

VOGUE COLLEGE
OF COSMETOLOGY

Consumer Disclosures Catalog

Updated: 12.19.2017

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General Consumer Information to all Students

The Vogue College of Cosmetology (herein after known as "The School") is providing consumer information about The School to all current and incoming students through the means of this Consumer Information document. It is imperative for students to understand all aspects of this Consumer Information document including: Satisfactory Academic Progress Policy (SAP) and the relation to any federal student aid that the student may apply for and / or consequences that could result from early withdrawal due to unsatisfactory progress. Federal aid students must carefully read the information provided in this document to understand the rights and responsibilities as a recipient of federal student aid.

Contact Personnel to Assist with Consumer Information

Our Financial Aid Officer (FAO) and Admissions Director is knowledgeable of the information contained within this document and are readily available to assist prospective/enrolled students and/or their parents during normal business hours. Our business hours are Monday-Friday 8:30 AM to 4:30 PM.

Financial Aid

At this the School is offering Pell Grants and Title IV, HEA funding, to those who qualify. For financial aid information you may contact:

Ingram Campus

Monica Hernandez
210-432-5904

Fredericksburg Road Campus

Sylvia Perez
210-732-9401

McAllen Campus

Susana Gonzales
956-687-6149

Lubbock Campus

Olivia Roberts
806-589-5150

Santa Fe Campus

Julie Segura
505-473-0585

General Information

For general School information you may contact:

Ingram Campus

Victor Esquivel
210-432-5904

Fredericksburg Road Campus

Bianca Mendiola
210-732-9401

McAllen Campus

Valeria Espinoza/Bobbi Bortoni
956-687-6149

Lubbock Campus

Kaylee Wood
806-589-5150

Santa Fe Campus

Yvonne Ortega
505-473-0585

School Facilities

The School facilities are equipped with state-of-the-art equipment and spacious clinic laboratory, student lounge, classrooms and office areas. The School is located at:

Vogue College – McAllen
800 Fern Avenue
McAllen, TX 78501
956.687.6149

Vogue College – San Antonio
1836 Fredericksburg Road
San Antonio, TX 78201
210.735.9401

Vogue College of Cosmetology
6012 Ingram Road
San Antonio, TX 78238
210.432.5904

Vogue College- Lubbock
1712 34th Street
Lubbock, TX 79411
806-589-5150

Vogue College – Santa Fe
2434 Cerrillos Road
Santa Fe, NM 87505
505.473.5552

Student Right to Know (Pre-enrollment Information)

The most current pre-enrollment information is given to students upon their initial visit to our campuses in the new student packet. This will include the graduation, placement, and licensure rates for the most recent award year. This information may also be found on the website www.vogue.edu.

Administration and Facility

The School's faculty consists of the School Director, Admissions Director, Financial Aid Officer, and a minimum of one instructor per 25 students. List of faculty can be found in our current catalog.

Licensure/Accreditation/Organizations

Licensure

Texas Schools are licensed by the
Texas Department of Licensing and Regulation
920 Colorado Street
Austin, TX 78701
Phone: (512) 463-6599
www.tdlr.texas.gov

New Mexico Schools are licensed by:

New Mexico Higher Education Department
2044 Galisteo Street, Suite 4
Santa Fe, NM 87505
Phone: 505-476-8400 Fax: 505-476-8454
<http://www.hed.state.nm.us/>

New Mexico Board of Barbers and Cosmetologists
2550 Cerrillos Road #2
Santa Fe, NM 87505
Phone: (505) 476-4690
www.rld.state.nm.us

Accrediting Agency

NACCAS
(The National Accrediting Commission of Career Arts & Sciences, Inc.),
3015 Colvin Street
Alexandria, VA 22314.
Phone 703-600-7600.
www.naccas.org

Note: All licensing approval can be found posted by the front desk of the School.

Admissions Policy

Admissions and Enrollment Requirements – All programs offered by the School in Texas and New Mexico are instructed in the English language. Cosmetology, Esthetician, Manicurist/Pedicurist, Instructor, and Manicurist/Esthetician in New Mexico are all available in English only. Fredericksburg, Ingram, and McAllen campuses offer Cosmetology, Esthetics, and Nail Technology in both English and Spanish. Student Instructor program is available in English only. The School does not discriminate in its employment, admission, instruction, or graduation policies on the basis of sex, age, race, color, religion, or ethnic origin. The School does not recruit students already attending or admitted to another school offering similar programs of study.

All Schools require that each student enrolling in the programs must;

- Pay the applicable registration fee which is non-refundable.
- Register with the State Regulatory Agency and pay the required fee of \$25.00 which is non-refundable.
- Provide proof of age; minimum 16 years of age
- Provide Proof of a High School Diploma, GED, State Issued/Approved Home School Certificate. Vogue College reserves the right to request HS transcripts.
 - Vogue College policy is to validate US High School diplomas through the State Education Agency from the State the diploma was issued in if the validity of a High School diploma is in question.
 - Vogue College must have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma. (Example of a recognized agency: Worldwide Education Consultant Services, Inc.)

Instructor Course Applicants must meet the above criteria and:

- Have met all requirements for licensure as a practitioner.
- No vaccinations are required for enrollment.

TRANSFER / RETURNING STUDENTS – Texas and New Mexico

If the prospective Student is a transfer or returning Student they must meet the following additional criteria:

- If he/she is transferring hours from another School, he/she will be asked to request a transcript. Tuition and hourly credit will be allowed as verified by the transcript.
- If the prospective Student is transferring instruction hours from a School in another State, the instruction provided must be recognized and accepted by the State Board of Cosmetology toward the course offered by Vogue.
- Transfer Students will not be allowed to enroll until they have officially terminated their enrollment at their previous School. Tuition and hourly credit will be allowed as verified by the transcript. The previous hours will count towards the 143% requirement (see Sap Policy).
- Tuition charges will be prorated for the remainder of instruction hours needed to complete the course as offered by the School. Remaining tuition charges for the course along with enrollment fees will be charged accordingly. Transfer Students are eligible to receive financial aid, if qualified.
- Students who officially withdrew from Vogue and withdrew in good scholastic and financial standing are eligible to re-enroll in the same standing.
- Any and all previous tuition balances must be tenured before being allowed to re-enroll and/or complete remainder of required hours.

TRANSFER POLICY – Texas and New Mexico

Vogue College will administer a scholastic evaluation of Students wishing to transfer to Vogue College or require the transfer Student to enter Phase 1. Based on the test results, if applicable, Vogue College may recognize credit for all or part of the applicant's previous training or work experience provided it is recognized by the State Regulatory Agency. Transfer Students must comply with the class level assigned as a result of the scholastic evaluation. In addition, such Students must meet all regular entrance and registration requirements. If approved for enrollment, tuition will be charged at the hourly rate for the program of study at the time of enrollment plus the applicable registration fee. Transfer Students will be required to meet kit requirements required by Vogue College. Contact Vogue College administration office for applicable kit prices. All transfer and re-entry Students must be properly registered with the State Regulatory Agency.

RE-ENTRY POLICY – Texas and New Mexico

Former Students of Vogue College who wish to re-enter, must request approval from Vogue College administration. The request will be reviewed and a decision made within 30 days of the request. If approved for re-entry within 180 days from the time of withdrawal from Vogue College, all tuition payments made and remaining balance will be honored. Student is responsible for the registration fee only, and will re-enter with the same SAP status and clock hours. A New enrollment agreement is signed and a new Contract End Date is calculated. If approved for re-entry after 180 days from the time of withdrawal from Vogue College, the student will be charged for the remainder of clock hours at the current hourly rate for the program of study, plus the applicable registration fee. Student will be contracted for remainder of hours and will re-enter with the same SAP status. A New enrollment agreement is signed and a new Contract End Date is calculated. Students who re-enter after 181 days from the original withdrawal date may be evaluated scholastically in the same manner as a transfer Student to determine class level assignment.

Should the student be scheduled for over 50% of the program upon withdrawal from Vogue College and charged the full amount, they are allowed to re-enter within 48 months from the time of withdrawal date with no additional tuition charges assessed. Student is responsible for the registration fee. A New enrollment agreement is signed and a new Contract End Date is calculated. Re-entry Students who did return their complete kit, text and other issued items upon withdrawal may be required to provide all such items at their own expense. Books, Student training kits and lab coats may be purchased from Vogue College if the Student desires. Contract periods and attendance percentages will be calculated based on hours remaining in the re-entry contract.

Non Discrimination Statement

The school in its admission, instruction and graduation policies does not discriminate on the basis of age, sex, race, ethnic origin, color, religion, financial status, or on the basis of handicap as required by Section 504, 34 Code of Federal Regulations. The school owner/administration is designated to coordinate the school compliance with the requirements of Section 504, as required by 34 Code of the C.F.R. § 104.7(a).

Placement

While the School cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities bulletin board for students to review. Students also receive training in how to seek employment that includes how to write a resume, complete an employment application and prepare for an effective interview. The School places a great deal of emphasis on how to obtain and retain employment after graduation.

Graduation, Licensure, and Placement Rates 2016 NACCAS Annual Report

	San Antonio, Ingram Rd	San Antonio, Fredericksburg Rd	McAllen/Lubbock	Santa Fe, NM
Completion:	72.60%	60.00%	66.67%	64.71%
Licensure:	95.00%	93.55%	98.70%	83.33%
Employment:	69.81%	71.67%	66.39%	75.76%

Services to Students with Disabilities

The School will provide reasonable accommodations to any student with a disability. The student should discuss the disability with their director. The student should explain in writing what accommodations are required, and the school director and owner will develop and implement a plan to accommodate the student. All facilities at The School are handicap accessible.

Vaccination Policy

The School does not require vaccination records for admittance. Because we respect the rights and decisions of all parties concerning childhood vaccines, we do not require these records for admittance.

Voter Registration – TEXAS SCHOOLS

Students are encouraged to register and vote in State and Federal elections. Voter Registration and Election Date information for the State of Texas can be found at: www.sos.state.tx.us.

