

Federal Consumer Information

Revised June 2024

INDEX

SUBJECT	PAGE NUMBER
Facilities and Equipment	3
Regulatory Information	3
Special Facilities / Disabled Students	3
Cost of Attending	4
Pre-enrollment Information	4 – 6
Financial Aid Information	6 – 12
Satisfactory Academic Progress Policy	13 – 15
Withdrawal and Settlement Policy	16
Return to Title IV (R2T4)	17, 18
Post Withdrawal Disbursements	18
Title IV Credit Balances	19
Institutional Refund Policy	20, 21
Non-returnable items	22
Extra Instructional Charges	22
Campus Safety and Security	23, 24
Evacuation Plan	24
Alcohol and Drug Abuse Information	24
Completion / Employment / Licensure Rates	25
FERPA	25
Copyright Policy	26
Constitution Day	26
Voter Registration Information	26
Vaccination Policy	26
Transfer Policy	26
Acronyms	27

Federal Consumer Information

General Information about the school

The schools owner, Scott Hill, is available full-time to assist enrolled or prospective students, in obtaining information on the school and the information contained in this notice as well as any other school publication. This notice as well as the school catalog and other information can be found at the schools website www.neoshobeautycollege.com. The school phone is 417-451-7216

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, shampoo area, reception area, manicure/pedicure /waxing area, five esthetics treatment rooms, three bathrooms, two offices, lunchroom and a dispensary. We have 28 stations available on the clinic floors, 10 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 for video, audio, and PowerPoint presentations, 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.

REGULATORY INFORMATION

Owner

Neosho Beauty College, 116 N. Wood St, Neosho, Missouri is owned by Hill-Hill, Inc., a corporation in Missouri owned by Scott Hill

Licensure & Organizations

Neosho Beauty College is licensed by the Missouri Board of Cosmetology & Barber Examiners, P.O. Box 1062, Jefferson City, MO 65102, phone 573-751-1052. and the school is certified to operate by Missouri Department of Higher Education, 3515 Amazonas Drive, Jefferson City, MO 65109, phone 573-751-2361.

Accreditation

Neosho Beauty College is accredited by the National Accrediting Commission of Career Arts & Sciences, Inc., located at 3015 Colvin St., Alexandria, VA 22314 and phone 703-600-7600.

By putting a request in writing to the school director you may review the letter of accreditation and the license or letter of approval from the state agency that approves the school. This request will be honored within 30 days of receiving the written request.

Special facilities and services available to disabled students

No qualified handicapped person, by reason of the handicap, will be excluded from enrolling in a course of instruction. Additionally, the school will exert its best effort to provide reasonable special requirements for the handicapped person by nature of their handicap. If you would like to request academic adjustment or auxiliary aids, please contact the School Owner. You may request academic adjustments or auxiliary aids at any time. The School Owner is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants who are persons with disabilities, as defined in paragraph 104.3 (j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

- 1) Notify the School Owner in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. You may contact the School Owner by telephone at 417-451-7216.
- 2) The School Owner will respond within two weeks of receiving the request.

Cost of attending the school

Programs	Tuition and fees	Books and Equipment	Room and Board		Transportation cost		Misc Cost	
			Independ	Depend	Independ	Depend	Independ	Depend
Cosmetology	12850	1421	19068	6900	3348	3348	2784	2748
Esthetician	8350	1366	9534	3450	1674	1674	1374	1374
Manicuring	2500	790	N/A	N/A	N/A	N/A	N/A	N/A
Instructor	3400	250	7945	2875	1395	1395	1145	1145

The room and board, transportation, and misc costs listed are used for COA determination only for calculation of Financial Aid eligibility. Neosho Beauty College does not actually charge these items to the student. The amounts for Cosmetology represent the stated item cost for a 12 month/1500 hour period at the average calculated from a distributed student survey. The amounts for Esthetician represent the stated item cost for a 6 month/750 hour period at the average calculated from a distributed student survey. The amounts for Instructor represent the stated item cost for a 5 month period at the average calculated from a distributed student survey.

A Net Price Calculator link can be found on the schools website at www.neoshobeautycollege.com

PRE-ENROLLMENT INFORMATION

Cosmetology – Class CA-hairdressing and manicuring (SOC 39-5012)

☐ Compensation Expected

Cosmetology graduates earn from \$21,950 to \$57,810 annually in Missouri with a median of \$30,030 according to the US Dept of Labor in salary and gratuities in an entry-level position depending on the work schedule and the area population. A commission scale is commonly used to pay cosmetologists resulting in much higher pay after an introductory period of several months. Retail commissions are also common. Some salons now offer benefits resulting in higher earnings.

