

Consumer Information

Notice of Availability of Institutional and Financial Aid Information

This page has been created to fulfill Preparing People Barber Styling College's compliance with the disclosure requirements under Title IV. [Title IV](#) requires institutions participating in financial aid programs to disclose specified information to all prospective students, applicants, employees and current students.

General Institutional Information

Release of Student Information and Privacy Policy

Release of Student Information

The school has a written policy that all information concerning the student is private and will not be released. This information can only be released to the student, parent or guardian to protect the rights of the students. Request to access student's academic information may only be granted upon receiving written consent from the student or parent if the student is a minor. The exceptions to this rule pertain to the following: 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, and state and local authorities to whom disclosure is required by state laws adopted before November 19, 1974.

Privacy of Student Records (FERPA)

In compliance with the Family Educational Rights and Privacy Act of 1974, Preparing People Barber Styling College does not release information pertaining to student cumulative record nor publish or sell "directory information" without written consent from the student or parent/guardian if the student is a dependent minor. All records will be maintained in the Administrator's offices. Only instructors and the Director may have access to these files. The school guarantees the rights of students and parents (if applicable) to have access to the cumulative records and have proper supervision and interpretation of those records when they are being reviewed. Access to records must be requested in writing, arranged previously and a staff member must be present while the

records are being reviewed. Copies of file documents may be obtained at a cost of fifteen cents per copy. Cumulative education records are maintained for five years or more after graduation or termination.

Facilities and Services for Students with Disabilities

Students with Disabilities

Reasonable accommodations will be made on an individual basis. However, it is the responsibility of person with disabilities to seek available assistance and make their needs known at the time of enrollment. Documentation to support the disability must be provided to Preparing People Barber Styling College at the time of the request. Information pertaining to an Applicant's disability is voluntary and confidential. If this information is supplied, a reasonable effort at no additional cost to Preparing People Barber Styling College will be made to overcome the effects of conditions that limit the participation of qualified disabled students. If Applicants or Students feel that they have been the subject of unlawful discrimination, they may notify Preparing People Barber Styling College by phone, in person, or in writing. Prompt action will be taken to resolve the conflict.

Copyright Infringement Policy

Copyright Infringement Policies and Sanctions

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, will not be tolerated, and may subject a student to school sanctions and discipline, up to and including dismissal. Students may request copies of copyrighted materials from the person or office in charge of those materials.

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may also subject the student to civil and criminal liabilities. Specifically, Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. More information can be found at: www.copyright.gov.

Misrepresentation

Preparing People Barber Styling College routinely reviews and updates information that it makes available to students, the public, and employees to ensure its accuracy and truthfulness.

Any school that substantially misrepresents the nature of its educational program, its financial charges, or the employability of its graduates is subject to fines, limitations, suspensions, or the termination of its participation in Federal Student Aid programs.

Examples of misrepresentation of the educational program would include, among other things, false or misleading statements about the school's accreditation or the school's size, location, facilities, or equipment. Misrepresentation of financial charges includes, among other things, false or misleading statements about scholarships provided for the purpose of paying school charges or as to whether a particular charge is a customary charge for that course at the school. Also, misrepresentation would include making any false or misleading statements about the employability of the school's graduates.

Assistance Available from Federal, State and Institutional Programs

FINANCIAL AID RESOURCES

Federal student aid is available in the form of Pell Grants and Direct Student Loans for those who qualify. You may visit <http://www.fafsa.ed.gov/> for more information or apply for aid.

OTHER FINANCIAL AID RESOURCES

GOVERNMENT SPONSORED PROGRAMS: Preparing People Barber Styling College accepts qualified students eligible to participate in various state administered programs. Contact the school financial aid director for details.

COMPANY TUITION REIMBURSEMENT: Preparing People Barber Styling College may be approved as a training facility in your area. It is recommended that you check with the Human Resources office of your particular employer for reimbursement policies.

MISCELLANEOUS RESOURCES: There are other potential resources you should consider for financing your education. Scholarship aid is often available from high school organizations, church groups, and social, civic, and fraternal organizations with which you or your parents may be affiliated. Many companies provide scholarship aid for children of employees, while others provide tuition assistance to students who work for them part-time or full-time.

