



TITLE IV, FUNDING HEA TOPICS

Policy and Procedures Manual

Bella Cosmetology and Barber College
and an additional location
Bella Cosmetology College

C. TITLE IV, FUNDING HEA TOPICS

1. Procedures for recalculating Pell Grant and other SFA assistance when students adds or drops and/or has a crossover class.

Bella Cosmetology and Barber College may use either award year EFC to award a Federal Pell Grant for a crossover period regardless of the EFC used to award the other types of Title IV aid.

- Schools must use the same award year EFC as well as the same COA and need to award a student all Title IV programs for crossover periods, except the Federal Pell Grant Program.
- Federal Pell Grants must be paid from the same award year as the award year of the EFC.
- For the award year selected, the student must have an official EFC calculated by CPS.
- For a Federal Pell Grant, the CPS must also have processed a valid SAR or ISIR for the student.

a. A student who withdraws from a school during a payment period and returns within 180 days to same program:

- Remains in the same payment period and the school restores the types and amount of aid the student was eligible for before withdrawal;
- If his or her payment period was originally a non-crossover period, the payment period still is not considered a crossover when it now goes into a new award year;
- If his or her payment period was originally a crossover, the payment period is still considered one;
- If his or her payment period is a crossover period, the student would still be paid from the same award year that the school paid or planned to pay from; and
- If the student's return now causes more than six months of the crossover period to fall into the next award year and the school had originally decided to place his or her payment period for the Federal Pell Grant into the first award year that decision is still valid.

4. ORGANIZATIONAL STRUCTURE OF THE SCHOOL'S BUSINESS AND FINANCIAL AID OFFICES

a. ADMINSTRATIVE CAPABILITY

The Financial Aid Office At Bella Cosmetology and Barber College, is located at 5015 A Wesley St. in Greenville, Texas. It is open from Monday through Friday from 9 a.m. to 4 p.m. and counselors are available either by appointment or “walk-in” to assist prospective and current students to apply for and to receive Financial Aid.

The philosophy of the Financial Aid Office is to assist students to receive the maximum amount of student financial aid available to enable the students to attend Bella Cosmetology and Barber College and attain their goals of a better position and life.

b. ACCOMMODATIONS FOR DISABILITIES

Bella Cosmetology and Barber College fully complies with the provisions and requirements of the Americans with Disabilities Act (ADA) 1984.

c. APPOINTMENTS WITH STAFF

Students and parents may come and speak to our admissions and/or financial aid staff members as walk-ins during the regular office hours. They may also call ahead of time and make appointment to avoid any wait. The office can also be reached via email, or fax.

d. Bella Cosmetology and Barber College Office Staff Organizational Chart

Ownership and Management Staff



<p>IT PERSON EDDIE DEWEESE</p>	<p>For all financial aid matters, KELLEY HOLLEY Director of Financial Aid Tel: 903-494-5170 Fax: 903-342-6002</p>	<p>STUDENT FINANCIAL PLANNER KELLEY HOLLEY</p>
<p>MEDIA and IT DIRECTOR AYSHA DAVIS</p>	<p>FINANCIAL OFFICER EDDIE DEWEESE 903494-5170</p> <p>SCHOOL DIRECTOR MICHAEL EITELMAN 903-494-5170</p>	<p>ASSOCIATE EDUCATIONAL DIRECTOR Amie Flanery</p>
<p>BARBER INSTRUCOR Kim Cucci</p>	<p>COMPLIANCE DIRECTOR SHERRY DEWEESE 903-494-5170</p> <p>For all Academic Affairs, contact SHERRYE BURG Director of Education Tel: 903-494-5170 Fax: 903-494-5193</p>	<p>INSTUCTOR Amie Flanery</p>

e. JOB DISCRIPTIONS:

1. Owner

- Responsible for maintenance of the Policies and Procedures Manual. Collect policies and procedures from appropriate staff, reformat and update manual annually. This is an ongoing task.
- Manages website to ensure financial aid information is current and relevant
- Manages all printed materials to be current and relevant
- Files up-dates to E-App in a timely manner

2. Director of Schools

- Responsible for hiring/evaluating/disciplining/dismissing employees involved with the education, financial aid, and enrollment activities.
- Responsible for staying abreast of regulatory changes.
- Direct and oversee the Financial Aid Satisfactory Academic Progress (SAP) process. Regularly review SAP policy for necessary changes.

