Smith at (202) 453-7440 or by email at: Brian.Smith@ed.gov.**

**G. NBC will provide NACCAS, the Missouri State Board of Cosmetology & Barber Examiners, and all enrolled students, the name and contact information of the custodian of all the Institutions' files and the address where those files will be kept.**

**H. NBC will provide information on the number and types of credits or clock hours the Teach-Out Institution is willing to accept. NBC will also provide a clear statement to students of the tuition and fees, by breakdown of individual costs, of the educational program, including any additional charges, at the Teach-Out Institution.**

**I. NBC will receive from the Teach-Out Institution and submit to NACCAS with each Teach-Out Agreement:**

- 1. Copy of Teach-Out Institution's Enrollment Agreement.**
- 2. Copy of Teach-Out Institution's Catalog.**
- 3. Copy of Teach-Out Institution's license issued by the Missouri State Board of Cosmetology and Barber Examiners evidencing that the Teach-Out Institution is licensed by the state.**
- 4. And any other additional information, if applicable**

**J. The Teach-Out Institution (s) must not:**

- 1. Be subject to a Teach-Out Event itself**
- 2. Be under investigation for, be subject to an action concerning, or being prosecuted for an issue related to academic quality, misrepresentation, fraud or other severe matters by a law enforcement agency.**

**K. If an Institution that is party to a Teach-Out Agreement has learned that another party to the agreement plans to close, NACCAS must be notified, in accordance with 4.12 of the NACCAS Rules of Practice and Procedure.**

**The closing institution must:**

- 1. Submit to NACCAS a list of students who were enrolled at the time of closure and indicate the arrangements made for each affected student.**
- 2. Submit to NACCAS copies of all notifications from the institution to its students related to the Institution's closure or to Teach-Out options to ensure the information accurately represents student's ability to transfer credit or clock hours. NACCAS may require corrections to any such notifications.**
- 3. Comply with applicable state and/ Federal laws regarding record maintenance.**
- 4. Provide NACCAS and all enrolled students with the name and contact information of the custodian of its files and the address where the files will be kept.**
- 5. Post all information regarding the Closure on its website and all social media customarily used by the Institution to communicate the students and/or the public.**

**Schools within our 50 mile demographic areas are;**

**City Pointe Beauty Academy Webb City , MO approx 10 miles**

**New Dimensions School of Hair Design Joplin, MO approx 25 miles**

**There are no other Cosmetology schools in our area. Springfield, MO would be the next closest, at approx 60+ miles, or a 1 hour drive.**

## VA student Pro-Rata Refund Policy

**Neosho Beauty College** agrees that if a veteran student fails to enter the course, withdraws, or is discontinued at any time prior to completion of the course, the unused portion of paid tuition, fees, and other charges will be refunded or the debt for such tuition, fees, and other charges will be canceled on a prorated basis, as follows:

### **1. Registration Fee**

An established registration fee in an amount not to exceed \$10 need not be subject to proration. Where the established registration fee is more than \$10, the amount in excess of \$10 will be subject to proration.

### **2. Breakage Fee**

Where the school has a breakage fee, it may provide for the retention of only the exact amount of breakage, with the remaining part, if any, to be refunded.

### **3. Consumable Instruction Supplies**

Where the school makes a separate charge for consumable instructional supplies, as distinguished from laboratory fees, the exact amount of the charges for supplies consumed may be retained but any remaining part must be refunded.

### **4. Books, Supplies, and Equipment**

a. The school will make a refund in full for the amount of the charge for unissued books, supplies, and equipment when:

- The school furnishes the books, supplies, and equipment,
- The school includes their costs in the total charge payable to the school for the course,
- The veteran or eligible person withdraws or is discontinued before completing the course.

b. The veterans or eligible person may dispose of issued items at his or her discretion even if they were included in the total charge payable to the school for the course.

### **5. Tuition and Other Charges**

Where the school either has or adopts an established policy for the refund of the unused portion of tuition, fees, and other charges subject to proration, which is more favorable to the veteran or eligible person than the approximate pro rata basis as provided in this subparagraph, such established policy will be applicable. Otherwise, the school may charge a sum which does not vary more than 10 percent from the exact pro rata portion of such tuition, fees, and other charges that the length of the completed portion of the course bears to its total length. The exact proration will be determined on the ratio of the number of days of instruction completed by the student to the total number of instructional days in the course.