In financing your education, your summer or other part-time positions are important and should not be forgotten. Future employers look favorably upon students who have contributed toward their cost of education, and you receive the benefits of a second "on-the-job" education at the same time.

Drug and Alcohol Abuse Prevention Policy

Drug and Alcohol Abuse Prevention Program

Drug Policy

To ensure a DRUG-FREE school, all students/employees are given notice that the unlawful manufacture, distribution, dispensing, possession or use of a controlled substance is prohibited in the school. If a student/employee is found to be in non-compliance with this notice, said student/employee will be given a minimum of thirty (30) days suspension. Said student/employee will also be asked to attend a drug abuse program which must be approved by the school administrator. A second violation can mean the immediate termination of said student/employee without recourse. This school is also a smoke free facility.

Note: *If you have a drug or alcohol related problem, the school staff is always available to you. We also have a list of organizations available to you should you need any help.*

ANTI-DRUG ABUSE ACT CERTIFICATION

MARCH 18, 1989

The students understand that as a condition of eligibility to attend this school, and as a condition of eligibility to receive Financial Aid, he/she must remain drug free. The student also understands that if he/ she does engage in the unlawful manufacturing, distribution, dispensation, or possession of a controlled substance during their enrollment, he/she will be dismissed from school and not be allowed to return until they can show proof of being drug free, and until he/she has met the School's requirements by the following:

- A. Attended an approved drug rehabilitation center.
- B. Show proof of being drug free and/or alcohol free for thirty 30 days

The student has been informed of the penalties for the use of drugs. The students have received written information on the Federal penalties and sanction for illegal possession of a controlled substance. The students have received information on the use and effects of a controlled substance.

The student understands that if he/she needs help while attending school for the abuse of a controlled substance, they may go to the owner or director for help without recourse. The school will assist the student in getting the counseling they need.

Notice of Federal Student Financial Aid Penalties for Drug Law Violations

Effective July 1, 2000, students are ineligible for Title IV federal financial aid funds if convicted of an offense involving the possession of an illegal substance that occurred during a period of enrollment for which the students were receiving federal student aid (grants, loans and/or work-study). The ineligibility period is:

- First Offense = 1 year
- Second Offense = 2 years
- Third Offense = Indefinite

For convictions involving sale of an illegal substance, the ineligibility period is:

- First Offense = 2 years
- Second Offense = Indefinite The Higher Education Act of 1965 as amended (HEA) suspends aid eligibility for students who have been convicted under federal or state law of the sale or possession of drugs, if the offense occurred during a period of enrollment for which the student was receiving federal student aid (grants, loans, and/or work-study). If you have a conviction(s) for these offenses, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243)

If you have lost federal student aid eligibility due to a drug conviction, you can regain eligibility if you pass two unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established by the U.S. Department of Education.

Civil Commitment for Sexual Offenses - A student subject to an involuntary civil commitment after completing a period of incarceration for a forcible or nonforcible sexual offense is ineligible to receive a Federal Pell grant.

Vaccination Policy

Vaccinations Policy

Preparing People Barber Styling College complies with the State of Texas requirements for vaccinations. At this time Texas does not require any vaccinations prior to or during enrollment in its programs.

Security, Emergency and Evacuation Information

Security Report

The following provides information required under Public Law, 34 CFR668. Student Assistance General Provision, Campus Safety:

	2011	2012	2013
Theft	0	0	0
Robbery	0	0	0
Burglary	0	0	0
Rape	0	0	0
Aggravated Assault	0	0	0
Murder	0	0	0
Sexual Harassment	0	0	0
Drug Violation	0	0	0
Sexual Offenses (non-forcible)	0	0	0
Hate Crimes	0	0	0
Liquor Law Violations	0	0	0
Drug Abuse Violations	0	0	0
Weapon Possession	0	0	0
Arson	0	0	0
Motor Vehicle Theft	0	0	0

This report is to inform you of the procedures to follow in reporting emergencies and crime on campus.

The Chief Executive Officer, all Instructors and Staff will serve as Campus Security Personnel.

Any and all suspicious activities, crimes, or other security problems should be reported immediately to an available Staff Member.