The Elections Division of the Secretary of State's Office is open from 8:00 a.m. until 5:00 p.m. weekdays. The Elections Division is also open during the hours that the polls are open on all Uniform Election dates (2nd Saturday in May and 1st Tuesday after the 1st Monday in November), on the primary and primary runoff election dates (1st Tuesday in March of even-numbered years and 2nd Tuesday in April following the primary), and the dates on which special Statewide and Federal elections may be ordered. Answers to questions on election law and procedures may be obtained by telephoning the Elections Division toll-free at 1.800.252.VOTE (8683) or direct at 512.463.5650.

To be eligible to register to vote in Texas, a person must be:

- A United States citizen;
- A resident of the Texas county in which application for registration is made;
- At least 18 years old on Election Day;
- Not finally convicted of a felony, or, if so convicted must have (1) fully discharged the sentence, including any term of incarceration, parole, or supervision, or completed a period of probation ordered by any court; or (2) been pardoned or otherwise released from the resulting disability to vote; and
- Not determined by a final judgment of a court exercising probate jurisdiction to be (1) totally mentally incapacitated; or (2) partially mentally incapacitated without the right to vote.

Registering to vote is easy in Texas. It doesn't even require a stamp! Official applications to register to vote are postage-paid by the State of Texas. In most Texas counties, the County Tax Assessor-Collector is also the County Voter Registrar. In some counties, the County Clerk or County Elections Administrator registers voters. You may obtain an application from Vogue College, the Secretary of State's Office, libraries, many post offices, or high Colleges. Or, you may download an informal application, but you will be required to affix a stamp before mailing. You may also register to vote when you apply for or renew your driver's license.

The application must be received in the County Voter Registrar's office or postmarked 30 days before an election in order for you to be eligible to vote in that election. You will receive a voter registration certificate in the mail after the County Voter Registrar has processed your voter registration application. Upon receipt of the voter registration certificate, sign it, fold it and keep it in your wallet and take it to the polls with you when you vote.

All voters who registered to vote in Texas must provide a Texas driver's license number or personal identification number issued by the Texas Department of Public Safety or the last four digits of your social security number. If you have not been issued any of these numbers, then you must State that fact on the application by checking the designated box.

A voter who has not been issued a driver's license or social security number may register to vote, but such voter must submit proof of identification when presenting himself/herself for voting or with his/her mail-in ballots, if voting by mail. These voters' names are flagged on the official voter registration list with the annotation of "ID." The "ID" notation instructs the poll worker to request a proper form of identification from these voters when they present themselves for voting. Acceptable identification includes:

- a driver's license or personal identification card issued to the person by the Department of Public Safety or a similar document issued to the person by an agency of another State, regardless of whether the license or card has expired;
- a form of identification containing the person's photograph that establishes the person's identity;
- a birth certificate or other document confirming birth that is admissible in a court of law and establishes the person's identity;
- United States citizenship papers issued to the person;
- a United States passport issued to the person;
- official mail addressed to the person by name from a Governmental entity;
- a copy of a current utility bill, bank Statement, Government check, paycheck, or other Government document that shows

- the name and address of the voter; or
- any other form of identification prescribed by the Secretary of State.

VOTER REGISTRATION CERTIFICATE

- Once you apply, a voter registration certificate (proof of registration) will be mailed to you within 30 days.
- Check your certificate to be sure all information is correct. (If there is a mistake, make corrections and return it to the voter registrar immediately.)
- When you go to the polls to vote, present your certificate as proof of registration.
- You may vote without your certificate by signing an affidavit at the polling place and showing some other form of identification (for example, driver's license, birth certificate, copy of electric bill).
- If you lose your certificate, notify your County Voter Registrar in writing to receive a new one.
- You will automatically receive a new certificate every two years, if you haven't moved from the address at which you are registered.

If you move within the same county simply go to the Secretary of State's web site and change your address online or promptly notify the County Voter Registrar, in writing, of your new address by:

- Correcting your current voter registration certificate on the back and returning it to the County Voter Registrar;
- Filling out a new voter registration application form and checking the "change" box; or
- Making simultaneous changes to your driver's license and voter registration when you apply for or update your driver's license.

You will receive a new certificate with your new address. You will be able to vote in your new precinct 30 days after your change of address is submitted. If you miss the deadline (30 days before an election), you may vote in your former precinct as long as you still reside in the political subdivision conducting the election.

Your residence is located in a specific "precinct," which is an area within the county. There are many precincts within a county. The place where you will vote on Election Day is located in your precinct. There may be combined precincts in order to accommodate joint local elections; therefore, in some elections you may vote outside your designated precinct. The County Clerk or County Elections Administrator can give you the specific location of your polling place, or you can check on-line to see if the [County Clerk or Elections Administrator](#) has that information posted. The Secretary of State's Office may also provide polling place information at the "Where do I vote" link on its webpage prior to the primary, primary runoff and November uniform election date elections.

If you move to another county you must re-register! Fill out a new application and mail it, or take it in person, to the Voter Registrar of your new county. You may not register online if you move from one county to another. You will be registered 30 days after your application is submitted. You will receive a new certificate.

After changing residence to another county, a person may be eligible to vote a "limited" ballot in his/her new county of residence on candidates or issues common to the old and new counties. A "limited" ballot may be voted only during early voting by personal appearance or by mail (not on Election Day) if:

- the person would have been eligible to vote in the county of former residence on Election Day if still residing in that county;
- the person is registered to vote in the county of former residence at the time the person offers to vote in the county of new residence; and
- a voter registration for the person in the county of new residence is not effective on or before Election Day.

Promptly notify the County Voter Registrar, in writing, of the name change using the same steps as for IF YOU MOVE WITHIN THE COUNTY. You will receive a new certificate 30 days after your name change notice is submitted. You may continue to vote during this period. If you do not have your certificate in hand, you may sign an affidavit at the polls and present a form of identification.

FOR MORE INFORMATION, CONTACT:

- Secretary of State's Office toll-free at 1.800.252.VOTE (8683)
- Your local County Clerk (will be listed in the blue pages of your telephone book)
- Your local County Elections Administrator
- Your County Voter Registrar (Tax Assessor-Collector)

<u>Secretary of State</u> Elections Division P.O. Box 12060 Austin, Texas 78711-2060 512.463.5650 or 1.800.252.VOTE (8683) Fax 512.475.2811 TTY 7.1.1	<u>Federal Elections Commission</u> 999 E Street, N.W. Washington, D.C. 20463 1.800.424.9530	<u>Texas Ethics Commission</u> P.O. Box 12070 Austin, Texas 78711-2070 512.463-5800 1.800.325.8506
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Voter Registration – NEW MEXICO

Students are encouraged to register and vote in state and federal elections. Voter Registration and Election Date information for the State of New Mexico can be found at: www.sos.state.nm.us.

To be eligible to register to vote in New Mexico, a person must be:

- A United States citizen;
- A resident of the New Mexico county in which application for registration is made;
- At least 18 years old on Election Day;
- Not finally convicted of a felony, or, if so convicted must have (1) fully discharged the sentence, including any term of incarceration, parole, or supervision, or completed a period of probation ordered by any court; or (2) been pardoned or otherwise released from the resulting disability to vote; and
- Not determined by a final judgment of a court exercising probate jurisdiction to be (1) totally mentally incapacitated; or (2) partially mentally incapacitated without the right to vote.

Early voting may be done Tuesday-Friday from 12:00 Noon to 8:00 p.m. and Saturday from 10:00 a.m. to 6:00 p.m. beginning on the 3rd Saturday before the Election and ending on the Saturday before the Election. You may also vote in your County Clerk's office 28 days before the election during regular hours of business.

All voters who registered to vote in New Mexico must provide a New Mexico driver's license number or personal identification number issued by the New Mexico Department of Public Safety or the last four digits of your social security number. If you have not been issued any of these numbers, then you must state that fact on the application by checking the designated box.

A voter who has not been issued a driver's license or social security number may register to vote, but such voter must submit proof of identification when presenting himself/herself for voting or with his/her mail-in ballots, if voting by mail. These voters' names are flagged on the official voter registration list with the annotation of "ID." The "ID" notation instructs the poll worker to request a proper form of identification from these voters when they present themselves for voting. Acceptable identification includes:

- a driver's license or personal identification card issued to the person by the Department of Public Safety or a similar document issued to the person by an agency of another state, regardless of whether the license or card has expired;
- a form of identification containing the person's photograph that establishes the person's identity;
- a birth certificate or other document confirming birth that is admissible in a court of law and establishes the person's identity;
- United States citizenship papers issued to the person;
- a United States passport issued to the person;
- official mail addressed to the person by name from a governmental entity;
- a copy of a current utility bill, bank statement, government check, paycheck, or other government document that shows the name and address of the voter; or
- any other form of identification prescribed by the Secretary of State.

For more information, contact the Bureau of Elections, Office of the Secretary of State at: (505) 827-3600 or (800) 477-3632.

VOTER REGISTRATION CERTIFICATE

- Once you apply, a voter registration certificate (proof of registration) will be mailed to you within 30 days.
- Check your certificate to be sure all information is correct. (If there is a mistake, make corrections and return it to the voter registrar immediately.)
- When you go to the polls to vote, present your certificate as proof of registration.
- You may vote without your certificate by signing an affidavit at the polling place and showing some other form of identification (for example, driver's license, birth certificate, copy of electric bill).
- If you lose your certificate, notify your County Voter Registrar in writing to receive a new one.
- You will automatically receive a new certificate every two years, if you haven't moved from the address at which you are registered.

If you move within the same county simply go to the Secretary of State's web site and change your address online or promptly notify the County Voter Registrar, in writing, of your new address by:

- correcting your current voter registration certificate on the back and returning it to the County Voter Registrar;
- filling out a new voter registration application form and checking the "change" box; or
- making simultaneous changes to your driver's license and voter registration when you apply for or update your driver's license.

You will receive a new certificate with your new address. You will be able to vote in your new precinct 30 days after your change of address is submitted. If you miss the deadline (30 days before an election), you may vote in your former precinct as long as you still reside in the political subdivision conducting the election.