☐ Physical Demands of Cosmetology

There are physical demands placed on the body in any career. In cosmetology, care must be taken to protect your back, legs and feet. One way to do this is strength training to enhance your back, abdomen and leg muscles. Regular weight lifting exercises will benefit individuals in this profession. Regular exercise will help to promote all over body conditioning and improve circulation in your legs and feet. We recommend consulting your doctor before beginning any exercise program. Because this job requires that you stand for long periods of time, it is suggested that you wear proper fitting, supportive shoes. These are not a requirement but will help to increase your chances of longevity in the profession. Cosmetology is also demanding on the hands and arms. The work requires good finger dexterity and holding your arms up at chest and shoulder level, sometimes for long periods of time to complete a full service.

☐ Safety Requirements of Cosmetology

Safety suggestions for this profession include wearing shoes that would not be slippery when walking on a damp floor. Because you will always be working with water, there is a risk of water spills. Damp hair lying on the floor can also pose a chance of slipping. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each stylist to promote a safe work environment. Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

☐ Licensing Requirements for Cosmetology in Missouri

Cosmetology graduates completing 1500 hours and all required theory and practical course work are eligible to take the state board exam to receive a Class CA Hairdressing and Manicuring license in Missouri. The exam covers cosmetology theory and rules related to cosmetology. The exam has both a written and practical portion.

Esthetics – Class E-esthetician (SOC 39-5094)

□ Compensation Expected

Esthetician graduates earn from \$23,120 to \$48,860 annually in Missouri with a median of \$29,820 according to the US Dept of Labor in salary and gratuities in an entry-level position depending on the work schedule and the area population. A commission scale is commonly used to pay estheticians resulting in much higher pay after an introductory period of several months. Retail commissions are also common. Some salons now offer benefits resulting in higher earnings.

□ Physical Demands of Esthetics

There are some physical demands for esthetics to consider. Because this job requires that you stand, it is suggested that you wear supportive shoes. Good hand and arm strength are also needed in the practice of massage.

□ Safety Requirements of Esthetics

Safety suggestions for this profession include wearing shoes that would not be slippery when walking on a damp floor, because you will always be working with water and there is a risk of water spills. All water spilled should be wiped up as quickly as possible. It is the responsibility of each esthetician to promote a safe work environment. Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

□ Licensing Requirements for Esthetics in Missouri

Esthetics graduates completing 750 hours and all required theory and practical course work are eligible to take the state board exam to receive a Class E Esthetician license in Missouri. The exam covers esthetics theory and rules related to esthetics. The exam has both a written and practical portion

Nail Technology – Class MO-manicurist (SOC 39-5092)

□ Compensation Expected

Manicurist graduates earn from \$21,840 to \$47,700 annually in Missouri with a median of \$28,290 according to the US Dept of Labor in salary and gratuities in an entry-level position depending on the work schedule and the area population. A commission scale is commonly used to pay manicurists resulting in much higher pay after an introductory period of several months. Retail commissions are also common. Some salons now offer benefits resulting in higher earnings.

□ Physical Demands of Nail Techs

There are physical demands placed on the body in any career. In Nail Technology, care must be taken to protect your wrists, hands and fingers. Regular exercises and stretches will help strengthen and prevent problems. Regular weight lifting exercises will benefit individuals in this profession. Regular exercise will help promote overall body conditioning and will improve circulation in the legs and feet. We recommend consulting your doctor before beginning any exercise program.

□ Safety Requirements of Nail Techs

Safety suggestions for this profession include keeping chemicals away from your eyes or your client's eyes. If a product should get into the eyes, flush the eyes with water immediately and call a doctor. Keep small children away from the nail tables at all times. A mask may be worn during the filing of artificial nails to prevent dust particles from being inhaled. The use of a low-dust product will also alleviate this problem.

□ Licensing Requirements for Nail Techs in Missouri

Nail Technology graduates completing 400 hours and all required theory and practical course work are eligible to take the state board exam to receive a Class M Manicuring license in Missouri. The exam covers manicure theory and rules related to manicuring. The exam has both a written and practical portion

Instructor (SOC 25-1194)

□ Compensation Expected

Instructor graduates earn from \$18,000 to \$30,000 in salary in an entry-level position depending on the work schedule and the area population.