Written reports will be made when appropriate and kept in the school files. When it is deemed necessary by school personnel, outside help, law enforcement etc., will be called. School officials will cooperate in every way possible with any investigation conducted by these entities.

Information for Crime Victims and Disciplinary Proceedings

Preparing People Barber Styling College strives to foster a positive and enjoyable environment for professional learning. Should a student become a victim of a crime while at school or on school premises, the student should notify school staff immediately for assistance. The matter will be dealt with promptly and professionally. When it is deemed necessary by school personnel, outside assistance, such as law enforcement will be called.

In the case of a student's violation of rules and regulations the following will take place: Preparing People Barber Styling College reserves the right to take disciplinary action against students for violations of Preparing People Barber Styling College rules and regulations. These rules and regulations are contained in the catalog, enrollment agreement, posted on bulletin boards, and/or distributed to students. Preparing People Barber Styling College also reserves the right to take disciplinary Action in those instances where it believes the students' continued presence in the school facility is disruptive to the teaching and learning environment of the institution. Disciplinary action may take the form of verbal or written warning, suspension from school for a period of time, or the termination of the student's enrollment. Students may be notified of disciplinary action either verbally or in writing. Students must comply with disciplinary directives immediately and in a professional manner.

Emergency Response Procedures

Emergency Procedures

The Chief Executive Officer, all Instructors and Staff will serve as Campus Security Personnel.

Any and all suspicious activities, crimes, or other security problems should be reported immediately to an available Staff Member.

Written reports will be made when appropriate and kept in the school files. When it is deemed necessary by school personnel, outside help, including law enforcement will be called. School officials will cooperate in every way possible with any investigation conducted by these entities.

Evacuation Procedures

Exit doors are in the front and back of the Preparing People Barber Styling College for the event of an evacuation. Students and employees are shown all exits during their initial tour of the campus. Students are advised to evacuate the premises in an orderly fashion and not to return until directed by Preparing People Barber Styling College personnel. Evacuation maps are posted in the school. Fire extinguishers are located in the school.

Voter Registration

Voter Registration Forms

Preparing People Barber Styling College encourages all students and employees to exercise their right to participate in their government by voting. To that end, voter registration forms can be obtained at its business office. Registration forms and additional information on voter registration can also be obtained online at www.votexas.org.

Treatment of Title IV Funds When a Student Withdraws From a Clock Hour School

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

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

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

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

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

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

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

When Title IV funds are returned, the student may owe a balance to the institution.

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

Refunds are allocated in the following order:

Unsubsidized Federal Stafford Loan

Subsidized Federal Stafford Loan

Federal Parent (PLUS) Loan

Federal Pell Grant

Federal Supplemental Opportunity Grant

Other Title IV assistance

State Tuition Assistance Grants (if applicable)

Private and institutional aid

The student

POST WITHDRAWAL POLICY

According to the Federal Student Aid Handbook, "Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and

for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.”

All students R2T4 will be calculated in pay periods (450 hour for example). A copy of all notices along with the tracking document (if notices had to be mailed) must be placed in the students file. If student comes into the office, make sure that all documents are signed for refunds or returns before student leaves the school. NO VERBAL NOTICES ARE ALLOWED! Note “traceable means, means certified mail, UPS, FED, etc. but must be traceable) School may choose at its discretion what mailing/shipping method to use.

- Within 30 days of date of determination, school must notify student/parent of any loan PWD in writing via traceable means:
- Explain student/parent may decline all or a portion of the disbursement (this information must be on documentation)
- Request confirmation of any amount to be credited to the student’s account, or disbursed directly to borrower
- Explain obligation to repay loan funds (make sure it is explained thoroughly through an the default exit booklet, and student needs to sign document and place it in the students file)
- Specify deadline of at least 14 days for response. (This specification is found inside the documents sent.
- Must receive confirmation prior to disbursement
- If timely response, disbursement must be made within 180 days of date of determination
- If response is late, school may or may not disburse
- If school chooses not to disburse, must notify borrower in writing of outcome via traceable means of mail.
- If no response from borrower, no disbursement can be made
 - No student confirmation required to pay current outstanding charges
- If disbursed directly to student, must be disbursed within 45 days of date of determination
- Must be disbursed to student account within 180 days after date of determination
- Must obtain authorization to pay for other allowable charges on account

If a student is due a refund, our institution will apply to student accounts and contact students via phone and or email. These funds will then be mailed to the student. If we are unable to contact the student, we will mail via traceable means to the last known address

on students files. Students will have the right to refuse the funds if the disbursement is a loan. In some cases students may be required to return money and the student will be notified in this instance as well, via traceable means of mail.