Your residence is located in a specific "precinct," which is an area within the county. There are many precincts within a county. The place where you will vote on Election Day is located in your precinct. There may be combined precincts in order to accommodate joint local elections; therefore, in some elections you may vote outside your designated precinct. The County Clerk or County Elections Administrator can give you the specific location of your polling place, or you can check on-line to see if the County Clerk or Elections Administrator has that information posted. The Secretary of State's Office may also provide polling place information at the "Where do I vote" link on its webpage prior to the primary, primary runoff and November uniform election date elections.

If you move to another county you must re-register! Fill out a new application and mail it, or take it in person, to the Voter Registrar of your new county. You may not register online if you move from one county to another. You will be registered 30 days after your application is submitted. You will receive a new certificate.

After changing residence to another county, a person may be eligible to vote a "limited" ballot in his/her new county of residence on candidates or issues common to the old and new counties. A "limited" ballot may be voted only during early voting by personal appearance or by mail (not on Election Day) if:

- the person would have been eligible to vote in the county of former residence on Election Day if still residing in that county;
- the person is registered to vote in the county of former residence at the time the person offers to vote in the county of new residence; and
- a voter registration for the person in the county of new residence is not effective on or before Election Day.

Promptly notify the County Voter Registrar, in writing, of the name change using the same steps as for IF YOU MOVE WITHIN THE COUNTY. You will receive a new certificate 30 days after your name change notice is submitted. You may continue to vote during this period. If you do not have your certificate in hand, you may sign an affidavit at the polls and present a form of identification.

FOR MORE INFORMATION, CONTACT:

- Secretary of State's Office toll-free at 1.800.477.3632 or 1.505.827.8403
- Your local County Clerk (will be listed in the blue pages of your telephone book)
- Your local County Elections Administrator
- Your County Voter Registrar (Tax Assessor-Collector)

Federal Election Commission

999 EStreet, N.W.
Washington, D.C. 20463
1.800.424.9530

Safety Requirements

Safety suggestions with this profession would include wearing shoes that would not be slippery when walking on a damp floor. 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 student 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.

Physical Demands Placed On the Body

You may work long hours, especially those who own salons. Work schedules may include nights and weekends, and may not include breaks or lunches. Good health and stamina are a must. Most salon industry professionals may be on their feet for long periods of time. Prolonged exposure to some chemicals may cause irritation so protective clothing, facemasks, goggles, and gloves should be worn.

Licensing Requirements – TEXAS SCHOOLS

Any person is eligible to receive a license as a cosmetologist, a nail technician, or an esthetician who submits proof that he is at least 17 years of age; has an education equivalent to the completion of the second year of an approved high School; has completed the required clock hours in an approved School for the applicable program; has paid the required fees; and has passed the examination conducted by the Board to determine his fitness to receive a license. Any person applying to take a State Board examination may be required to have an official United States Government issued identification to take the exam.

Any person is eligible to receive a license as an Instructor who submits proof that he is at least 18 years of age; has an education equivalent to the completion of a four year high School; has completed an Instructor program of 750 clock hours or 500 hours with one year of verified work experience in the applicable discipline; has paid the required fees and has passed the examination conducted by the Board. Any person applying to take a State Board examination may be required to have an official United States Government issued identification to take the exam.

Instructors in the State of Texas must obtain four clock hours (1 hour sanitation, 3 hours teaching) for license renewal. Instructors employed in a NACCAS-accredited School must obtain twelve clock hours of continuing education within each calendar year.

The Texas Department of Licensing and Regulation also runs a criminal background check through the Department of Public Safety (DPS) on each original license application and each renewal application filed. If the application or the DPS check reveals a conviction that could be a basis for denying the license, the Licensing Staff will refer the matter to TDLR's Enforcement Division for further review. It should be noted that a decision to deny licensure will result in an individual not being able to obtain gainful employment their chosen field.

Licensing Requirements – NEW MEXICO

Any person is eligible to receive a license as a cosmetologist, a Manicurist/Pedicurist, or an esthetician who submits proof that he is at least 17 years of age; has an education equivalent to the completion of the second year of an approved high school; has completed the required clock hours in a licensed school for the applicable program in the last 24 months; has paid the required fees; and has passed the Practical and written examination conducted by the Board.

Any person is eligible for initial registration or re-registration as an instructor and is qualified to receive a license as an instructor who submits proof of above requirements and in addition has an education equivalent to the completion of a four year high school; has completed an instructor program of 1000 clock hours or two years of verified work experience in the applicable discipline; has paid the required fees and has passed the examination conducted by the Board. Applications are valid for one year from date of receipt.

Disclosure: Please refer to the New Mexico Board of Barbers and Cosmetologists; Rules and Laws; Section 61-17A-21. Grounds for refusal to issue, renew, suspend or revoke a license and therefore why an individual may not be able to become licensed and find gainful employment in their chosen field.

Programs Offered, Hours to Completion, Fees for Tuition & Textbook/Kits

Hours -All Schools are open Monday through Saturday. Classes are scheduled daily at the School on Tuesday through Saturday of each week between 8:30 AM to 9:30 PM. One half hour is scheduled for lunch daily.

McAllen Tuition

Program	Languages	Tuition	Books & Kit	TDLR Permit Fee	Registration Fee	Total
Cosmetology 1500 Hours	English/Spanish	\$14,795	\$1,600	\$25	\$25	\$16,495
Esthetics 750 Hours	English/Spanish	\$7,975	\$1,200	\$25	\$25	\$9,225
Nail Technology 600 Hours	English/Spanish	\$6,370	\$975	\$25	\$25	\$7,395
Student Instructor 750 hours	English	\$8,855	\$800	N/A	\$25	\$9,680
Student Instructor 500 Hours	English	\$5,905	\$200	N/A	\$25	\$6,130

Fredericksburg Road– San Antonio Tuition

Program	Languages	Tuition	Books & Kit	TDLR Permit Fee	Registration Fee	Total
Cosmetology 1500 Hours	English/Spanish	\$13,295	\$1,600	\$25	\$25	\$14,945
Esthetics 750 Hours	English/Spanish	\$7,475	\$975	\$25	\$25	\$8,500
Nail Technology 600 Hours	English/Spanish	\$5,475	\$975	\$25	\$25	\$6,500

Student Instructor 750 hours	English	\$6,025	\$200	N/A	\$25	\$6,250
Student Instructor 500 Hours	English	\$4,017	\$200	N/A	\$25	\$4,242

Ingram Road – San Antonio Tuition

Program	Languages	Tuition	Books & Kit	TDLR Permit Fee	Registration Fee	Total
Cosmetology 1500 Hours	English/Spanish	\$13,295	\$1,600	\$25	\$25	\$14,945
Esthetics 750 Hours	English/Spanish	\$7,475	\$975	\$25	\$25	\$8,500
Nail Technology 600 Hours	English/Spanish	\$5,475	\$975	\$25	\$25	\$6,500
Student Instructor 750 hours	English	\$6,025	\$200	N/A	\$25	\$6,250
Student Instructor 500 Hours	English	\$4,017	\$200	N/A	\$25	\$4,242

Lubbock Tuition

Program	Languages	Tuition	Books & Kit	TDLR Permit Fee	Registration Fee	Total
Cosmetology 1500 Hours	English	\$12,950	\$1,600	\$25	\$25	\$14,600
Esthetics 750 Hours	English	\$7,725	\$475	\$25	\$25	\$8,250
Student Instructor 750 hours	English	\$6,025	\$200	N/A	\$25	\$6,250
Student Instructor 500 Hours	English	\$4,017	\$200	N/A	\$25	\$4,242

New Mexico Tuition

Program	Languages	Tuition	Books & Kit	TDLR Permit Fee	Registration Fee	Taxes	Total
Cosmetology 1600 Hours	English	\$13,995.00	\$1,600.00	\$25.00	\$25.00	\$1,298.41	\$16,918.41
Esthetician 600 Hours	English	\$7,750.00	\$975.00	\$25.00	\$25.00	\$727.34	\$9,477.34
Manicurist/Pedicurist 400 Hours	English	\$3,850.00	\$975.00	\$25.00	\$25.00	\$403.16	\$5,253.16
Esthetician/Manicurist 900 Hours	English	\$9,900.00	\$975.00	\$25.00	\$25.00	\$906.06	\$11,806.06

Student Instructor 1000 hours	English	\$8,500.00	\$200.00	N/A	\$25.00	\$725.27	\$9,450.27
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Textbook and Kits

The School books and kits items are available through suppliers that sell to licensed professionals/cosmetology colleges only. The textbook and kit items are non-refundable. The School reserves the right to change books and kit costs as needed. Students provide their own stationary supplies.

Textbooks and Kit Disbursement Policy

For those students using Title IV funds, the charge for textbooks and kit items can be added to the institution charges and funds will be disbursed by the payment period. The textbook and kit costs are payable in the first academic year. Students that use the Title IV option are considered to have authorized the use of Title IV funds to cover the cost of textbooks and kit items and will not have to give a written authorization for this purpose only. **NOTE:** The Student using Title IV funds (financial aid) only receives Title IV funds if the Student is making satisfactory progress or has been placed on financial aid warning. For those students that are on a cash payment plan, a down payment of tuition, plus books, kit and fees are paid prior to the first day of class and the remaining balance is paid prior to graduation. The textbook and kit items are non-refundable.

- Milady Standard Cosmetology, 13th Edition ISBN: 9781285769431 List Price: \$121.25
- Milady Standard Cosmetology 13th Edition – Spanish ISBN: 9781285772622 List Price: \$148.95
- Milady Standard Cosmetology Theory Workbook ISBN: 9781285769455 List Price: \$54.95
- Milady Standard Cosmetology Theory Workbook – Spanish ISBN: 9781285769462 List Price: 65.95
- Milady Standard Esthetics: Fundamentals 11th Edition ISBN: 9781111306892 List Price: \$156.95
- Milady Standard Esthetics: Fundamentals 11th – Spanish ISBN: 9781111306991 List Price: \$167.95
- Milady Standard Esthetics: Student Workbook ISBN: 9781111306915 List Price: 85.95
- Milady Standard Esthetics: Student Workbook – Spanish ISBN: 9781111306960 List Price: \$91.95
- Milady Standard Nail Technician 7th Edition ISBN: 9781285080475 List Price \$129.95
- Milady Standard Nail Technician 7th Edition – Spanish ISBN-13: 9781285080598 List Price: \$150.95
- Milady Standard Nail Technician: Student Workbook ISBN: 9781285080512 List Price: \$67.95
- Milady Standard Nail Technician: Study Resource - Spanish ISBN: 9781285080581 List Price: \$ 80.95
- Milady Master Educator, 3rd Edition ISBN: 9781133693697 List Price: \$169.95

Additional Costs

Student books and kit are a required purchase by the student from the School. Students provide their own stationary school supplies. Students will be given an apparel code for their program and must adhere to the guidelines.