□ Physical Demands of Instructors

There are physical demands placed on the body in any career. As an Instructor, care must be taken to protect your back, legs and feet. One way to do this is strength training to enhance your profession. Regular exercise will help to promote all over body conditioning and improve circulation in your legs and back, abdomen and leg muscles. Regular weight lifting exercises will benefit individuals in this profession. We recommend consulting your doctor before beginning any exercise program. Because this job requires that you stand for long periods of time, it is suggested that you wear proper fitting, supportive shoes. These are not a requirement but will help to increase your chances of longevity in the profession.

□ Safety Requirements of Instructors

Safety suggestions for this profession include, wearing shoes that would not be slippery when walking on a damp floor, because you will always be working with water and there is a risk of water spills. Damp hair lying on the floor can also pose a chance of slipping. All hair needs to be swept up following each haircut to minimize accidents. All water spilled should also be wiped up as quickly as possible. It is the responsibility of each instructor to promote a safe work environment. Gloves should be worn during chemical services to reduce any allergic reaction that an individual may have to certain chemicals. Any product that would accidentally get in the eyes should be flushed thoroughly with water. Seek medical attention if irritation continues.

□ Licensing Requirements for Instructors in Missouri

Instructor graduates completing 600 hours and all course work may take the state board exam to receive an instructor license in Missouri. The exam covers instructor theory and Missouri law and rules related to instructors. The exam has both a written and practical portion.

If you have work experience or college credits, contact the Missouri State Board of Cosmetology and Barber Examiners at 573-751-1052 to determine if training is needed or the required hours could possibility be reduced.

Basic Financial Aid Information Need-based and non-need based

Federal Programs

Neosho Beauty College, offers a quality education at surprisingly affordable cost. However, many qualified students will need financial assistance in the form of Federal Aid in order to attend school. Neosho Beauty College can offer Federal Financial Aid to qualified students who seek a post- secondary education but do not have adequate financial means to do so.

Need-based and Non-need based State and Local Aid Programs, School Aid Programs, and other private aid program

Neosho Beauty College does not have state, local government or private funding sources. The Title IV Federal Aid programs that students have access to are the Pell Grant program, and the Direct Loan program.

How students apply for Federal Student Aid and how eligibility is determined

Students enrolling in Neosho Beauty College should make application for Title IV Federal Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web: Students will need to input the schools Federal School Code 026080 when asked what school they plan to attend, or search for the school by following the prompts and select Neosho Beauty College

<http://www.studentaid.gov>

High school seniors in the last semester of school should fill out a FAFSA to determine their eligibility for financial aid.

A student's financial aid package may include a Federal Pell Grant or Direct Loan. You should use the Federal Aid Estimator to learn more about the financial aid process and get an early estimate of your eligibility for Federal student aid. You can access the Estimator at:

<http://www.studentaid.gov/aid-estimator>

Why should a student consider using the Estimator?

1. The Site will help students understanding Federal Student financial aid.
2. It will assist students in determining how they can apply for Federal student aid and who qualifies?
3. It allows students to get an early start on the financial aid process by learning the basics.

How the school distributes aid among students

Most Federal Financial Aid is awarded on the basis of financial need. Need is the difference between your cost of education (educational expenses such as tuition, room board, books, supplies and other expenses) and the amount you and your family are expected to contribute toward your education.

A standard formula is used for all applicants to determine this amount, which is called the Student Aid Index (SAI).
Student Aid Index (SAI) Formulas

The SAI formulas use income, assets, and the number of persons in the family size for the award year. The law gives three SAI formulas:

1. Formula A – Dependent students,
2. Formula B – Independent students without dependents other than a spouse, and
3. Formula C – Independent students with dependents other than a spouse

SAI Formulas

Tables used in the computation of the SAI are updated annually and published on the [Knowledge Center](#) in a *Federal Register*. The Department's [SAI Formula Guide](#) is also updated annually and available at fsapartners.ed.gov/knowledge-center in the Library section under Resource Type > Handbooks, Manuals, or Guides.

The *FAFSA Simplification Act* eliminated the simplified needs test and automatic zero provisions. However, some applicants will be exempt from reporting assets and/or will have assets excluded from consideration in the SAI formula.

The rights and responsibilities of a Student receiving Federal Student Aid

The student has the right to ask the school:

- The name of its accrediting and licensing organizations.
- About its programs; its instruction, its physical facilities, and its faculty.
- What the cost of attending is and the institutions policies concerning refunds and Return to Title IV (R2T4) to students who drop out.