### **6. Prompt Refund**

In the event that the veteran, spouse, surviving spouse, or child fails to enter the course, or withdraws, or is discontinued therefrom at any time prior to completion of the course, the unused portion of the tuition, fees, and other charges paid by the individual shall be refunded promptly. Any institution which fails to forward any refund due within 30 days after such a change shall be deemed, prima facie, to have failed to make a prompt refund, as required by this subparagraph.

## **NON-RETURNABLE ITEMS**

Physical items (books, kit and any other equipment) when issued, are non-returnable/non-refundable items that will be charged for in full including applicable sales tax. Furthermore, these items may not be removed in whole or part from the school premises till paid for in full AND the student has completed the entire length of the course enrolled in, pursuant to Missouri State Board regulations. The school is not responsible for physical items left behind by the Buyer, and may dispose of such items at the Seller's discretion after a 6 (six) month period from the date of determination the buyer withdraws.

**Students who withdraw or are terminated, will be charged a \$150.00 withdrawal fee that will be added to their account balance, and will be not be included in any refund calculations.**

**Upon graduation, withdrawal or termination, the school will notify the Missouri State Board of Cosmetology if financial indebtedness exists between the student and the school. Pursuant to Missouri Law, no credit for hours attained by the student will be given by the State to the student towards licensure examination qualification, if the school has not sent a notarized statement indicating that the student has paid all required payments.**

## **EXTRA INSTRUCTIONAL CHARGES**

NEOSHO BEAUTY COLLEGE students who enroll and begin classes, will sign an enrollment contract that states charges to be made to the student, and the students scheduled payments.

For all courses offered, a fee of five dollars (\$5.00) per clock hour and all portions thereof, shall be charged to the student for all possible hours missed exceeding the “allowed hours to miss” as stated on page one (1) of the enrollment contract, within the “starting and ending” period of the contract and beyond while the student is officially enrolled. The charges are based on a student completing the course within a specified time frame as outlined on the contract. The school will assess and notify the student for the hours missed over and above the “allowed hours to miss” at the end of the students enrollment. Also, each month on the students time sheet that the student signs, the hours missed up to the end of that month will be stated on the time sheet and if at that point the student would owe extra instructional charges, the dollar amount owed up to that point will also be stated. The student must pay this extra instructional charge, or the school will not attest to the Missouri State Board of Cosmetology that the student has fulfilled their contractual obligation for charges. A student who has not paid all contracted charges to the school, will not be eligible to take the States licensing exam, pursuant to Missouri law.

## **FINANCIAL AID GENERAL INFORMATION**

NEOSHO BEAUTY COLLEGE has a complete Financial Aid Department to help assist you in this area. We are accredited by the National Accrediting Commission of Career Arts and Sciences, and this allows us to participate in the Department of Education’s Title IV Funding Programs. These funds are used to assist you in your educational expenses. We participate in the Government’s Pell Grant Program and Federal Direct Loan Program. This College also qualifies and participates in Veterans funding programs. In addition to all other funding, financial arrangements may be made with the college for you to make monthly payments.

Pell Grants and Direct loans are available to those who qualify by using Department of Education of qualifying standards. They are based upon need, which is calculated by using your previous years filed Federal Income Tax Return (**contact the school for the correct year to be used**). If you did not file and were not required to file an income tax return due to lack of or low income, you will complete the application by stating you did not nor do you intend to file a return, then provide information of any untaxed income received for the tax year used. If you did not file taxes but meet income guidelines requiring that you file, you will be required to file your taxes for the year being used before you can apply for financial aid. Students can go on-line to [www.studentaid.gov](http://www.studentaid.gov) to complete the FAFSA to determine their Title IV Financial Aid eligibility. Once completed, the school can review the students information and explain the students eligibility and options

## **APPLICATION ASSISTANCE**

Since many families have experienced difficulty in completing some of the areas requested on the forms we have found it beneficial to have our Financial Aid Director assist students in completing the FAFSA. This helps to insure that the application is completed correctly and will save processing delays due to misunderstandings and errors.

If students need assistance completing the FAFSA or have no internet access to do so, students can arrange an appointment at the school to get assistance. Students can also call the school for direction when completing the FAFSA. Students that intend to have the school Financial Aid Director assist them, are urged to call and talk with him to determine out what they would need to bring, in order to aid in the process. If you need assistance and did file a tax return, you may to bring it to the office, along with any supporting schedules and w-2 forms if you need assistance in completing the FAFSA. If you did not file, you may bring any w-2 forms issued for the year needed. Whether you filed taxes or not, you will need information for untaxed income you might have received such as social security disability, child support, welfare benefits, etc., from the correct year required by the Financial Aid Application. If you are considered a **dependent** student, you will also be required to bring in the same documents from your parents. This will help you answer the questions on you FAFSA. Our Financial Aid Officer is very knowledgeable and will assist you in every way possible to help you to obtain the financial help you need.