Compensation Expected

The U.S. Department of Labor provides current job information at <http://www.careerinfonet.org>. This website includes information by job position to include state & national wages, occupation profiles/descriptions, state & national trends, knowledge, skills, and abilities needed for each position. As reported by the US Dept. of Labor (www.bls.gov), state & national median wages for related positions are as follows:

Occupational Employment and Wages, May 2016

SIC CODE: 39-5012 Hairdressers, Hairstylists, and Cosmetologists

Occupation Description: Provide beauty services, such as shampooing, cutting, coloring, and styling hair, and massaging and treating scalp. May apply makeup, dress wigs, perform hair removal, and provide nail and skin care services.

<https://www.bls.gov/oes/current/oes395012.htm>
https://www.bls.gov/oes/current/oes_tx.htm#39-0000

Employment estimate and mean wage estimates for this occupation:

	Employment	Employment RSE	Mean hourly wage	Mean annual wage	Wage RSE
National	352,380	1.2 %	\$14.23	\$29,590	0.7 %
Texas	22,690	5.8 %	\$12.94	\$26,910	3.1 %

Percentile wage estimates for this occupation:

Percentile	10%	25%	50% (Median)	75%	90%
Hourly Wage	\$8.62	\$9.40	\$11.66	\$16.43	\$23.58
Annual Wage	\$17,930	\$19,550	\$24,260	\$34,170	\$49,050

Occupational Employment and Wages, May 2016

SIC Code: 39-5094 Skincare Specialists

Occupation Description: Provide skincare treatments to face and body to enhance an individual's appearance. Includes electrologists and laser hair removal specialists.

<https://www.bls.gov/oes/current/oes395094.htm#st>
https://www.bls.gov/oes/current/oes_tx.htm#39-0000

Employment estimate and mean wage estimates for this occupation:

	Employment	Employment RSE	Mean hourly wage	Mean annual wage	Wage RSE
National	43,980	3.5 %	\$16.91	\$35,160	1.6 %
Texas	4,410	12.3 %	\$12.71	\$29,840	4.5 %

Percentile wage estimates for this occupation:

Percentile	10%	25%	50% (Median)	75%	90%
Hourly Wage	\$8.96	\$10.56	\$14.55	\$20.58	\$28.74
Annual Wage	\$18,640	\$21,960	\$30,270	\$42,810	\$59,780

Occupational Employment and Wages, May 2016

SIC Code: 39-5092 Manicurists and Pedicurists

Occupation Description: Clean and shape customers' fingernails and toenails. May polish or decorate nails.

<https://www.bls.gov/oes/current/oes395092.htm>
https://www.bls.gov/oes/current/oes_tx.htm#39-0000

Employment estimate and mean wage estimates for this occupation:

	Employment	Employment RSE	Mean hourly wage	Mean annual wage	Wage RSE
National	90,630	3.6 %	\$11.70	\$24,330	1.0 %
Texas	2,260	21.6 %	\$11.56	\$24,040	5.1 %

Percentile wage estimates for this occupation:

Percentile	10%	25%	50% (Median)	75%	90%
Hourly Wage	\$9.04	\$9.57	\$10.65	\$12.71	\$16.15
Annual Wage	\$18,800	\$19,910	\$22,150	\$26,440	\$33,590

Occupational Employment and Wages, May 2016

SIC Code: 25-1194 Vocational Education Teachers, Postsecondary

Occupation Description: Teach or instruct vocational or occupational subjects at the postsecondary level (but at less than the baccalaureate) to students who have graduated or left high school. Includes correspondence school instructors; industrial, commercial, and government training instructors; and adult education teachers and instructors who prepare persons to operate industrial machinery and equipment and transportation and communications equipment. Teaching may take place in public or private schools whose primary business is education or in a school associated with an organization whose primary business is other than education.

<https://www.bls.gov/oes/current/oes251194.htm>

https://www.bls.gov/oes/current/oes_tx.htm#25-0000

Employment estimate and mean wage estimates for this occupation:

	Employment	Employment RSE	Mean hourly wage	Mean annual wage	Wage RSE
National	116,430	1.8 %	\$26.80	\$55,730	0.9 %
Texas	11,920	9.9 %	\$27.01	\$56,180	4.9 %

Percentile wage estimates for this occupation:

Percentile	10%	25%	50% (Median)	75%	90%
Hourly Wage	\$13.77	\$18.28	\$24.36	\$32.15	\$43.42
Annual Wage	\$28,640	\$38,020	\$50,660	\$66,870	\$90,320

IPED Statistics

The College Navigator website (<http://nces.ed.gov/collegenavigator/>) provides current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories:

- Male / Female
- Self-identified members of a major racial or ethnic group
- Federal Pell Grant recipients

The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment and transfer of credit from other schools, retention, licensure, graduation and placement rates.

Copyright Infringement Policy

The purpose of the Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material. In addition, this policy seeks to make aware to all users the seriousness as well as possible consequences for unauthorized use of copyrighted material. The School strictly prohibits any and all of the following: copyright, trademark, patent, trade secret or other intellectual property infringement, including but not limited to using any copyrighted names, text or images, offering pirated computer programs or links to

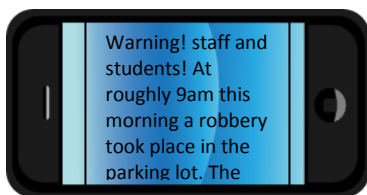
such programs, serial or registration numbers for software programs, copyrighted music, etc., as policy on the use of copyrighted material on the School's computer system and network.

The School respects the copyrights of those involved in creating and distributing copyrighted material, including music, movies, software, and other literary and artistic works. It is the policy of the School to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the School will follow the legal doctrine of fair use currently a part of the copyright law. The School's students and staff will not make unauthorized copies of copyrighted material on or using the School's computer system, network or storage media. Also, the School's staff and students will not store unauthorized copies of copyrighted works using The School's system, network and/or storage media. The School's staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the School's computer system, network, and Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. The School reserves the right to monitor its computer systems, networks and storage media for compliance with this policy, at any time, without notice, and with or without cause. Additionally, the School reserves the right to delete from its computer systems and storage media, or restrict access to, any seemingly unauthorized copies of copyrighted materials it may find, at any time and without notice. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include termination, expulsion and other legal actions. For more information, please see the website of the US Copyright Office, www.copyright.gov.

Timely Warning

In addition to the required annual campus security report, The School will provide a timely warning to students of any occurrences of the following crimes that are reported to local police agencies and are considered to represent a serious or continuing threat to students and employees. As soon as the school becomes aware of the crimes, students and employees will be notified via SMS notification.

- These crimes include: criminal homicide, forcible and non-forcible sex offenses, robbery, aggravated assault, simple assault, intimidation, vandalism, burglary, motor vehicle theft, larceny-theft, arson, hate crimes including crimes involving bodily injury reported to local police agencies that show evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability, arrests for violations of liquor and drug law violations, and illegal weapons possession, and persons not arrested but referred for disciplinary action for liquor, drug, and weapons law violations.



If a student wishes to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics, contact Evelyn Quintana, Financial Aid Director.

- The facilities are open Monday through Saturday according to assigned class/salon area schedules. The building may also be open for educational classes for licensed professionals in cosmetology. Only owners and staff members have keys to the building thus preventing internal crimes as minimal as possible.
- We encourage students and employees to be responsible for their own security and the security of others.
- The School does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.
- The School does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted on campus and the surrounding accessible areas. (See Campus Geography)

Emergency Notification- Immediate notification of an unforeseen combination of circumstances that calls for immediate action. Emergency Notification will be in written form, posted on the front and back door of The School as well as distributed by SMS to staff members and students.

Family Educational Rights and Privacy Act of 1974

The FERPA is a Federal law designed to protect the privacy of a student's education records. The law applies to all schools which receive funds under an applicable program from the U.S. Department of Education.

The FERPA gives certain rights to parents regarding their children's education records. These rights transfer to the student or former student who has reached the age of 18 or is attending any school beyond the high school level. Students and former students to whom the rights have transferred are called eligible students.

Parents or eligible students have the right to request that a school correct records believed to be inaccurate or misleading. If the school refuses to change the records, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still refuses to make the corrections, the parent or eligible student has the right to place a statement in the records commenting on the contested information in the records.

Generally, the school must have written permission from the parent or eligible student before releasing any information from a student's record. However, the law allows schools to disclose records without consent, to the following parties:

- School employees who have a need-to-know.
- Other schools to which a student is transferring.
- Parents when a student over 18 is still dependent.
- Certain government officials in order to carry out lawful functions.
- Appropriate parties in connection with financial aid to a student.
- Organizations doing certain studies for the school.
- Accrediting organizations.
- Individuals who have obtained court orders or subpoenas.
- Persons who need to know in cases of health and safety emergencies.
- State and local authorities to whom disclosure is required by state laws adopted before November 19, 1974.

Schools may also disclose, without consent, "directory" type information such as student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, the school must tell parents and students of the information that is designated as directory information and provide a reasonable amount of time to allow the parent or eligible student to request the school not to disclose that information about them. Schools must notify parents and eligible students of their rights under this law. The actual means of notification is left to each school. If you wish to see your records, you should contact the school for the procedure to follow. Any questions or concerns under this act should be directed to: Family Policy Compliance Office, Dept. of Ed., 400 Maryland Avenue, SW, Room 3017, Washington D.C. 20202-4605 or you may call (202) 401-2057.