- What financial assistance is available at Neosho Beauty College; including information on all federal, state, local, private and institutional financial aid programs.
- What the procedures and deadlines are for submitting applications for available financial aid programs.
- How it determines a student's eligibility and need for financial aid.
- How much of your financial need, as determined by the school, has been met.
- To explain each type and amount of assistance in your financial aid package.
- What the interest rate is on any student loans you may choose, the total amount you must repay, and when you must start repaying.
- What a deferment or forbearance of repayment is for certain defined periods. How to know if you qualify and how to request a deferment or forbearance.
- Provide written information on student's loan obligations and information on your rights and responsibilities as a borrower.
- To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed.
- How the school determines when and whether you are making satisfactory progress (SAP) and what happens if you fail to maintain SAP. How failing to maintain SAP affect your title IV eligibility.
- What special facilities and services are available to a student with disabilities and how to request a reasonable accommodation.

It is the student's responsibility to:

- Review and consider all the information about the school's program before enrolling.
- Pay special attention to the application process for Federal student financial aid, complete it accurately, and submit it on time to the right place. Errors on the FAFSA can delay or prevent your receiving aid timely
- Know and comply with all deadlines for applying and reapplying for aid.
- Provide all enrollment and verification documentations, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application.
- Notify the school of any information that has changed since you applied.
- Read, understand, and keep copies of all forms you were asked to sign.
- Ensuring you are aware that you must start making monthly repayment on your student loan after your grace period ends, unless you have a deferment or forbearance. When you sign your master promissory note (MPN), you are agreeing to repay your loan.
- Complete an on-line exit interview at the time you leave the school to determine the net balance of your account with the school if any, as well as the net balance of any student loan you accepted.
- Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes.
- Understand your school's refund policy.
- Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
- Understand that you may be responsible and have liability for portions of Title IV funds returned by the institution on your behalf.
- Understand that there could be liabilities when errors are made as a result of inconsistent information provided by the student that results in funds being awarded that a student was not eligible for that were advanced to you or credited to your school account.

How and when will financial aid be disbursed

For COSMETOLOGY (1500 hours), Financial Aid funds will be disbursed within 30 days of start or when all required documentation has been provided by the student (verification, etc...) AND the funds have been processed and disbursed by the schools Financial Aid Servicer based on the availability of funds by the US Department of Education. Subsequent payments will be made at checkpoints of 450 clock hours, 900 clock hours, and 1200 clock hours depending on the students eligibility and if making satisfactory progress and length of hours enrolled. For enrollments of less than 1500 hours, payments will be based on the hours to attend and the checkpoints that are determined for the periods of enrollment. The funds will not be disbursed on the exact day the hours are met due to processing time.

For ESTHETICIAN (750 hours), Financial Aid funds will be disbursed within 30 days of start or when all required documentation has been provided by the student (verification, etc...) AND the funds have been processed and disbursed by the school's Financial Aid Servicer based on the availability of funds by the US Department of Education. Subsequent payment will be made at 375 clock hours depending on the student's eligibility and if making satisfactory progress and length of hours enrolled. For enrollments of less than 750 hours, payments will be based on the hours to attend and the checkpoints that are determined for the period of enrollment. The funds will not be disbursed on the exact day the hours are met due to processing time.

For INSTRUCTOR (600 hours), Financial Aid and Title IV funds will be disbursed within 30 days of start or when all required documentation has been provided by the student (verification, etc...) AND the funds have been processed and disbursed by the school's Financial Aid Servicer based on the availability of funds by the US Department of Education. Subsequent payment will be made at 300 clock hours depending on the student's eligibility and if making satisfactory progress and length of hours enrolled. For enrollments of less than 600 hours, payments will be based on the hours to attend and the checkpoints that are determined for the period of enrollment. The funds will not be disbursed on the exact day the hours are met due to processing time.

Students must meet these clock hour requirements in order to be eligible for Title IV funding disbursement. Each student will be evaluated on an individual basis to determine eligibility based on total cumulative hours and weeks in each payment period.

The terms and conditions of any employment that is part of the financial aid package

Neosho Beauty College does not employ any students who are currently receiving financial aid and are attending the school programs.

Application for Loans:

To receive a Direct Loan, a student must first have completed a Free Application for Federal Student Aid (FAFSA) and then complete a Master Promissory Note (MPN) and do an Entrance Counseling session on-line.

The MPN will need to be completed by the student by logging onto www.studentaid.gov and then choose the appropriate options from the home page. To log in, a student will be required to enter their FSAID login and password that was established when completing their FAFSA. On the same site, a student will be required to complete an entrance counseling session that will disclose all loan terms and conditions. The student will be required to read information and then answer questions based on the information.