3. Admissions:

Both the Director and the staff in the Admissions Office are available to meet with prospective students and explain the process for admission as well as the programs offered at Bella Cosmetology and Barber College. These programs are designed to prepare an individual for entry level employment in their field of study.

The programs offered by Bella Cosmetology and Barber College are open for regular enrollment to men and women who possess a high school diploma or the equivalent. Prospective students are invited to visit the school and discuss their needs, goals and objectives with an Admissions representative.

Applicants must meet the following requirements to be admitted to Bella Cosmetology College:

- Bring \$25.00 for TDLR Permit Application fee(a non-refundable fee.)
- Submit official transcript, diploma, or recognized equivalency confirming High School Graduation, or a G.E.D. Students who have graduated from a foreign high school must provide a copy of the diploma.
- Submit proof that you are a U.S. Citizen or Permanent Resident.
- Ability to Benefit Students may not be accepted.

Once accepted to the program, a student must complete an Enrollment Agreement, provide a copy of their social Security Card and Driver's License and complete all necessary paperwork.

The Admissions Office will check with the Selective Service website if the prospective student is 18 years of age or older. If the person is registered a copy of the Selective Service page is printed and put into the file. If the person is not registered the Admissions person will refer the student to Financial Aid for further counseling.

The Admissions Office will also check with the NSLDS website to see if the student is in default or has used the maximum Pell Grant available. If the student is in Default the student will be advised to contact the Loan Servicer to remedy the situation. A student may not receive Title IV aid if they are in default. The NSLDS page will be copied and placed in the file.

If the student has used all the Pell grant available, the student has no further Pell eligibility and a copy of the NSLDS page should be placed in the file.

Further Admissions Information:

The school accepts home schooled students, although homeschooled students are not considered to have a high school diploma or equivalent, they are eligible to receive Title IV funds. If the state issues a secondary school completion credential to homeschoolers, this must be obtained by the school.

Checking the validity of a high school diploma

Administrative Capability (§668.16(p) Requires institutions to develop and follow procedures to evaluate the validity of a student's high school diploma if the institution or the Secretary has reason to believe that the diploma is not valid or was not obtained from an entity that provides secondary school education

If your school or the Department has reason to believe that the high school diploma is not valid or was not obtained from an entity that provides secondary school education, you must evaluate the validity of the student's high school completion. Students who indicate on their FAFSA that they graduated high school must give the name, city, and state of the high school. FAFSA on the Web will not allow students to skip these items, and it will have a drop-down list of both public and private high schools populated by the National Center for Education Statistics (NCES). Inclusion on the list does not mean that a diploma from the school is valid, nor does exclusion from the list mean that the diploma is invalid. Note also that diplomas from unaccredited high schools can be valid and qualify students to receive FSA funds as well as to meet college admission standards.

Acceptable documentation for checking the validity of a student's high school completion can include the diploma and a final transcript that shows all the courses she took. For students who completed their secondary schooling outside the United States, comparable documents can help, as can the services of companies that determine the validity of foreign secondary school credentials. Another resource is the state department of education in which the high school is located, if that department has jurisdiction over the high school. Colleges are also free to consult with each other as they develop their procedures for checking the validity of high school diplomas.

The ISIR will not provide any more information than what the student submitted on the FAFSA, though in the future the ISIR may indicate that the Department considers a student's high school questionable and in need of validation by the college. We do not expect schools to check the high school data for every student against other information obtained by your school during admissions, but if you have reason to believe the high school diploma is dubious—e.g., the college knows the student bought the diploma or transcript and was required to perform little or no work—you must validate the diploma.

A student's self-certification is not sufficient to validate the high school diploma that is in question. It should be remembered that for a college to be an eligible institution, it must admit as regular students only those with a high school diploma or the recognized equivalent or who are

beyond the age of compulsory school attendance. As in other areas of FSA administration, schools have final authority in meeting this requirement. The Department does not plan to have an appeal process or to intervene in reasonable judgments of school administrators, such as a decision to move a high school from a college's acceptable to unacceptable list or a case where one school has different lists than another.

Diploma mill definition

An entity that:

1. Charges someone a fee and requires him to complete little or no education or coursework to obtain a degree, diploma, or certificate that may be used to represent to the general public that he has completed a program of postsecondary education or training; and
2. Lacks accreditation by an agency or association that is recognized as an accrediting body for institutions of higher education by the Secretary (pursuant to Part H, Subpart 2 of Title IV) or a federal agency, state government, or other organization that recognizes accrediting agencies or associations.