Safeguarding Consumer Information

Procedure for Maintaining and Safeguarding Student Records

- All student financial records are kept in a locked cabinet which is located in the financial aid office.
- The financial aid office is locked when unoccupied.
- The financial aid officer and the school owners are the only persons who have keys to the student files. No other employees have keys to the file cabinets.
- Student records are maintained on a computer software system called Genesis. This is a live, on line system with a daily back up. All data is stored in an off-site location.

Financial Aid Professional Code of Conduct

The School is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within the School is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and Company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial aid Professionals ("Code of Conduct") applies to all of the School employees who are employed in a financial aid role (collectively "Covered Employees" or "you"). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about the School's policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor and/or the School compliance department at sgregory@vogue.edu If you believe any employee is violating the School's policies or procedures, a school catalog, or a Code of Conduct, you must immediately notify your supervisor and the compliance department at sgregory@vogue.edu

As a Financial Aid Employee, I understand that **I MUST**:

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the School's student loan code of conduct.
3. **PROVIDE** prospective and enrolled students with accurate and complete financial aid and policy information.
4. **KEEP** student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the school catalog.
5. **COMPLY** with applicable federal and state laws and regulations, accredited rules and the School's policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the School.

As a Financial Aid Employee, I understand that **I MUST NOT**:

1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
 - a. Initialing any document on behalf of a student
 - b. Using white-out on erasure material of any kind on a document and
 - c. Modifying or altering information provided by a student
5. **PROVIDE** inaccurate information, such as information about
 - a. The school's programs, facilities, student services and jobs

- b. The school's graduation and placement rates
 - c. Criteria for financial aid eligibility
 - d. Amount of financial aid funding
 - e. Interest rates for student loans
 - f. Availability of financial aid funding
 - g. Transfer of credits to or from other colleges or universities
 - h. Credentials or licensing a student may obtain
 - i. Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or LOAN or give money to a prospective or enrolled student.
 7. **DISCUSS credit** history, credit ratings or credit standings with a student.
 8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid

As a Financial Aid Employee, I further commit that **I WILL:**

1. Frequently re-read the School's policies and procedures, School Catalog, student loan code of conduct, and this Code of Conduct to ensure that I am familiar with all of their requirements and or contents
2. Immediately contact my supervisor and or Compliance Department at sgregory@vogue.edu if I have any questions about the school Catalog or this Code of Conduct
3. Immediately notify my supervisor and/or the Compliance Department at sgregory@vogue.edu if I believe any Employee is violating this Code of Conduct, the school catalog, School policies and procedures, or any code of conduct.

Title IV Funding – General Information

The School educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students'/family's needs are unique. We are committed to the student's educational success, a part of which includes securing the proper funding. The information from the FAFSA, provided by the student and/or parent, in conjunction with state and federal regulations determines eligibility for available programs. Many parents borrow money to help cover educational costs and living expenses for their daughter/son.

Types of Financial Aid Available

At this time the School is offering Pell Grants and Title IV, HEA funds including William D. Ford Federal Direct Loans (subsidized and unsubsidized) as well as Parent Plus loans.

Federal Pell Grant (Need Based Aid)

Pell Grants provide a foundation of financial assistance that may be supplemental by other resources and doesn't have to be repaid after graduation. Pell Grants are determined after the financial status of a student is fully reviewed. Based on a student's financial circumstances, a specific amount of money is disbursed annually toward the student's education through the Pell Grant. How much you can expect to receive from a Pell Grant is solely based on your financial situation and other criteria.

William D. Ford Direct Stafford Loans (Need & Non-Need Based Aid)

Loans made through this program are referred to as Direct Loans, because eligible student and parents borrow directly from the US Department of Education. You must be enrolled at least a half-time student to be eligible for a loan. Direct Loans include the following:

Direct Stafford Loans

- Direct Subsidized Loans – you must have financial need to receive a subsidized loan. The US Department of Education will pay (subsidize) the interest that accrues on your Direct Subsidized Loan during certain periods.
- Direct Unsubsidized Loans – financial need is not a requirement to obtain an unsubsidized loan. You are responsible for paying the interest that accrues on your Direct Unsubsidized Loan.
- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children.

The institution is not currently offering William D. Ford Direct Stafford Loans.

G.I. Bill

If you have spent time in the military, you are eligible to use your G.I. Bill toward your education. The G.I. Bill was specifically designed for college or vocational education. Certified by State Approving Agency for Veterans' Educational Benefits. *These approvals are state and school specific and may not apply to all schools. To apply go to www.gibill.va.gov. Bring certificate of eligibility to the FAO office to begin enrollment certification with VA.

Consumer Loans

The institution is not currently offering Consumer Loans.

State Grants

The institution is not currently participating in State grants.

For updates and more information on federal financing, go to www.studentaid.ed.gov to learn more.

Eligibility of Title IV Aid

To be eligible for Title IV Aid, the student must:

- have a high school diploma, GED or equivalent
- complete the FAFSA for each financial aid year the student is eligible for aid
- comply with The School Satisfactory Academic Progress Policy
- not be in default on previous student loans
- not owe repayment on an adjusted Pell Grant
- not exceed the annual and aggregate loan limits
- have remaining eligibility if the student is a transfer student
- be enrolled in an eligible program
- be enrolled at least half time
- have ISIR Social Security mat successful or comment code indicates successful INS match
- if male, ages 18-25 have registered with the Selective Service
- be a citizen or eligible non-citizen
- have resolved any drug convictions

Steps To Apply for Title IV Aid

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at www.fafsa.ed.gov. To complete a web FAFSA, the student will need an electronic pin number. This can be obtained at www.pin.ed.gov. This pin is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the students signature required to submit a FAFSA. A parent of a dependent student must also apply for a pin. The parent is required to sign the web FAFSA with their uniquely created pin.
2. Once a pin number has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Select the appropriate school code:

Lubbock/ McAllen – 04178400
Fredericksburg Road Campus - 04178200
Ingram Road Campus - 04178300
Santa Fe Campus – 04178500

This will allow disclosure of information from the FAFSA to the school chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the students FAFSA.

3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The School will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive The School's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
7. The School utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at www.studentloans.gov
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be returned completed along with a readable copy of the parents Drivers License or State ID.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan Counseling at www.studentloans.gov
11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.

12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify The School's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete the said process in the following academic year(s)

PROGRAM	1 ST ACADEMIC YEAR	2 ND ACADEMIC YEAR
TEXAS		
Cosmetology	1-900 clock hours	901-1500 clock hours
Esthetics	1-750	n/a
Student Instructor	1-750	n/a
Nail Technology	1-600	
New Mexico		
Cosmetology	1-900	901-1600
Esthetician	1-600	
Manicurist/Pedicurist	1-600	
Esthetician/Manicurist	1-900	
Instructor	1-900	

Special Circumstances – Dependency Override & Professional Judgement

Dependency Override – Students who do not meet the Federal definition of an independent, but have unusual circumstances, may appeal their dependency status to The School's Financial Aid Office. Dependency Status overrides are done on a case by case basis and a determination from one Financial Aid Administrator at one institution is not binding at another institution. Successful appeals may result in an increase in the student's eligibility for aid. The Application and Verification Guide (AVG) has identified four conditions that individually or in combination with one another, **do not qualify as "unusual circumstances" or that do not merit a dependency override.** These circumstances are as follows:

1. Parents refusing to contribute to the student's education
2. Parents unwilling to provide information on the application or for verification
3. Parents are not claiming the students as a dependent for income tax purposes
4. Student demonstrates total self-sufficiency.

Students with special circumstances should contact The School's Financial Aid Office. Those students whose appeals are determined eligible will be required to submit three letters detailing the student's situation. The first letter must be from the student detailing their situation and the other two letters must be from outside sources familiar with the student's situation (i.e.: Clergy, family friend, counsellor, etc.)

Professional Judgement – Circumstances beyond the student's control (and/or family) that affect the student's (and/or family) income during the current academic year could result in a reduced estimated family contribution (EFC). Students with special circumstances should always complete a FAFSA and then contact the Financial Aid office. If a student wishes to appeal the EFC based on special circumstances and is determined eligible to do so, the student should complete a Professional Judgement form and may be requested to supply supporting documentation of said circumstances.

Verification

Students selected by CPS (Central Processing System) for the process of verification are frequently required to submit additional information and/or parents' financial & household information to the finance office. The verification procedures will be conducted as follows:

1. When selected by CPS for the process of verification, the student must submit all required documentation to the finance office within 14 days from the date the student is notified that the additional documentation is needed for this process.
2. If the student does not provide all of the required documentation within the 14 day time frame, the student will be required to make other payment arrangements until the documentation is received and the student's eligibility for federal student aid has been established.
3. The finance office reserves the right to make exceptions to the policy stated above on a case by case basis for extenuating circumstances.
4. The finance office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

Deferment

Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at The School. Please log on to www.nslsds.ed.gov to find your current loan servicer and to find out more details on "in-school deferment".

Cost of Attendance (COA)

In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, child care and expenses related to disability.

Cost of Attendance can be calculated via the Net Price Calculator on the school website at www.vogue.edu.

How funds will be disbursed:

In order to receive their Pell Grant students are required to have a Satisfactory Academic Progress (SAP) cumulative average of 70% in attendance and 75% in academics. This figure is arrived at by averaging grades from the following areas: classroom work, projects, and styling area performance, as well as a 70% or higher attendance requirement. The School uses a 100-point grading scale:

- 93 - 100 = A (Excellent)
- 85 - 92 = B (Above Average)
- 75 - 84 = C (Average/Satisfactory)
- 0 - 74 = F (Unsatisfactory/ Failing)

TEXAS CAMPUSES

The actual clock hour disbursement schedule for the Cosmetology student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
2. Second disbursement after successful completion of 450 clock hours.
3. Third disbursement after successful completion of 900 clock hours.
4. Fourth disbursement after successful completion of 1200 clock hours.

The actual clock hour disbursement schedule for the Esthetics and Student Instructor 750 student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
2. Second disbursement after successful completion of 375 clock hours.

The actual clock hour disbursement schedule for the Nail Technology student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
2. Second disbursement after successful completion of 300 clock hours.