Please call to schedule an appointment with the schools Financial Aid Officer to further assist you in completing Financial Aid applications, in order to determine Financial Aid eligibility

**NOTE:** Due to the length of the manicuring course as required by the State, it **does not** qualify for Financial Aid.

## **FINANCIAL AID PHILOSOPHY**

**NEOSHO BEAUTY COLLEGE** believes that the primary responsibility for financing your education rests with you and your family. Aid programs are intended to help meet educational costs which remain after student resources and expected family contributions have been taken into consideration. Toward this end, the College will attempt first to assist you in meeting the direct educational costs of attending school. In special situations and in the event a student qualifies for sufficient financial aid monies, the College will advise the student of funding available for living expenses.

### **WHAT IS FINANCIAL AID?**

Financial Aid are funds provided or awarded to you from sources other than those provided by you and your family. Such sources include, but are not limited to: FEDERAL TITLE IV programs (Pell Grants and Direct Loans), STATE programs, (WIA, BIA, VETERAN'S ETC..) INSTITUTIONAL SCHOLARSHIP, and LOCAL ORGANIZATIONAL Scholarship sources (Rotary Club, Eagle Club, etc.). Most Financial Aid is based on a student's individual need and eligibility. This may include a combination of various types of aid such as scholarships, grants, loans and employment.

Financial need is the difference between the amount of money the student and his/her family can provide for education and the cost of that education. Financial Aid is usually awarded on a need basis and is intended to cover expenses such as tuition, fees, books, kit, room and board, and personal expenses.

### **FINANCIAL AID PROGRAMS AVAILABLE**

NEOSHO BEAUTY COLLEGE has the following Financial Aid programs available to those who qualify.

#### **FEDERAL**

PELL GRANTS

DIRECT LOANS

#### **STATE AGENCY**

VETERANS

#### **INSTITUTIONAL**

SCHOLARSHIPS

Descriptions of Federal programs may be found on page 38 and 39 of this catalog. For further information regarding the State programs, you must contact the local office nearest you. For information on Institutional Scholarships, you must contact the schools Financial Aid Office.

### **APPLICATION PROCESS**

In applying for financial aid, you are responsible for completing the forms required by the programs and the college. The following are the required procedures:

1. If you are applying for a Pell Grant or DIRECT Loan, you must first complete a Free Application for Federal Student Aid (FAFSA). The Financial Aid office will determine eligibility and availability of funds.
2. Students can access the FAFSA at [www.studentaid.gov](http://www.studentaid.gov) on a personal computer to complete their own application, or they can bring the required information needed to complete the FAFSA to the school Financial Aid Office if assistance is needed.
3. If you are applying for a DIRECT Loan, you must complete the FAFSA as well as a student loan Master Promissory Note (MPN), and an entrance counseling interview. The school processes all loans electronically. Students who wish to apply for loans can either meet with the schools Financial Aid Officer and log onto the internet application to complete the required application and entrance counseling, or go to [www.studentaid.gov](http://www.studentaid.gov) and complete them on their own.
4. If you are applying for state aid, you must complete the FAFSA, and any forms required by the state agency. You must contact the appropriate agencies' offices for the necessary forms. Prior to attending classes, that office will interview and test students to determine if specific eligibility criteria has been met.

### **STUDENT ELIGIBILITY REQUIREMENTS**

*In general, a student is eligible for Financial Aid under the following conditions:*

1. She/He is enrolled at least 15 hours per week in an eligible program.
2. She/He is a U.S. Citizen or an eligible non-citizen.
3. She/He meets program financial eligibility requirements.
4. She/He is making satisfactory progress toward the completion of his/her course.
5. She/He is not in default on any Title IV Loan.
6. She/He does not owe a refund on any Title IV Grant.
7. She/He has not exceeded any lifetime limits on any student aid program
8. She/He is not determined to be ineligible due to an Unusual Enrollment History finding

## **FINANCIAL AID BUDGET**

For the purposes of Federal Financial Aid, the U.S. Department of Education allows certain other expenses to be added to the direct costs of tuition and fees. Those expenses are as follows for a full time student per academic year, and are based on averages calculated from completed student surveys.