Required borrower information on the MPN:

The MPN contains identifying information including name, permanent address, a date of birth, social security number, driver's license number, and two personal non-student adult references with U.S. addresses. The borrower must complete and then electronically sign and date the MPN.

Schools Servicer Certifies/Originates the Loan:

The school utilizes a student financial aid servicer firm (Deborah John and Associates) to oversee the compliance and accuracy of its financial aid programs and transactions.

Checklist for loan certification:

For all students applying for Federal Direct Loans, the school's servicer will:

- Confirm that the student meets the definition of eligible borrower. This would include the student's grade level, loan period and the amounts of the disbursements as well as the student's enrollment status and anticipated completion/graduation date. Check on NSLDS to check the student's financial aid history, including loan limits. It must document the student's COA, SAI and estimated Financial Aid in the student's file. It must be available to the lender, guarantor, or the Department.

- Determine the student's enrollment status and SAP
- Review NSLDS information on ISIR to ensure that the student is not in default on any FSA loan and does not owe a refund on any FSA grant or scholarship and will not exceed the annual or aggregate loan limits applicable to borrowers.
- Ensure the amount of the loan in combination with other aid will not exceed the student's financial need or the annual or aggregate loan limit.
- Determine the student's Pell grant eligibility (for a sub Direct loan the need analysis must use official SAI calculated by the Department to determine the student's financial need), and if eligible include the grant in the student's aid package.
- For an unsubsidized Direct loan, first determine the student's eligibility for a subsidized Direct loan
- Prorate Direct loans for programs of study that are shorter than an academic year and for programs in which the remaining period of study is less than an academic year in length
- Ensure that the loan disbursement dates meet the cash management and disbursement requirements for Direct loans.
- The formula for determining the amount of loans is:

$$\begin{aligned} & (\text{Cost of Attendance}) - \text{Minus (SAI)} - \text{Minus (estimated financial assistance)} \\ & = (\text{Need for subsidized / unsubsidized Stafford}) \text{ An unsubsidized loan can replace the SAI.} \end{aligned}$$

Scheduling Disbursements:

First disbursements will be scheduled based on when the schools servicer generates a Financial Aid Offer after eligibility is determined and all requirements have been satisfied such as verification and dependency status. Subsequent disbursements will be scheduled after the student reaches a checkpoint and is determined to be making Satisfactory Academic Progress. This is the date that the funds are to be disbursed to the student or the students account in keeping with the three day turnaround time for payment of FSA funds. For Direct Loans, the school may request the loan funds be provided on the thirty first day of classes for the first payment period for a first year, first time Direct Loan borrower. For students with prior student loans, first disbursements can be scheduled after an Financial aid Offer is received prior to 30 days of enrollment.

Exit Counseling

All students who are graduating or withdrawing from school must complete exit counseling.

The school will ensure that graduating and withdrawing student's complete exit counseling before they leave school, or will notify withdrawing students by letter of the requirement if the student gave no notice of withdraw and never returned. As with entrance counseling, exit counseling is offered on the Web by at www.studenaids.gov. Student borrowers should be advised to complete online exit counseling shortly before graduating, or ceasing at least half-time enrollment. Financial Aid Staff at Neosho Beauty College are reasonably available to answer questions from student borrowers. One of the borrowers' obligations is to complete in an exit counseling session.

Some of the same material presented at the entrance counseling session will again be presented during exit counseling. The emphasis shifts to more specific information about loan repayment and debt-management strategies. The following information will be provided as part of exit counseling:

1. Exit counseling emphasizes the seriousness and importance of the repayment obligation.
2. The lender sends payment coupons or billing statements as a convenience for the borrowers. Not receiving them does not relieve the borrower of his or her obligation to make payments.
3. Lender will encourage borrowers to set up electronic debiting of bank accounts to repay their loans.

The regulations require that exit counseling describes the likely consequences of default, including adverse credit reports, and litigation. Students will be informed of the charges that might be imposed for delinquency or default, such as lender collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have been accelerated are more stringent than the original repayment schedule. A defaulter is no longer

eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs.

The student will receive an explanation of the use of the Master Promissory Note. The student will be advised to read carefully the MPN and the Borrowers Rights and responsibilities statement again.

Emphasis will be given that repayment is required, regardless of educational outcome or subsequent employability. The student borrower will be informed that they are obligated to repay the full loan even if they did not finish the program, cannot obtain a job after graduation, or is dissatisfied with the school's educational program or other services.