Foreign Student Information:

I. PURPOSE

- A. It is the policy of Bella Cosmetology and Barber College to register Foreign Nationals within the guidelines established through federal and state law. The U.S. Virgin Islands, Guam and Puerto Rico are not foreign countries and their residents enjoy all the benefits of U.S. Citizens with regard to education. U.S. bases in foreign lands are also considered American property (regardless proof of high school education MUST be in English and equivalent to U.S. high school education.

II RESPONSIBILITY

- A. It is the responsibility of our Admissions coworkers to adhere to the registration process for foreign nationals in the New Student category.
 1. Proof of Education-all foreign records of education to be used for "proof of high school education "must meet the following requirements:
 - a. The forms must be in English

- b. The documentation must demonstrate that the education is equivalent to a U.S. high school education.

4. Financial Aid Director

- Reports directly to the Owner of Schools.
- Orders printed materials as needed through the Department of Ed
- Orders in-house materials through the purchasing manager
- Must provide exemplary customer service to all students; greet all students and families warmly for appointments and walk-in occasions
- Reviews admissions file to ensure admissions criteria are met.
- Collects all documents and signatures required for Title IV
- Prints ISIRS and has admissions contact all interested students
- Provides overview/information to prospective students and their families
- Opens any mail (including, but not limited to USPS, UPS, FEDEX, fax, and email) from the Department of Education, FAS, or any other supplier of relevant financial aid information and directs it to the appropriate party
- Advises all students and families regarding all aspects of financial aid
- Logs all documents needed for the verification process
- Counseling. Counsels all students and families regarding financial aid: entrance and exit counseling; during enrollment at each disbursement or as necessary.
- Must meet deadlines in awarding and reviewing eligibility dictated by the billing and grade reporting cycles.
- Manage the Financial Aid Satisfactory Academic Progress (SAP) process. Coordinate and oversee the SAP reporting, student reviews, and to hear student appeals. Perform SAP reviews (450,900, hours for cosmetology . Periodically review SAP polices to ensure that best practices are utilized.
- Must be able to provide in-depth counseling to students regarding SAP issues; to include what-if analysis and future manual calculations of status if requested.
- Responsible for Return of Title IV Calculations. Once the official withdrawal notification is received, determine what kind of return is necessary (i.e.: Post-Withdrawal Disbursement, Return, or Unofficial Withdrawal), according to each situation as it relates to federal regulations.
- Determining how to perform the calculation requires advanced knowledge of the regulations and often the ability to read and interpret regulations as new situations arise. Accuracy is mandatory.

5. FINANCIAL OFFICE

- Works with the third party servicer on dispersing funds

6. FINANCIAL AID SERVICES, Third Party Servicer

General Aid Administration

Review and comment on general school files and records to ensure compliance with federal and state regulations

Provide consultive services and assist school administrators for certification and program reviews

Process SSCR through NSLDS

Provide training activities as required

Federal ISIR Generation

Electronically receive data from, free application for federal aid

Receive and forward to school, ISAR

Pell Grant Program

Determine the scheduled award, expected disbursements and payment dates for all students with valid ISAR

Prepare and submit electronic origination and disbursement records

Forward to school computer generated reports detailing award computations upcoming payment dates and fund transfer information

Electronically request periodic cash request for direct deposit into school federal aid bank account

Synchronize Student Pell Payments with year-end reconciliation Report

7. Separation of Duties

These various offices work independently as required by the regulatory agencies but in close coordination and report to owner of the school.

8. Adequate Number of Qualified Persons to administer Title IV Programs

Our independent auditor reviewed the number of qualified persons needed to handle the demand: one person 2-3 days per week.

9. Adequate Checks and Balances

Because we employ FAS as a third party servicer, we separate the functions of authorizing payment and disbursing funds so that no one person exercises both functions for any student receiving FSA funds. Financial aid employees are not allowed to change data elements that are entered by the admissions staff.

Further, our software is enabled with tracking. Tracking records every change made for auditing purposes.