**Coat of attendance (COA) components shown other than Tuition, Fees, Books and Kit are not actually charged by the school. The components are only used for purposes of Financial Aid calculations.**

<b><u>DESCRIPTION</u></b>	<b><u>COSMETOLOGY</u></b> (900 hrs/30 wks/7 mo.)		<b><u>ESTHETICIAN</u></b> (750 hrs/26 wks/6 mo.)		<b><u>INSTRUCTOR</u></b> (600 hrs/20 weeks/5 mo.)	
Prorated Tuition & Fees	\$7710	\$7710	\$8350	\$8350	\$3400	\$3400
Books	330	330	550	550	250	250
Kit	522	522	766	766	*	*
Room and Board						
Single/Live with Parents	4025		3450		2875	*
All Other Students		11123		9534		7945
Personal Expenses	1603	1603	1374	1374	1145	1145
Transportation	1953	1953	1674	1674	1395	1395
<b>TOTALS:</b>	\$16143	\$23241	\$16164	\$22248	\$9059	\$14135

## **PACKAGING POLICY**

The amount of any award made to a student is determined by that student's cost of education, available family resources, and Federal awarding guidelines and availability of Federal Funds. The Financial Aid Office's main objective is to help the student meet first the direct costs of his/her education. Direct cost is defined as Tuition, Fees, Books, and Kit. The secondary objective is to aid the student with transportation and living expenses. To meet the secondary objective, the institution will package up to the student's need as determined by the formula explained below, over and above the student's direct cost. This policy may be appealed only if the student has excessive medical bills while in school or child care expenses. The appeal must be in writing and submitted to the Financial Aid office. A decision will be made and the student informed within 30 days after submission of the appeal.

## **HOW FINANCIAL AID IS OFFERED**

Financial Aid is offered by the college to eligible students once the application process has been completed. Determining eligibility means determining financial need. Financial need is defined as:

$$\text{COST OF ATTENDANCE} - \text{FAMILY CONTRIBUTION} - \text{FINANCIAL AID} - \text{RESOURCES} = \text{NEED}$$

A basic assumption in the determination of financial need and Financial Aid awards is the primary responsibility for financing your education lies with you and your family. The purpose of completing the application process is to determine your family's ability to contribute from income and assets toward the TOTAL cost of your education.

### **Payment of Offer** **Pell Grant, Direct Loans (Subsidized and Unsubsidized)** *Manicuring students are not eligible*

Disbursements of these funds are made directly to the student's account. A receipt is issued, and if applicable, a check to the student if there is a credit balance. PELL disbursements are made at the beginning of the program and again when the student has completed their first, second, and third payment periods. However, if the student is not meeting satisfactory progress requirements and is placed on financial aid suspension at the beginning of a payment period for the preceding payment period, payment will not be made until the suspension is ended by requirements met. LOAN disbursements are made by the lender electronically to the school. Disbursements are made for Instructor, Cosmetologist and Esthetician two times: at 30 days and when the student has completed their first payment period. However, satisfactory progress is checked prior to releasing any proceeds from each check and if a student is not making satisfactory progress and has been placed on financial aid suspension, loan disbursements may not be released until the suspension by requirements met.

The school is also approved for and accepts Veterans Benefits for eligible students.



**This college requires that all financial aid disbursements must be applied to the student's account for the payment period charged, until the charges for the payment period are paid in full. (unless otherwise arranged in the file)**

## **STUDENTS RIGHTS AND RESPONSIBILITIES**

**RIGHTS:** ALL STUDENTS RECEIVING FINANCIAL AID HAVE THE RIGHT:

1. To full disclosure of all loan terms. Typical repayment schedules, terms, and disclosures are included in on-line Entrance Counseling the student is required to complete before a loan is processed.
2. To know what Aid programs are available and the procedures for making application for such Aid.
3. To an explanation of eligibility determination.
4. To be informed of disbursement dates and amounts.
5. To be informed of satisfactory progress requirements and the procedures of suspension or probation status of Financial Aid eligibility.
6. To be informed of students attending this College's average loan indebtedness. (see page 35)
7. To have full access to all records at this College.

**RESPONSIBILITIES:** ALL STUDENTS HAVE THE RESPONSIBILITY:

1. To maintain satisfactory progress.
2. To make timely and accurate disclosure of their financial status and to provide documentation of such status when requested.
3. To inform the Financial Aid Office of any changes on financial status, marital status, name changes, address changes and any other information which may affect the student's eligibility for financial aid.
4. To **REPAY** any and all loan amounts as determined by the provisions of the loan note and supporting documentation.
5. To formally withdraw from the College in order for the College to meet the Federal guidelines that an Exit Interview be given to a student prior to the student leaving the school.