Sample monthly repayment accounts will be provided. The borrower will be given an estimate of the average anticipated monthly payments based on their indebtedness (or the average indebtedness of Direct Loan borrowers at our school or in the same program). The borrower will receive a sample loan repayment schedule based on their total indebtedness. A loan repayment schedule will usually provide more information than just the expected monthly payment. For instance, it would show the varying monthly amounts expected in a graduated repayment plan. The lending organization is not required to send the repayment schedule to the student until the grace period.

Repayment options will be reviewed with the student. The counseling will review the payment options, such as the standard, extended, graduated and income-contingent income sensitive plans. The option of consolidating loans will also be discussed. Consolidation loans are available through the Federal Direct Student Loan Program. .

Debt Management Strategies will be discussed. The counseling will stress the importance of developing a realistic budget, based on the student's minimum salary requirements. It is helpful to have the student's budget reflect the loan payment as a fixed cost, like rent and utilities.

Forbearance, deferment, and cancellation options will be discussed including:

1. If a student cannot make scheduled payments and does not qualify for a deferment, the lender may allow the student to temporarily make smaller payments or temporarily stop making payments. Interest continues to be charged during forbearance. Some reasons why forbearance may be granted are financial hardship and/or illness. The lender must grant forbearance if the student has a monthly debt burden for Title IV loans that collectively equals or exceeds 20% of their total monthly gross income (for up to three years) There are several other reasons listed in the Borrowers Rights and Responsibilities.
2. Deferments mean that the student does not have to make payments in certain circumstances. If the student is attending school at least half-time, or if the student is unemployed, if the student is experiencing economic hardship as determined by federal law for up to three years. (See student's rights and responsibilities).

Terms and conditions under which students receiving federal education loans may obtain deferments

The following lists of deferments are available to students who have federal student loans.

Deferment Definitions

1. **In-School Deferment Request.** You may be eligible if you are enrolled at least half-time at an eligible college or career school. You only qualify if you received a Direct PLUS Loan or FFEL PLUS

Loan as a graduate or professional student, for an additional six months after you cease to be enrolled at least half-time

2. **Parent PLUS Borrower Deferment Request.** This may apply if you are a parent who received a Direct PLUS Loan or a FFEL PLUS Loan, while the student for whom you obtained the loan is enrolled at least half-time at an eligible college or career school, and for an additional six months after the student ceases to be enrolled at least half-time.
3. **Graduate Fellowship Deferment Request.** You may qualify while you are enrolled in an approved graduate fellowship program.
4. **Rehabilitation Training Program Deferment Request.** This can apply while you are enrolled in an approved rehabilitation training program for the disabled.
5. **Unemployment Deferment Request.** You can qualify while you are unemployed or unable to find full-time employment, for up to three years.
6. **Economic Hardship Deferment Request.** This may apply for up to three years while you are experiencing economic hardship or serving in the Peace Corps.
7. **Military Service and Post-Active Duty Student Deferment Request.** You can qualify while you are on active duty military service in connection with a war, military operation, or national emergency. Or, you can receive this type of deferment if you were on active duty military service in connection with a war, military operation, or national emergency, for the 13 month period following the conclusion of that service, or until you return to college or career school on at least a half-time basis, whichever is earlier.

Students who receive a student loan will be assigned a loan servicer by the US Department of Education. A loan servicer is a company that handles the billing and other services on the students' federal student loan. The loan servicer will work with the student on repayment plans and loan consolidation and will assist with other tasks related to federal student loans. It is important to maintain contact with the assigned servicer. If a student's circumstances change at any time during the repayment period, the loan servicer will be able to help. The servicer will be in contact with the student by e-mail to disclose that they are servicing the student's loan. A student can also log into NSLDS to see what servicer has been assigned to their loan(s).

The student will be informed of the Availability of Loan Information on NSLDS and the availability of the FSA Ombudsman's Office. The borrower's loan history can be reviewed on NSLDS (PIN required for access). Students without Internet access can identify their loan holder by calling 1-800-4-fed-aid.

Review the Student's Rights and Responsibilities: The student received this with the MPN at the beginning of the loan process and it should be reviewed again at the exit interview.

The importance of keeping loan records will be reinforced with the student. The borrower should keep the loan repayment schedule provided by the lender when repayment begins as well as records of loan payments—including cancelled checks, money order receipts. The student should keep copies of any requests for deferment or forbearance, or any other correspondence with the loan holder.