NEW MEXICO CAMPUSES

The actual clock hour disbursement schedule for the Cosmetology student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
2. Second disbursement after successful completion of 450 clock hours.
3. Third disbursement after successful completion of 900 clock hours.
4. Fourth disbursement after successful completion of 1250 clock hours.
- 5.

The actual clock hour disbursement schedule for the Esthetician and Manicurist/Pedicurist student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
2. Second disbursement after successful completion of 300 clock hours.

The actual clock hour disbursement schedule for the Esthetician/Manicurist and Instructor student is as follows:

3. First disbursement is scheduled for the first day of classes for Pell
4. Second disbursement after successful completion of 450 clock hours.

At the time of disbursement, the student will sign a line receipt acknowledging the disbursement and the status of their account.

Disbursement of Credit Balance Refund Summary

If the student has financial aid that exceeds his or her tuition and fee charges for the academic year in which the disbursement occurred, the student will have a credit balance. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

A credit balance refund will be given to the parent if:

The amount of the PLUS loan is greater than the student's tuition and fees charges for the academic year in which the disbursement occurred. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

Effects of Student Loans

- If the student receives other forms of financial assistance such as scholarships it may reduce the student or the student's parent eligibility for Federal Aid.
- Loans must be repaid, even if the student does not finish their education. Loan repayment begins 6 months from the date of graduation or withdrawal.
- If a student does not return from a maximum 6 month Leave of Absence, the student's loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark on the borrower's credit.
- Over borrowing of student loans may cause a borrower to pay more than their earning potential can handle, especially during the early years of repayment.

Loan Disclosures

- Student loan information published by the US Department of Education (The Guide to Federal Student Aid) is available in the Financial Aid Office.
- NSLDS (National Student Loan Data System) – student loans will be submitted to the NSLDS and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

Annual and aggregate loan limits for Direct Stafford Loans

(3rd yr and beyond and maximum total debt from direct Stafford loans when you graduate can be found in the "Your Federal Student Loans" guide in the FA office)

Year	Dependent undergraduate students (except students whose parents are unable to obtain PLUS loans)	Independent undergraduate students (and dependent students whose parents are unable to obtain PLUS loans)
First Year	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second Year	\$6,500-No more than \$4,500 of this amount may be in subsidized loans	\$10,500 -No more than \$4,500 of this amount may be in subsidized loans

Terms and Conditions

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2011 and before July 1, 2013: 3.4% For loans first disbursed on or after July 1, 2013 and before July 1, 2014: 3.86% For loans first disbursed on or after July 1, 2014 and before July 1, 2015: 4.66%	\$3,500 - \$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.

Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2014 and before July 1, 2015: 4.66%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be in subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	7.21%	The student's cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e. You are responsible for paying all interest).

Student (Borrower's) Rights

You have a right to know the details of your loan (depending on your loan, some of the following might be included as part of your entrance counseling). Below is what you need to know and must receive from your school, lender or the Direct Loan Servicing Center:

- The full amount of the loan and the current interest rate;
- The date you must start repayment;
- A complete list of any charges you must pay (loan fees) and information on how those charges are collected;
- Information about the yearly and total amounts you can borrow;
- Information about the maximum repayment periods and the minimum repayment amount;
- An explanation of [default](#) and its consequences; and
- An explanation of available options for consolidating your loans and a statement that you can prepay your student loan(s) at any time without a penalty.

Before you leave school, you will receive the following information about your loan (as part of exit counseling) from your school, lender or the Direct Loan Servicing Center:

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest rate and the total interest charges on your loan;
- If you have FFELSM Loans, the name of the lender or agency that holds your loans, where to send your payments and where to write or call if you have questions;
- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in [default](#);
- A reminder of available options for loan consolidation and a reminder that you can prepay your loan without penalty at any time.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;
- Notification that you must provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your school's records concerning your name, Social Security number, references and driver's license number (if you have one).

If you are attending school at least half-time, you have a set period of time after you graduate, leave school or drop below half-time status before you must begin repayment on a Stafford or Perkins Loan. This period of time is called a grace period.

- You will receive a grace period before your repayment period begins on a Stafford or Perkins Loan.
- Your grace period will be six or nine months depending on the type of loan.
- PLUS Loans do not have a grace period. For more information, see "[When do parents and graduate and professional degree students begin repaying a PLUS Loan?](#)"
- If you are in active military duty for more than 30 days, the grace period will be delayed.

Your school, lender or the Direct Loan Servicing Center, as appropriate, must give you a loan repayment schedule that states:

- when your first payment is due;
- the number and frequency of payments; and
- the amount of each payment.

If you or your parents borrow under the FFEL Program, you (or your parents, or graduate and professional degree students for PLUS Loans) must be notified when the loan is sold if the sale results in making payments to a new lender or agency. Both the old and new lender must provide this notification. You must be given:

- the identity of the new lender or agency holding the loan; and
- the address where you or your parents must send payments and the telephone numbers of both the old and new lender or agency.

Student (Borrower) Responsibilities

1. Borrower – it is the responsibility of the student to:
 - Think about how much you are borrowing: how the amount of loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
 - Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
 - Sign a promissory note: you are agreeing to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after you complete the program, or you didn't like the education that you received. You can do this online at www.studentloans.gov. This promissory note can be signed electronically or hard copy before any loan funds can be disbursed.
 - Make payments on time: you are required to make payments on time if you don't receive a bill, repayment notice, or a reminder. You also must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.
 - Continue to pay your loans while waiting for deferment or forbearance approval.
 - Keep in touch with your loan servicer: notify your servicer when you graduate; withdraw from school, drop below half-time status, change your name, address, or social security number; or transfer to another school.
2. Entrance Counseling: First-time borrowers must complete an entrance counseling session before your first loan disbursement. This session includes useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education's entrance counseling online at www.studentloans.gov.
 - Review deferment
 - Importance of keeping financial aid papers
 - Reinforce the importance of repayment
 - Importance that loan repayment is required even if the student does not finish their education
 - Default and its consequences
 - How to use the MPN or E-MPN
 - Explain interest and capitalization
 - Provide sample monthly repayment amounts and the importance of not over borrowing
 - NSLDS and how to access the system
 - Contact information for questions
 - Notification of change of name or address
 - Withdrawal from the program and how the withdrawal will affect the student
3. Exit Counseling: Students must complete exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education's exit counseling online at www.nsls.ed.gov and www.studentloans.gov as well as discuss the following during your personal appointment with the FAO:
 - Review information concerning loans from entrance interview
 - Review repayment options including seriousness and importance
 - Review average indebtedness of student borrowers and anticipated monthly repayment amount
 - Provide information on loan consolidation (pros and cons)
 - Discuss how to contact the party servicing the student borrowers direct loans
 - Discuss debt management strategies
 - Provide information on forbearance, deferment and cancellation options

- Describe the likely consequences of default
- How to access the NSLDS website and availability of FSA Ombudsman's office
- Help the borrower understand their rights and responsibilities concerning loan repayment
- Collect updated personal contact information for the borrower

4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. Plus Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to www.studentaid.ed.gov/repaying.

Sample of Schedule of Repayment

Total Monthly Payments at Various Interest Rates

Amount Owed	6%	6.80%	7.50%	8.25%
\$1,000	\$50	\$50	\$50	\$50
\$2,000	\$50	\$50	\$50	\$50
\$3,000	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50
\$5,000	\$56	\$58	\$59	\$61
\$6,000	\$67	\$69	\$71	\$74
\$7,000	\$78	\$81	\$83	\$86
\$8,000	\$89	\$92	\$95	\$98
\$9,000	\$100	\$104	\$107	\$110
\$10,000	\$111	\$115	\$119	\$123
\$15,000	\$167	\$173	\$178	\$184
\$20,000	\$222	\$230	\$237	\$245
\$25,000	\$278	\$288	\$297	\$307
\$30,000	\$333	\$345	\$356	\$368
\$35,000	\$389	\$403	\$415	\$429
\$40,000	\$444	\$460	\$475	\$491
\$45,000	\$500	\$518	\$534	\$552
\$50,000	\$555	\$575	\$594	\$613

This chart is intended to show monthly payments at various debt and interest rates. This chart is for a standard ten year repayment plan.

The amounts above include all outstanding loan balances at the time of entering repayment. The last payment in the ten year cycle may be smaller than the amount listed above.

Institutional Refund Policy – TEXAS SCHOOLS

If a student withdraws from a course offered by Vogue College of Cosmetology, or is terminated by the school during the last 50 percent of the course, the school:

- (1) may retain 100 percent of the tuition and fees paid by the student; and
- (2) is not obligated to refund any additional outstanding tuition.

If a student withdraws from the course or is terminated by the school before the last 50 percent of the course, the school shall refund:

- (1) 90 percent of any outstanding tuition for a withdrawal or termination that occurs during the first week or first one-tenth of the course, whichever period is shorter
- (2) 80 percent of any outstanding tuition for a withdrawal or termination that occurs after the first week or first one-tenth of the course, whichever period is shorter, but within the first three weeks of the course

(3) 75 percent of any outstanding tuition for a withdrawal or termination that occurs after the first three weeks of the course but not later than the completion of the first 25 percent of the course

(4) 50 percent of any outstanding tuition for a withdrawal or termination that occurs not later than the completion of the first 50 percent of the course.

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE	TOTAL TUITION BY SCHOOL
0.01% to 10%	10%
10.01% or 1 wk, but before the end of 3 wks	20%
After 3 wks but before 25% completion	25%
25.1% to 50%	50%
50.1% and over	100%

- Any monies due the applicant or Student shall be refunded within 30 days of formal cancellation date as defined above.
- In the case of disabling illness or injury, death in the Student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made.
- If permanently closed or no longer offering instruction after a Student has enrolled, Vogue College will provide a pro rata refund of tuition to the Student.
- This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the Student may have incurred at the institution (EG: nonreturnable kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal.

*If a student voluntarily withdraws or is terminated after completing 50 percent of the course at Vogue College of Cosmetology, the school shall allow the student to re-enter at any time during the 48 month period following the date of withdrawal or termination.