### **Professional Judgment Policy**

**The Policy:** The Department of Education accounts for student's unique situations by authorizing Financial Aid Administrators to exercise Professional Judgment to adjust data elements used to determine a student's Expected Family Contribution (EFC), components of a program's Cost of Attendance (COA) and/or dependency status. The two categories Financial Aid Administrators consider in exercising Professional Judgment are special circumstances and unusual circumstances. Special circumstances refer to the financial situations that justify making an adjustment to the data elements in the EFC calculation or the components of the COA. Unusual Circumstances refer to conditions that justify an adjustment to a student's dependency status based on a unique situation and allow an administrator to complete a Dependency Override.

If a student has a unique situation in either category of special and/or unusual circumstances, they may a request to our Financial Aid Office to review their individual circumstances. Additionally, if a student has attended an institution previously and had a professional judgment determination based on an unusual circumstance that led to an override of the student's dependency status, that determination applies at our institution as well. Upon review, our aid administrators will make a final determination on where a Professional Judgment is substantiated and make the necessary adjustments to reflect that decision.

**Procedures and Review Process:** Students may make a request in person to the Financial Aid office. When the Financial Aid Office is made aware of student's special and/or unusual circumstances, whether through student request or standard due diligence, our aid administrator will review such cases within 30 days. Our office may conduct an interview with the student and may request additional documentation to substantiate the student's situation. Any Professional Judgment exercised by our Financial Aid Office is made on an individual, case-by-case basis. The Financial Aid Office strives for consistency in treatment of students with similar unusual circumstances.

If our office concludes a Professional Judgment is warranted, we will determine which adjustment applies to the student's circumstances. If the Professional Judgment necessitates changes to the data elements in the EFC or the components of the Cost of Attendance, our office will document the new figures in the student file. Additionally, our office will generate a final determination of the review and whether a Professional Judgment was applied under their circumstances.

- If an adjustment is made to the components of the Cost of Attendance, our Financial Aid Servicer will generate an updated Financial Aid Offer.
- If an adjustment is made to the data elements used to calculate a student's EFC, our Financial Aid Servicer will electronically make changes to the student's FAFSA and generate a new valid ISIR. When changes are made on the FAFSA with a student or parent's updated data element, the EFC is automatically recalculated and will be reflected on the new ISIR. Our Financial Aid Servicer will utilize the new EFC to generate an updated Financial Aid Offer.
- If an adjustment is made to the dependency status of a student, our office will electronically make changes to the student's FAFSA and generate a new valid ISIR that reflects the Independent status and an updated EFC. Our office will utilize the new EFC and Independent status to generate an updated Financial Aid Offer.

**Please note:** The updated EFC is used for eligibility determination for all academic programs. No payment is made on a Pell grant until a valid ISIR is received.

### **VERIFICATION REQUIREMENTS**

VERIFICATION is a process of documenting that a student and/or parents information is accurate that was provided on the FAFSA (Free Application for Student Aid). This process is required by law. Approximately 30% of all aid applicants nationally are selected by the Federal Processing Center for Pell Grants, and a set of edit checks are used for all other Title IV programs. If you have been selected for Verification, the College will inform you of what has to be verified and what documents are required.

In the event a student is selected for verification, the school will:

- Check the IRS requirement flag code on the students ISIR (Institutional Student Information Record). If the code indicates that the student and/or parent used and were successful in utilizing the IRS Data Retrieval Tool option when completing the FAFSA, there will be no other tax return documentation required
- If the IRS requirement flag code indicates that the student and/or parent did not use or were not successful in using the IRS Data Retrieval Tool option, the school will request that the student and/or parents either submit a signed Federal Tax Transcript or Tax Return (if current regulations allow) from the IRS for the tax year used for the FAFSA. A Tax transcript can be obtained by requesting it from the IRS either by phone, electronically, completing a form and sending it in, or by going to the local IRS office in person. If selected, the school will provide the contact and website addresses needed
- Provide one of five verification worksheet versions to the student to complete and have signed. The version required will depend on what data selected needs to be verified.
- All verification documentation will be submitted to the schools Financial Aid Servicer for review
- After all verification items have been submitted to and reviewed by the schools Financial Aid Servicer, the Servicer will recalculate the students financial aid offer for Pell and Direct Loans if there is a discrepancy in the information provided. If there is no change in the award amount, funding will continue as outlined in the Financial Aid Offer Letter. If the discrepancy results in a change in the offer amount the Financial Aid Administrator will notify the student by means of a revised Financial Aid Offer Letter.
- Final verification of all requested data must be completed before any disbursements can be made.