Finally, FAS reconciles our accounts and acts as an intermediary for additional checks and balances

5. COST OF ATTENDANCE BUDGETS FOR ALL PROGRAMS

Cost of Attendance (COA) is a reasonable estimate of expenses necessary for a student to be able to attend Bella Cosmetology and Barber College a 1000 clock hour program. The Cost of Attendance components are defined by Congress in HEA statutes, Sec. 472. The Cost of Attendance Components includes:

a. Tuition and Fees:

Are the actual cost of tuition and fees for the 1000 clock hour cosmetology program at Bella Cosmetology and Barber College.

b. Books, Kit and Supplies:

Supplies for class assignments are provided by Bella Cosmetology and Barber College. Books and kits are bought by the student to complete their program of study.

d. Room and Board – Off Campus:

A reasonable estimate of what it would cost to live in or around Winnsboro and Greenville while attending school. Actual costs may vary by individual choices related to location and circumstances. Typically includes rent, food, household supplies and utilities.

e. Transportation: Transportation costs to and from class and work.

f. Personal Expenses/Miscellaneous:

Estimate of cost for clothing, health care and miscellaneous expenses.

g. Dependent Care: Will be based on the actual dependent care costs paid by the student.

h. Expenses for Students with Disabilities:

Will be based on student's records of actual expense incurred to attend school

I. Cost Attendance Tables

The tables below demonstrate a breakdown of the components and cost of attending Bella College. The cost of attendance (COA) is an estimate of what it costs the typical student to attend Bella Cosmetology and Barber College. Cost of attendance covers Tuition and Fees and it takes into account basic living expenses. It does not include discretionary spending.

Students at the time of their enrollment are guaranteed that if they are continuously enrolled tuition and fees will not increase before they graduate. The tables below show Tuition and fees based on a student beginning their study after July 1, 2020.

COA Budget Formula First Year

Program name: COS
Total hours: 1000
Total : 34 weeks

Academic year length: 900
Weeks in academic: 30

Monthly

Living with parents		
	0 Dependents	All others
Room and board	\$733.00	\$16420.00
Personal:	\$253.00	\$477.00
Transportation:	\$568.00	\$455.00
Total	\$960.00	\$1360.00

Living with parents 0 dependents

	Full time 7 months	Half time 11.25 months
Tuition:	\$13500	\$13500.00
Fees:	\$180.00	\$180.00
Books/supplies:	\$1126.00	\$1126.00
Room/board:	\$5131.00	\$733000
Personal:	\$1771.00	\$2530.00
Transportation:	\$3876.00	\$5680.00
Total	\$257401.00	\$30402.00

All others

	Full time 7 months	Half time 10 months
Tuition:	\$13500.00	\$13500.00
Fees:	\$180.00	\$180.00
Books/supplies:	\$1126.00	\$1126.00
Room/board	\$11494.00	\$16420.00
Personal:	\$3339.00	\$16420.00
Transportation:	\$3255.00	\$4650.00
Total	\$32992.00	\$40744.00

COA Budget Formula second year

Program name: COS.

Total hours: 1500

Academic year length: 600

Total : 50

Weeks in academic: 20

Monthly

Living with parents		
	0 Dependents	All others
Room and board:	\$733.00	\$1642.00
Personal:	\$253.00	\$477.00
Transportation:	\$5680.00	\$485.00
Total	\$1554.00	\$2594.00

Living with parents 0 dependents

	Full time 5 months	Half time 7.5 months	
Tuition:	\$1500.00	\$1500.00	
Room/board:	\$733.00	\$1466.00	
Personal:	\$253.00	\$506.00	
Transportation:	\$568.00	\$1136.00	
Total	\$8400.00	\$10398.00	

All others

	Full time 5 months	Half time 7.5 months	
Tuition :	\$34000.00	\$3400.00	
Room/board	\$4000.00	\$6000.00	
Personal:	\$1000.00	\$1500.00	
Transportation:	\$1800.00	\$2700.00	
	\$9998.00	\$13398.00	Total

6. GENERAL ELIGIBILITY CRITERIA FOR FSA PROGRAM FUNDS

Federal Pell Grants are the foundation of federal student financial aid. Other aid from federal and nonfederal sources may be added to the Federal Pell Grant to meet a student’s need. The amount of Federal Pell Grants can change annually. For 20-21, grants range up to \$6345 for one award year,

Federal Pell Grant Eligibility Limitations Undergraduate – Students must be undergraduates who do not already have a bachelor’s or professional degree. A student with a baccalaureate or professional degree is ineligible even if the degree is from an unaccredited school or is not recognized by your school. Similarly, a student with a baccalaureate or professional degree from a foreign school usually isn’t eligible for a Pell grant. Because a foreign school doesn’t always fit neatly into the US degree classification, a school must determine if a foreign degree equates to a US bachelor’s degree.