If a student enrolls in an offered program, and student decides to terminate the contract by withdrawing from the program, or ceases attending classes.

If a student completes enrollment process into the program, and never attends a class.

If the school happens to disburse more aid than the student has earned, money will be disbursed back to the program.

If school has disbursed less aid than the student has earned, a post withdrawal disbursement will be calculated.

Within 30 days, our institution will:

- **Perform R2T4 calculation**
- **Notify student of grant overpayment, in writing, by traceable means of mail. All documentation of this notification will be kept in students file.**
- **Notify student of eligibility for a post-withdrawal disbursement (PWD), in writing, by traceable means of mail. All documentation of this notification will be kept in students file.**
- **Our institution will return Title IV funds within 45 days**
- **Our institution will make PWD to student or parent within 180 days**

*******NOTE: The last day of attendance is determined by when the student last clocked in and out/ last date the student actually attended. At an institution required to take attendance, the withdrawal date for the purpose of calculating a refund is always student's last day of attendance.**

EXAMPLES of how refund is explained to students:

Note: reference the entire withdrawal policy then follow the calculation steps below: This is just an example.

How to calculate:

- **Numerator is clock hours scheduled to be completed as of student's LDA (last day of attendance) (Scheduled hours per day times number of**

days of scheduled class from first day of period to LDA)

- Denominator is clock hours scheduled to be completed in payment period/period of enrollment

The following is how you will come up with your percentage due for refund. Calculate out to four decimal places

- $45 \text{ days}/101 \text{ days} = .4455$
- $199 \text{ hours}/450 \text{ hours} = .4422$

Round to third decimal place (multiply by amount paid for pay period)

- $.4455 = .445 = 44.6\%$
 - $.4422 = .442 = 44.2\%$
 - Round to the nearest penny
- $-\$2,346.00 \times 44.6\% = 1,046.316 - \$1,046.32$
 $-\$2,346 \times 44.4\% = 1,041.624 \text{ or } \$1,041.62$

- Disbursement or refund may be rounded to nearest dollar
- $\$1,046.32 = \$1,046$
- $\$1,041.62 = \$1,042$

Example 1:

- 900 clock hour program over 26 weeks
 - Payment periods are each 450 clock hours
 - Students attend 35 clock hours per week or 7 hours per day 5 day week
 - R2T4 calculations done by payment period
 - Payment period began 1/15/13 (Monday thru Friday schedule example)
 - Student last date of attendance was 2/18/13 (so student was scheduled to complete 175 hours)
 - As of the date of withdrawal, the student received the following disbursements:
 - \$1825.00 Federal Pell Grant (title IV Program)
 - \$990 Unsubsidized Direct Loan
 - \$1,733 Subsidized Direct Loan
- \$4548 is total disbursed funds

- Institutional charges \$7500

$175\text{hours}/450\text{hours}=38.9\%$ (based upon above calculation explanation)
(Multiply percentage of Aid earned by the total Title IV aid disbursed for the period.) $38.9\%/ \$4500= \1750.50 is the total amount of aid earned.
Since the amount earned is greater than the amount disbursed then don't subtract from Federal Pell.

To get the POST WITHDRAWAL DISBURSEMENT, you subtract the total amount of aid earned from the total amount of Title IV funds paid if the Title IV funds paid are greater than the amount earned and in this scenario Title IV programs paid $\$1825 - 1750.50 = 74.50$ is amount of aid to be returned to title IV.

**Now we got to the Other calculations:
(unearned funds due from the school)**

Total institutional charges \$7500 (this includes room & board, and any other charges charged by institution)

To get the percentage of unearned Title IV funds:

$100\% \times 38.9\%$ (percentage from student earned aid) = 61.1%

$\$7500$ (total charges) $\times 61.1\% = 4582.50$.