## **FINANCIAL AID PROGRAM INFORMATION**

**PELL GRANT PROGRAM-** The Pell Grant Program is an entitlement program. The funds granted are **Non-repayable**, unless a student withdraws and it is determined through refund calculation that the student owes a repayment. Eligibility is based upon need as determined by the Pell Grant Formula. For the 2023-2024 award year, awards range from \$767 to \$7395.00 for a full academic year (900 clock hours cosmetology / 750 hours esthetician) After a student completes one academic year, the student may then be eligible for an additional Pell Grant from the first award year for the remaining course hours, with a total award from the first award year to not exceed 150% of the award year maximum. A student could also apply for and receive a Pell Grant for the following award year for the remaining hours after the first award year, if the result would be greater than if the first award year were used.

**FEDERAL DIRECT LOAN- (SUBSIDIZED)** The subsidized Direct Loan is a need based loan program. In other words, a student must show financial need in order to qualify. With the subsidized Direct Loan, the Federal Government will subsidize (pay) the interest due on your loan while you are in school, and for a six month period following your last date of attendance. However, the student must first apply for the Pell Grant. The maximum first year subsidized loan amount is \$3500.00 for dependent and independent students. A Federal Direct Loan is obtained through the Federal Government much like the Pell grant but unlike the Pell Grant, a Direct Loan must be repaid. The Financial Aid Office will aid you in completing the application if you need assistance. Loan repayment begins six months from the last date of determination of attendance, with a fixed interest rate applying. Payments are a minimum of \$50.00 per month, with a maximum repayment term of 10 years. If the amount borrowed cannot be paid off within 10 years at \$50.00 per month, the monthly payment will increase accordingly.

**FEDERAL DIRECT LOAN- (UNSUBSIDIZED)** - The unsubsidized Direct Loan is not a need based loan. Dependent students who do not qualify for the maximum subsidized Direct Loan, could borrow an additional unsubsidized Direct Loan with the maximum total of the combined loans not to exceed \$3500.00. Independent students could borrow a maximum of \$6000.00 unsubsidized Direct Loan, but must first apply for the Pell Grant and subsidized Direct Loan. The maximum of \$6000.00 will be reduced in order for a student to not be over-awarded if the students financial aid package exceeds the students Cost of Attendance (COA), minus the Pell Grant and Direct Loan. With the unsubsidized amount, both during your attendance and during the six months grace period from your last date of attendance, you are responsible for the interest on the principle balance and can pay the interest by notifying the Loan Servicer who will service the loan, or you can have the interest capitalized (added) to your principle to be repaid when regular repayment begins, by specifying your preference on your loan application. As with the subsidized Direct Loan, loan repayment on the principle amount borrowed, begins 6 months from the last date of your attendance. Payments are based on a schedule of 120 months maximum, considering principle and interest of unsubsidized balance.

**AVERAGE STUDENT LOAN INDEBTEDNESS** - The average student loan indebtedness for dependent students at NEOSHO BEAUTY COLLEGE is approximately \$5500.00. The average student loan indebtedness for independent students is \$9500.00. These amounts are based on the student borrowing the maximum limits.

**VA (VETERANS BENEFITS)** - VA benefits are funded by the Veterans Administration. Students who are current or have had prior military service or those who may qualify under the old G.I. Bill because of a parent's military service should contact the local VA office for further information, determination of eligibility, and appropriate forms.

Neosho Beauty College will not impose any penalty, including the assessment of late fees, the denial of access to classes or other institutional facilities, or the requirement that a **Chapter 31** or **Chapter 33** recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veterans Affairs.

## **Allowing Veterans to Attend or Participate in Courses Pending VA Payment**

### **Background**

Section 103 of Public Law (PL) 115-407, 'Veterans Benefits and Transition Act of 2018,' amends Title 38 US Code 3679 by adding a new subsection (e) that requires disapproval of courses of education, beginning August 1, 2019, at any educational institution that does not have a policy in place that will allow an individual to attend or participate in a course of education, pending VA payment, providing the individual submits a certificate of eligibility for entitlement to educational assistance under Chapter 31 or 33.

### **Pending Payment Compliance**

In accordance with Title 38 US Code 3679(e), Neosho Beauty College 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. Neosho Beauty College 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 Certificate 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

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).