A student who receives a grade of incomplete may reenroll in the program during the 48 month period following the date the student withdraws and complete the subjects without payment of additional tuition.

- If a Title IV financial aid recipient* withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by Vogue College shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by Vogue College and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

Institutional Refund Policy – NEW MEXICO SCHOOLS

A. Cooling off period. Any student signing an enrollment agreement or making an initial deposit or payment toward tuition and fees for Vogue College shall be entitled to a cooling off period of at least three work days from the date of agreement or payment, or from the date that the student first visits the institution, whichever is later. During the cooling off period the agreement can be withdrawn and all payments shall be refunded. Evidence of personal appearance at the institution or deposit of a written statement of withdrawal for delivery by mail or other means shall be deemed as meeting the terms of the cooling off period.

B. Refunds prior to commencing instruction

Following the cooling off period but prior to the beginning of instruction, a student may withdraw from enrollment, effective upon personal appearance at the institution or deposit of a written statement of withdrawal for delivery by mail or other means, and the institution shall be entitled to retain no more than \$100 or 5% in tuition or fees, whichever is less, as registration charges.

(1) In the case of students enrolling for nontraditional instruction, a student may withdraw from enrollment following:

the cooling off period, prior to submission by the student of any lesson materials and effective upon deposit of a written statement of withdrawal for delivery by mail or other means, and the institution shall be entitled to retain no more than \$100 or 5% in tuition or fees, whichever is less, as registration charges or an alternative amount that the institution can demonstrate to have been expended in preparation for that particular student's enrollment.

(2) Upon request by a student or by the department, the institution shall provide an accounting for such amounts retained under this standard within five work days.

C. Refunds following commencement of instruction

An institution licensed by the department shall adhere to either the following tuition refund schedule or to a schedule established by the institution's accrediting body and recognized by the U.S. department of education. Exceptions may be made on a case by case basis by the department or its designee.

D. A student may withdraw after beginning instruction or submitting lesson materials, effective upon appearance at the institution or deposit of a written statement of withdrawal for delivery by mail or other means. In accordance with the most recent U.S. department of education guidelines, the institution shall be entitled to retain, as registration charges, no more than \$100 or 5% of tuition and fees, whichever is less. Additionally, institutions are eligible to retain tuition and fees earned and state gross receipts taxes at a prorated amount according to the following schedule, as outlined by the U.S. department of education:

Date of student	Portion of tuition
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withdrawal as a % of the enrollment period for which the student was obligated	and fees obligated and paid that are eligible to be retained by the institution
On 1st class day	0%
After 1st day; within 10%	10%
After 10%; within 25%	50%
After 25%; within 50%	75%
50% or thereafter	100%

E. "Enrollment period for which the student was obligated" means a quarter, semester, or other term of instruction followed by the institution which the student has begun and for which the student has agreed to pay tuition.

F. Tuition/fee refunds must be made within 30 calendar days of the institution receiving written notice of a student's withdrawal or of the institution terminating enrollment of the student, whichever is earlier.

G. Upon request by a student or the department, the institution shall provide an accounting for such amounts retained under this standard within five workdays.

H. Tuition and fee charges shall be the same for all students admitted to a given program for a given term of instruction. An institution may not discount its tuition and fees charged to individual students as an incentive to quick enrollment or early payment. An institution may negotiate special rates with business, industrial, governmental, or similar groups for group training programs and may establish special rates for students who transfer between programs. An institution may charge a reasonable carrying fee associated with deferred or time payment plans.

J. In the case of vocational/technical/occupational programs, an institution shall be able to demonstrate that its tuition and fees for completing each program are reasonable in relation to the earnings that a graduate or completer of the program can be reasonably expected to earn.

If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of the Title IV aid, he/she may be required to refund the aid to the applicable program.

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal):

The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

Return of Title IV Funds

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants. Determination Date/Withdrawal Date (Official/Unofficial Withdrawal): The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

When you withdraw during your payment period the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of the scheduled hours in your payment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the scheduled hours in your payment period, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a Post-withdrawal disbursement. Your school may automatically use all or a portion of your Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the Post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If the post-withdrawal disbursement includes loan funds, the School must get the student's permission before it can disburse the loan. Students may choose to decline some or all of the loan funds so that s/he does not incur additional debt. A notice will be sent out to the student, and the signed, original document must be returned to the School within 14 calendar days.

Any amount of unearned grant funds that you must return is called an overpayment. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

Return of Funds by the School

The school will make the refund determination within thirty (30) days from the date of withdraw/termination and return the unearned funds for which the School is responsible as soon as possible, but no later than 45 days after the date of student withdraw/termination.

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

Title IV Programs

Unsubsidized Federal Stafford Student Loan;
Subsidized Federal Stafford Student Loan;
Parent Loan for Undergraduate Students (PLUS);
Federal Pell Grant

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Satisfactory Academic Progress Policy (SAP)

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school regardless of form of payment, cash pay or Title IV HEA Program funds. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

EVALUATION PERIODS -- TEXAS

Students are evaluated for Satisfactory Academic Progress as follows.

Cosmetology	450, 900 and 1350 actual clocked hours
Esthetics	375 actual clocked hours
Nail technology	300 actual clocked hours
Student Instructor 750 Hours	375 actual clocked hours
Student Instructor 500 Hours	N/A

EVALUATION PERIODS – NEW MEXICO

Students are evaluated for Satisfactory Academic Progress as follows.

Cosmetology	450, 900 and 1250 actual clocked hours
Esthetician	300 actual clocked hours
Manicurist/Pedicurist	300 actual clocked hours
Esthetician/Manicurist	450 actual clocked hours
Instructor	450 actual clocked hours

*Transfer Students- Midpoint of the contracted hours or the established evaluation periods, whichever comes first. SAP evaluations periods are based on actual contracted hours at the institution. Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course or academic year, whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 70% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory academic progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 70% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

MAXIMUM TIME FRAME – TEXAS SCHOOLS

The maximum time in which a financial aid student to receive Title IV, HEA funding (which does not exceed 143% of the course length) and to complete each course at satisfactory academic progress is stated below:

Course	MAXIMUM TIME ALLOWED	
	Weeks	Scheduled Hours
Cosmetology (Full Time, 34hrs/wk) – 1500 Hours	63 Weeks	2145
Cosmetology (Part Time, 24hrs/wk) – 1500 Hours	89 Weeks	2145
Cosmetology (Part Time, 16hrs/wk) – 1500 Hours	134 Weeks	2145
Esthetician (Full Time, 34hrs/wk) – 750 Hours	31 Weeks	1072
Esthetician (Part Time, 24hrs/wk)- 750 Hours	45 Weeks	1072
Esthetics (Part Time, 16hrs/wk) – 750 Hours	67 Weeks	1072
Instructor (Full Time, 34hrs/wk) – 750 Hours	31 Weeks	1072
Instructor (Part Time, 24hrs/wk) – 750 Hours	45 Weeks	1072
Instructor (Part Time, 16hrs/wl) – 750 Hours	67 Weeks	1072
Nail Technology (Full Time, 34hrs/wk) – 600 Hours	25 Weeks	858
Nail Technology (Part Time, 24hrs/wk) – 600 Hours	36 Weeks	858
Nail Technology (Part Time, 16hrs/wk) – 600 Hours	54 Weeks	858
Student instructor (Full Time, 34hrs/wk) – 500 Hours	21 Weeks	715
Student Instructor (Part Time, 24hrs/wk) – 500 Hours	30 Weeks	715
Student Instructor (Part Time, 16hrs/wk) – 500 Hours	45 Weeks	715

MAXIMUM TIME FRAME – NEW MEXICO

The maximum time (which does not exceed 143% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below:

Course	MAXIMUM TIME ALLOWED	
	Weeks	Scheduled Hours
Cosmetology (Full Time, 34hrs/wk) – 1600 Hours	47 Weeks	2288
Cosmetology (Part Time, 24hrs/wk) – 1600 Hours	67 Weeks	2288
Esthetician (Full Time, 34hrs/wk) – 600 Hours	18 Weeks	858
Esthetician (Part Time, 24hrs/wk)- 600 Hours	25 Weeks	858
Instructor (Full Time, 34hrs/wk) – 1000 Hours	30 Weeks	1430
Instructor (Part Time, 24hrs/wk)- 1000 Hours	42 Weeks	1430
Manicurist/Pedicurist (Full Time, 34hrs/wk) – 400 Hours	12 Weeks	572
Manicurist/Pedicurist (Part Time, 24hrs/wk) – 400 Hours	17 Weeks	572

Esthetician/Manicurist (Full Time, 34hrs/wk) – 900 Hours	27 Weeks	1287
Esthetician/Manicurist (Part Time, 24hrs/wk) – 900 Hours	38 Weeks	1287

Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis.

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 70% of the scheduled hours. Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis. All courses offered by the institution are clock hour programs and all students attend on a continuous basis.

Therefore, we do not offer term or credit hour based programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA program funds. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student’s enrollment agreement.

ACADEMIC PROGRESS EVALUATIONS:

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical Skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by Vogue College. Students must pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments.

Numerical grades are considered according to the following scale:

93- 100	A	EXCELLENT
80 - 89	B	VERY GOOD
79- 75	C	SATISFACTORY
74 -	BELOW STANDARDS	UNSATISFACTORY

DETERMINATION OF PROGRESS STATUS:

Students meeting the minimum requirements for academics (75%) and attendance (70%) at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. This report notifies the student of any evaluation that may impact the student’s eligibility for Title IV aid. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

WARNING STATUS

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation and, if applicable, students may be deemed ineligible to receive Title IV funds.

PROBATION STATUS

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress during the probationary period, if the student appeals the decision and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth by the academic plan by the end of the next evaluation period. Students who are progressing according to their specific

academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain Satisfactory Academic Progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period, at the next scheduled evaluation. Students can make up hours during course times the student is not normally scheduled for attendance. Students may begin attending makeup hours as they are needed. Full Time Day and Part Time Day students may stay after their scheduled end time. Part Time Evening Students may clock in prior to their scheduled start time if prior approval has been given.