$\$2917.50$ was earned so 1630.50 should be returned total. Follow the order payback as stated in the policy.

Amount due from student is based on amount due from school (Step 5) subtracted from Title IV aid to be returned (Step 4)

- If this amount includes any loan funds, the funds are repaid in accordance with the terms of the promissory note.
- Any grant repayment due from a student is considered an overpayment
- 50% of grant funds due from student protected
- Student is not required to repay funds to any program to which the student owes \$50 or less
- Our institution will notify student of overpayment within 30 days of date of determination of withdrawal
- Student retains Title IV eligibility for 45 days following notification by school
- During 45 day period, student must:
 - Repay in full to school
 - Make satisfactory arrangements to repay with school (school option)
 - Make satisfactory arrangements to repay with ED
- **School must report and refer overpayment to ED (NSLDS) if not paid in full or no repayment arrangements made within 45 days**
- Hold all Title IV Credit Balances until R2T4

- Credit Balance is “Aid Disbursed”
- Determine if Credit Balance changes are because of a Refund Policy or R2T4
- Use Credit Balance to repay Grant on behalf of student
- Release Credit Balance within 14 days

Refund/ Withdrawal Policy

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. Applicants not accepted by the school shall be refunded all monies paid to the school. If student (or in the case of student under legal age, his/her parent or guardian) cancels the enrollment in writing within three business days of signing the enrollment agreement, all monies collected by the school will be refunded even if the student has begun classes. The "formal cancellation date" will be determined by the postmark on written notification, the date said notification is delivered to the school in person, the date of expulsion by the school, or 30 days after the last day of attendance or the expiration date of an approved Leave of Absence.

(a) If a student who begins a course of training scheduled to last not more than 12 months withdraws from the course or is terminated from the course by the barber school, the school:

(1) may retain \$100 in tuition and fees paid by the student; and

(2) is not obligated to refund any additional outstanding tuition if the student withdraws or is terminated during the last 50 percent of the course.

(b) If the student withdraws or is terminated before the last 50 percent of the course begins, 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;

(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; and

(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.

(c) If a student withdraws or is terminated after 50 percent of the course has been completed, the school shall allow the student to reenter the school at any time before the fourth anniversary of the date of withdrawal or termination.

A barber school shall pay a refund owed under this subchapter not later than the 30th day after the date the student becomes eligible for the refund.

(b) A school that fails to pay the refund within the period required by this section shall pay interest on the amount of the refund for the period beginning on the 31st day after the date the student becomes eligible for the refund and ending on the day proceeding the date the refund is made. The commissioner of education shall annually set the interest rate at a rate sufficient to deter a school from retaining money paid by a student.

(c) If a school refunds tuition to a lending institution, the interest is paid to the institution and applied against the student's loan.

(d) The department may exempt a school from the payment of interest if the school makes a good faith effort to refund the tuition but is unable to locate the student. The school shall provide to the department on request documentation of the school's effort to locate the student at any time before the fourth anniversary of the date of withdrawal or termination.

Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$100.00. 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: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

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 Title IV aid, he/she may be required to refund the aid to the applicable program.

A barber school shall record a grade of incomplete for a student who withdraws from a course of training but who is not entitled to a refund under Section 1601.564 if:

(1) the student requests the grade at the time of withdrawal; and

(2) the withdrawal is for an appropriate reason unrelated to the student's academic status.

(b) A student who receives a grade of incomplete may reenroll in the course of training before the fourth anniversary of the date the student withdraws and may complete the subjects without paying additional tuition.

Section 1601.566. Payment of Refund.

(a) A barber school shall pay a refund owed under this subchapter not later than the 30th day after the date the student becomes eligible for the refund.

(b) A school that fails to pay the refund within the period required by this section shall pay interest on the amount of the refund for the period beginning on the 31st day after the date the student becomes eligible for the refund and ending on the day proceeding the date the refund is made. The commissioner of education shall annually set the interest rate at a rate sufficient to deter a school from retaining money paid by a student.