The School will collect and update personal and contact information: During exit counseling, the aid office will obtain the borrower's expected permanent address after leaving school, the address of the borrower's next of kin, and the name and address of the borrower's expected employer (if known). A school will correct its records to reflect any changes in the borrower's name, address, Social Security Number, or references and will obtain the borrower's current driver's license number and state of issue.

The student will also be provided with the current name and address of the borrower's lender (or Federal Vendor), based on the latest information. An explanation will be given of how to complete deferment

forms and how to prepare correspondence to the lender or vendor will also be included. Emphasis will be made that the borrower should always keep copies of all correspondence from and to them about their loans. It will be stressed that a borrower must make payments on their loans even if the borrower does not receive a payment booklet or a billing notice.

If the student borrower drops out without notifying the school, the student will be prompted to complete the required exit counseling in a withdrawal letter the school will mail to the student.

Grace Period: Once a student withdraws, is terminated or graduates, there is a grace period of six months on subsidized loans. During this time no interest accrues on the subsidized loan. On an unsubsidized loan, the interest is paid by or charged to the student during the loan period but the principal is not paid until after the grace period. The borrower has a choice of paying the interest or having it capitalized – adding the accrued interest to the original loan principal.

Repayment on all loans is up to ten years with a minimum repayment of \$50.00 per month.

SATISFACTORY ACADEMIC PROGRESS POLICY

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

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 student's 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 student's 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 student's 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 student's 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 probation periods 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 student's 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 student's capabilities in order to increase the student's 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.

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 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

CALCULATON.....

(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. Federal Pell Grant Program
 - d. Other Federal, State, private or institutional assistance
 - e. 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 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 TUITION 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. Program or Course Cancellation

If the school cancels and ceases to offer instruction for a program or course subsequent to a student's enrollment, but before instruction has begun, the school shall at its option:

- 1. Provide a full refund of all monies paid; or
- 2. Provide completion of the program or course.

If the school cancels and ceases to offer instruction for a program or course subsequent to a student's enrollment and instruction has already begun, the school shall at its option:

- 1. Provide a pro-rata refund for all students transferring to another school based on the hours accepted by the receiving school; or
- 2. Provide completion of the course and/or program; or
- 3. Participate in a Teach-Out Agreement; or
- 4. Provide a full refund of all monies paid

I. School Closure Policy

NEOSHO BEAUTY COLLEGE is financially sound and business solid. Although the school has

been under the present ownership for the past 36 years, some catastrophic event could possibly force us to close our doors, as any other business.

NEOSHO BEAUTY COLLEGE is family owned and operated, and will continue to uphold it's highly regarded reputation for excellence in education at all costs.

If the school closes permanently and ceases to offer instruction in a program or course after student has enrolled and instruction has begun, the school will make arrangements for student or implement a teach-out plan according to the following:

1. The arrangements or plan will offer the student a reasonable opportunity to promptly resume and complete the canceled program of study or transfer to a substantially similar program or course at an institution which offers a similar educational program.
2. The arrangements or teach-out will be performed, by an institution in the same geographic area as the original school which provided the program or course.
3. The school at which students continue their education and training will not charge the students an amount greater than that to which Neosho Beauty College would have been entitled under its contract with the student and for which the student has not yet paid.
4. Neosho Beauty College will notify affected students individually of the availability of the arrangement or teach-out plan.
5. Neosho Beauty College will dispose of school records in accordance with state laws.
6. A Return to Title IV calculation will be done as well as an Institutional refund calculation, to determine any amounts of returns or refunds of tuition that will need to be made.
7. A list of all students enrolled at the time of closure will be submitted to the schools accrediting agency and will include the amount return and refund calculation for each student.

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.

The availability of a GED program, if the school admits students who do not have a high school diploma or equivalent

Neosho Beauty College does/ does not offer a GED program as part of the Institution.

Campus safety and Security CRIME STATISTICS

In accordance with the Jeanne Cleary Disclosure of Campus Security Policy and Campus Crime Statistics Act, the school collects crime statistics as the basis for the Annual Security Report that is made available to students, employees, applicants, for enrollment or employment. Campus is defined as any building or property owned or controlled by the school within the same contiguous area used by the school in direct support of related to its educational purpose. The following criminal offenses include any crime statistics that occurred on campus, off campus, and in a public area during the previous three year period.