APPEAL PROCEDURE

If a student is determined not to be making satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special mitigating circumstance. The student must submit a written appeal to Vogue College on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable.

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

NONCREDIT, REMEDIAL COURSES, REPETITIONS

Noncredit, remedial courses and repetitions do not apply to this institution therefore, these items have no effect upon Vogue College's satisfactory academic progress standards.

TRANSFER HOURS

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

Leave of Absence (LOA) Policy

A Leave of Absence (LOA) is a temporary interruption in a Student's program of study. LOA refers to the specific time period during a program when a student is not in attendance. An LOA is not required if a student is not in attendance only for an institutionally scheduled break. However, a scheduled break may occur during an LOA. Vogue College may allow more than one LOA at its discretion where there is an expectation that the student will return. Students must request an LOA in advance in writing, state the reason for the leave, and include the student's signature for approval by Vogue College owner or Administrator. Vogue College may grant an LOA to a student who did not provide the request prior to the LOA due to an unforeseen circumstance and must document

the reason for the LOA from the student at a later date. In unforeseen LOA circumstances, the beginning date of the approved LOA would be determined to be the first date the student was unable to attend.

If approved, the official Leave will extend the enrollment contract period and maximum time frame by the same number of days designated in the leave document or actually used by the Student, changes to the contract period are listed on the Leave of Absence document and must be initialed by all parties upon the student's return from LOA. There will be no institutional fees charged as a result of the LOA. **The LOA is approved for a minimum of 30 days at a time and may not exceed 180 days total in any twelve-month period.** All approved LOAs will be scheduled to begin on the first class day after the Student's last physical day of attendance prior to beginning the LOA and end on the "Scheduled Return Date"; a Student who does not return to School or has failed to request an additional LOA prior to the "Scheduled Return Date" will be dropped. At an institution required to take attendance, the withdrawal date for the purpose of calculating a refund is always the student's last day of attendance.

LOA will be considered on a case-by-case basis for situations like family and medical emergencies, work issues, and unusual circumstances. A student granted an LOA that meets Vogue College's LOA requirement is not considered to have withdrawn, and no refund calculation is required at that time.

For Federal Aid recipients, the Student's payment period is suspended during the LOA and no federal financial aid will be disbursed to Students while on a LOA. Upon the Student's return, the Student will resume the same payment period and coursework and will not be eligible for additional Title IV aid until the payment period has been completed. If the Student is a Title IV loan recipient, the Student will be informed of the effects that the Student's failure to return from a leave may have on the Student's loan repayment terms, including the expiration of the Student's grace period.

Grievances

In accordance with the institution's mission Statement, Vogue College will make every attempt to resolve any Student complaint that is not frivolous or without merit. 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 10 days of the date that the act which is the subject of the complaint occurred.
2. The complaint form will be given to Vogue College Director.
3. The complaint will be reviewed by Vogue College Director and Corporate Office 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 a 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 Vogue College and/or Home Office 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, Vogue College will appoint a Hearing Committee consisting of one member selected by Vogue College 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 Vogue College, and another member who may not be employed by Vogue College or related to Vogue College Owners. The hearing will occur within 30 days of committee appointment. The hearing will be informal with the Student presenting his/her case followed by Vogue College'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. The Corporate Office shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students must exhaust Vogue College's Student Complaint Procedure before submitting the complaint to the State or School's accrediting agency. State and accrediting agency contact information:

Texas Department of Licensing and Regulation

920 Colorado Street

Austin, TX 78701

(512) 463-6599 www.tdlr.texas.gov

NACCAS

3015 Colvin Street
Alexandria, VA 22314
703-600-7600 www.naccas.org

NM Higher Education Department

2044 Galisteo Street, Suite 4
Santa Fe, NM 87505
Phone: 505-476-8400 <http://www.hed.state.nm.us/>

NM Board of Barbers and Cosmetologists

2550 Cerrillos Road #2
Santa Fe, NM 87505
505-476-4690 www.rld.state.nm.us

For All Students Participating In Consumer Loans or Federal Financial Aid

All students attending the School may choose to use a lender not on the School's preferred lender list and the School is required to process loan documents for any eligible lender selected by students. Students are not required to use any federal or private lender recommended by the School and may select any lender of the student's choice. Terms offered by preferred lenders are equally available to all of the School's eligible students. The School's financial aid staff shall conduct a performance review of its preferred lenders at least once every 12 months and make changes when appropriate.

The School's primary goal is to assist students in achieving the educational career goals by providing appropriate financial resources. The financial aid office is committed to:

- Making every effort to assist students and families with their financial need
- Inform students and remove financial barriers for those desiring to further their education
- Educating students and families concerning all consumer information and aid available for those who qualify
- Protecting and respecting the privacy of students
- Ensuring the confidentiality of student records and personal circumstances
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner
- Providing services that do not discriminate on the basis of sex, race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

The School financial aid office is expected to always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position. All School Staff involved will:

- Remain objective in making decisions and advising in relation to the student's financial aid
- Provide accurate information without any personal bias
- Abstain from taking any actions for personal benefit
- After approved for Federal funding, follow the Title IV laws and regulations
- Will keep the best interest of the student and families first and foremost
- Refrain from soliciting or accepting gifts from loan agencies, or any government agency

Code of Conduct / School Ethics

- Federal Reserve Board and Department of Education final rules for private education loans and Title IV Funding
- Replaces prior special rules for student credit extension

The Federal Reserve Board (FRB) regulates required disclosures on private education loans and defines certain key terms. The Department of Education (ED) regulates the required disclosures on Title IV Aid, HEA loans and private education loans.

- **The Higher Education Opportunity Act (HEOA) defines:**
 - An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.

- Lender-an eligible private education lender or any other person engaged in the business of securing, making or extending education loans on behalf of the lender.
- Private education loan-is a non-Title IV loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an extension of credit under an open-end consumer credit plan or secured by real property.
 - The School is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
- Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes or endorses the education loan products of the lender.
 - Includes arrangements between a lender and an institution-affiliated organization
 - Does not include:
 - Direct Loan Program Loans through the DOE,
 - Education funds covered by The School's own funds
 - Funds by donor-directed contributions
 - State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
- An Education loan is a Direct Loan, or a private education loan
- Preferred Lender Arrangement (PLA) – The School will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
 - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The School does not endorse the product in question.
 - The School has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The School chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

Preferred Private Lenders – we have none at this time

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
- The School offering private loans will concurrently provide information in the form of a private lender model disclosure form.
- The School does not require students to borrow from any of the preferred lenders. The School will not deny the borrowers choice of lender.
- Method/criteria used to choose lenders is without prejudice, based on the borrower's best interest and for the sole benefit of students attending The School.
- The School will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
- The School approved for Title IV aid will inform borrowers of all Title IV eligibility and the terms and conditions of the Title IV aid in comparison to the private education loans.
- The School approved for Title IV aid will provide a clear distinction between the presentations of the Title IV aid in relation to the presentation of the private loans.
- The School approved for Title IV Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information The School has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
- The School will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The School with the lender which could imply the loan is offered or made by The School or affiliate.
- The School will ensure the lender's name is shown in all information/documentation related to the loan.
- The School will submit to the Department of Education an annual report that includes:
 - Truth In Lending Disclosures of each lender on the preferred lenders list
 - Detailed reasons why The School participates with each private lender and reasons why the lender is beneficial to the borrower
 - Report will be available to the public, including both current and prospective students

- **Code of Conduct Requirements for The School – Affiliated Organizations**
 - The Code of Conduct will be displayed in plain sight on The School’s website and also on the preferred lenders website.
 - The School will administer, enforce, and review the Code of Conduct for all School staff involved annually.
 - Lenders are also required to enforce and review the same Code of Conduct with the affiliate’s agents annually.
 - The School prohibits a conflict of interest between The School FAO and the preferred lenders.
 - The School does not promote any lender during the Entrance/Exit Interview process.
 - The School does not promise any loan volume to any preferred lender.
 - The Code of Conduct prohibits revenue-sharing arrangements with any lender.
 - The School will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
 - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
 - “Gifts” include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed as a “gift”.
 - The term “Gift” does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
 - The School will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
 - The School does not hire any consultants contracted by any private lender.
 - The School does not have any affiliates of lenders serve on their Advisory Board.
 - The School owners/staff will not participate on any affiliated lenders Advisory Board.
 - The School’s financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The School does not assign lenders to any student’s aid award package and does not refuse or delay loan certification based on the borrowers choice of lender.
 - The School is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.
- **Schools offering Federal Aid under the Program Participation Agreement will:**
 - Develop, publish, and administer and enforce the code of conduct with respect to loans guaranteed under the Title IV programs or Higher Education Act (HEA) loan programs.
 - Compile yearly, maintain, and make available to all students, a list of lenders for loans issued or guaranteed under the Title IV programs or HEA loan programs.
 - The School, upon request from a student or prospective student, must provide a Department of Education/FRB self-certification form and information needed to complete the form.
 - Self-certification form must contain disclosures stating the applicant may qualify for Federal, State, or School aid. The applicant will be encouraged to discuss available options with the Financial Aid Officer and that private education loans may affect the applicant’s eligibility for Federal, State, or School aid. The School will aid the applicant in reviewing what information the applicant must provide on the self-certification form obtained in The School Financial Aid Office. Information reviewed with applicant will include Cost of Attendance (COA), the student’s Estimated Financial Assistance (EFA), and the difference between the two.
 - The lender may provide to the applicant a pre-filled self-certification form. This self-certification form must be signed by the applicant.
 - The lender must obtain the signed self-certification form before consummation of the loan.
 - Lender may receive the self-certification from the applicant or The School.
- **Administrative Capability**
 - When the PPA is originally signed and upon continuing to participate in Title IV aid or HEA programs, The School will:
 - Report annually to The Department of Education any “reasonable reimbursements” in accordance with State or Federal reimbursement policies that are paid by any private education lenders to any School employee in the Financial Aid Office who is responsible for education loans.

- **Right to Cancel**
 - The applicant may cancel within 3 business days of receipt of the lenders final disclosure form. Funds will not be disbursed until the cancellation period expires.