(c) If a school refunds tuition to a lending institution, the interest is paid to the institution and applied against the student's loan.

(d) The department may exempt a school from the payment of interest if the school makes a good faith effort to refund the tuition but is unable to locate the student. The school shall provide to the department on request documentation of the school's effort to locate the student.

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence (See LOA Policy), 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 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. The school will charge a re-entry fee to students who have withdrawn and wish to re-enter more than 30 days after termination, of \$100. The tuition rates current at the time of re-entry will apply to the balance of training hours needed for students who re-enroll more than 30 days after the formal withdrawal date unless mitigating circumstances apply. Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$100.00. The refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

Incompletes

Any student who fails to complete a course will receive an incomplete. Incompletes courses will be given a grade of zero.

TERMINATION POLICY

Students must comply with all rules and policies of PPBS COLLEGE. PPBS COLLEGE shall have the right to terminate a student's contract and the student's enrollment at any time for violation of the rules and policies that presently exist, or which may exist in the future. Termination may result for fighting, obscenities, and use of illegal drugs, concealed weapons, and disrespecting school authorities. PPBS COLLEGE reserves the right to modify the rules and regulations in compliance to TDLR's rules and laws. If a student misses 14 consecutive days without being on LOA or other authorization, the school will automatically consider student as a drop and the student will be terminated from the school.

****NOTE : If student does not return from LOA then the last day of actual attendance will be the LDA and if student is on a loan, the repayment process or grace period starts from that date.

leave of absences (L.O.A)

In the event a student finds it necessary to be absent from PPBS COLLEGE for an extended period of time, the student may request an official leave of absence (L.O.A.) from PPBS COLLEGE. An L.O.A. is subject to the following U.S. Department of Education limitations:

A L.O.A. may be granted for up to 180 days in a 12-month period.

A second L.O.A. in the same 12-month period may be granted providing the second leave does not exceed 30-days; the leave is due to unexpected circumstances; and the combined numbers of days in both leaves does not exceed 180.

An additional L.O.A. in the same 12-month period may be granted providing the additional L.O.A. is for documented jury duty, military leave, or Family Medical Leave Act (FMLA) provisions and the combined number of days in all leaves do not exceed 180. The 12-month period referenced in these provisions starts on the first day of the first leave.

A L.O.A. may extend a student's contract period and maximum time frame by the same number of days in the leave of absence.

A student's request for a L.O.A. must be submitted in writing, and must be approved by a PPBS COLLEGE official.

A L.O.A. may extend a student's contract period and maximum timeframe by the same number of days in the L.O.A.

An authorized 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.

An LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring an institution to perform a refund calculation.

In order for an LOA to qualify as an approved LOA (if the institution elects to offer LOAs):

1. The institution must have a formal written policy regarding leaves of absence requiring that all requests for leaves of absence be submitted in advance in writing, include the reason for the student's request, and include the student's signature.
 - a. The policy must require a student to apply in advance for an LOA unless unforeseen circumstances prevent the student from doing so. For example, if a student were injured in a car accident and needed a few weeks to recover before returning to institution, the student would not have been able to request the LOA in advance.
 - b. An institution may grant an LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances if the institution documents the reason for its decision and collects the request from the student at a later date. In this example, **the beginning date of the approved LOA would be determined by the institution to be the first date the student was unable to attend the institution because of the accident.**
2. The student must follow the institution's policy in requesting the LOA;
3. There must be a reasonable expectation that the student will return from the LOA;
4. Approval of the student's request for an LOA is in accordance with the institution's policy;
5. The institution may not assess the student any additional institutional charges as a result of the LOA;
6. The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period;

7. A student granted an LOA that meets these criteria is not considered to have withdrawn, and no refund calculation is required at that time;
8. The institution must extend the student's maximum time frame and the contract period by the same number of days taken in the LOA. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties;
9. At an institution that is not required to take attendance, if a student does not return to the institution at the expiration of an approved LOA (or a student takes an unapproved LOA), the student's withdrawal date is the date the student last clocked in and out/ last date the student actually attended. At an institution required to take attendance, the withdrawal date for the purpose of calculating a refund is always student's last day of attendance.