Updated 9/2023

Crimes Reported	2020	2021	2022	Location:	
				C=Campus N=Non-campus P=Public Area	*Hate Crime
Murder / Non-negligent manslaughter	0	0	0		
Manslaughter by negligence	0	0	0		
Rape	0	0	0		
Fondling	0	0	0		
Incest	0	0	0		
Statutory rape	0	0	0		
Robbery	0	0	0		
Aggravated assault	0	0	0		
Burglary	0	0	0		
Motor vehicle theft	0	0	0		
Arson	0	0	0		
Simple assault	0	0	0		
Larceny - theft	0	0	0		
Intimidation	0	0	0		
Destruction/damage/vandalism of property	0	0	0		

VAWA Offenses	2020	2021	2022	Location: C=Campus N=Non-campus P=Public Area	*Hate Crime
Domestic Violence	0	0	0		
Dating Violence	0	0	0		
Stalking	0	0	0		

Arrests / Disciplinary actions following crimes	2020	2021	2022	Referred for campus disciplinary action? (Yes)(No)
Liquor laws violations	0	0	0	
Drug abuse violations	0	0	0	
Illegal weapons carrying or possession	0	0	0	

Unfounded crimes	2020	2021	2022	Location: C=Campus N=Non-campus P=Public Area	*Hate Crime
Total unfounded crimes	0	0	0		

*** Hate Offenses:**

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

Neosho Beauty College encourages all students and employees to be responsible for their own security and the security of others. Please report any known criminal offenses occurring on campus to the school administration. In the event a sex offense should occur on campus, the victim should take the following steps:

1. Report the offense to the school administration.
2. Preserve any evidence as may be necessary to the proof of the criminal offense.
3. Request assistance, if desired, from school administration in reporting the crime to local law enforcement agencies.
4. Request a change in the academic situation if necessary.

Information for Crime Victim about disciplinary hearings:

Institution must, upon written request disclose to the alleged victim of any crime of violence, or a non forcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request to the next of kin of the alleged victim. This provision applies to any disciplinary proceeding conducted by the institution on or after August 14, 2009 (HEOA amendment).

Emergency Evacuation Plan

This school's campus consists of one building. If an emergency evacuation is required you will be notified by your instructor and follow the emergency plan posted in the area you are currently located in. Each classroom has emergency evacuation procedures posted in the room. Please make yourself familiar with these evacuation procedures.

Contacts information for student financial assistance and general institutional issues for attending a study abroad program that is approved for credit by the home school;

Neosho Beauty College does not currently have any agreements with any institutions overseas for training of students where credit received would used to meet the graduation requirements of Neosho Beauty College.

Drug and alcohol abuse information:

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 coordination.

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

Completion/graduation rates for the general student body

The following is the completion/graduation rate as calculated for and required by the schools accrediting agency,(NACCAS) for 2018 scheduled graduates reported 11/30/2019.

Programs	Scheduled to Graduate	Graduated	Percentage = Graduate/ Scheduled to Graduate
Cosmetology	17	11	64.7%
Esthetics	10	8	80%
Manicuring	4	2	50%
Instructor	None	None	
Totals	31	21	67.74
Placement Rate	60%	Licensure Rate	87.5%

Type of Employment Students might expect enter

See catalog for list of jobs a graduate might be eligible for.

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.

A list of the faculty and other instructional personnel;

See the school catalog for a list of current school faculty and instructional staff

Policies and Sanctions related to copyright infringement

Neosho Beauty College prohibits copyright infringement. The school will take disciplinary action against any student who distributes unauthorized copyrighted materials including peer-to-peer file sharing and the prohibited use of the institution's information technology system for those activities. Any student involved in such an act will be reported to the proper authorities.

Constitution Day

On September 17 of each year or the first day back to school Neosho Beauty College will hold a day dedicated the Constitution of the United States. At least three months before holding this event we will activity request suggestion from both our current student body and staff on how they feel that we could best commemorate the September 17, 1787 signing of the Constitution. If September 17 falls on a Saturday, Sunday, Monday, or scheduled day off, Constitution Day will be recognized during the preceding or following week.

Voter Registration

You may obtain up a voter registration form by downloading the form from the following web site: www.sos.mo.gov/elections

Vaccination Policy

Neosho Beauty College does not have a policy on vaccination at this time. The State of Missouri does not require licensees to have had any types of vaccinations.

Transfer 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

What the Acronyms Mean

EFC	Expected Family Contributions
MPN	Master Promissory Note
FSA	Federal Student Aid
NSLDS	National Student Loan Data System
COA	Cost of Attendance
SAP	Satisfactory Academic Progress
ISIR	Institutional Student Information Report
UNSUBsidized Loan	Interest is not paid by Federal government
FERPA	Family Educational Rights and Privacy Act