The only exception to the rule that only undergraduate students may receive Pell Grants is for students pursuing an initial teacher certification program that does not lead to a degree and are provided by schools that do not offer an undergraduate degree in education.

Lifetime limit – Students can receive Federal Pell Grants a maximum of 12 semesters, or the equivalent, which is six scheduled awards or 600% of a student’s scheduled Pell award. • Students enrolled less than full-time will be assessed at the fractional enrollment status. • COD

will track student usage by percentage used. The information is available in both COD and NSLDS, however COD is the system of record for Pell LEU calculations.

Federal Pell Grant Formulas: Bella Cosmetology and Barber College calculates Federal Pell Grants based on Formula 4 – Required for all clock-hour programs without terms.

Scheduled Award (34 CFR 690.63(g)) The maximum Federal Pell Grant a student with a given EFC and COA can receive if enrolled full-time for a full academic year. Awards for each EFC are found on the “Federal Pell Grant Program Payment and Disbursement Schedules.”

Annual Award (34 CFR 690.2) Bella Cosmetology and Barber College is an all clock-hour program. The award is always taken from the full-time Payment Schedule.

Initial Calculation of a Federal Pell Grant The earliest date for the calculation is the date of receipt of an ED produced EFC, such as on a SAR or ISIR.

Required Recalculations of a Federal Pell grant (34 CFR 690.80) Bella Cosmetology and Barber College will recalculate Federal Pell grant eligibility if a student’s EFC changes due to verification, corrections, updating or professional judgment.

Origination Record (34 CFR 685.301(a)(6)) Bella Cosmetology and Barber College’s Financial Aid Director initiates an electronic file sent to the Common Origination Disbursement (COD) to report Pell awards made by the school to ED/FSA. The Origination Record contains the required data to report the amount of money a student actually received, or will receive for a period of time.

Disbursement Record From the Origination Record, COD generates a Disbursement Record which the Bella Cosmetology College’s Financial Aid Director prints and gives to the School President/Financial Officer.

G5 Drawdown A copy of the COD disbursement record is given to the Bella Cosmetology and Barber Colleges President/Business Officer who by request draws down the funds from G5 into the school’s Federal Title IV bank account. Within three business days of receipt from the U.S. Treasury the President/Business Officer disburses those funds to the students’ accounts.

The President/Business Officer maintains, on a current basis, financial records that reflect all program transactions. General ledger control accounts and related subsidiary accounts identify all program transactions and separate those transactions from all other transactions.

Title IV funds associated with a specific “year” are meant to be used to pay for allowable charges associated with that same given “year.” If the student’s account has a credit balance based on the cost for the current year the President/Business Officer immediately issues a check in the amount of the credit balance to the student.

a. Student eligibility criteria for the Federal Student Aid (FSA) programs

Most students are eligible to receive Title IV, HEA financial aid from the federal government to help pay for college or career school. Your age, race, or field of study will not affect your

eligibility for federal student aid. While your income is taken into consideration, it does not automatically prevent you from getting federal student aid.

b. Student Financial Aid Eligibility Requirements:

To receive title IV financial aid the student must:

- Be enrolled as a regular student in an eligible program
- Not be enrolled simultaneously in secondary school
- Have a valid social security number
- Be a U.S. citizen or eligible noncitizen
- Be registered with Selective Service, if required
- Sign a statement of Educational Purpose which certifies he or she will use federal student financial aid only to pay educational costs
- Not be in default on a Title IV loan, or if in default, have made satisfactory repayment arrangements.
- Have not obtained loan amounts that exceed annual or aggregate loan limits.
- Meet one of the following academic criteria:
 1. Have a high school diploma or its recognized equivalent
 2. Have met the requirements of the State for a home schooled student
- Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid.
- Be making satisfactory academic progress

All students who wish to apply for Federal Financial Aid must complete the Free Application for Federal Student Aid. As a result of completing this application and forwarding it to the Federal processor, the student will receive an ISIR which has an EFC (Expected Family Contribution) in the upper right hand corner of the first page.

Iraq and Afghanistan Service Grant

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant. Additional student eligibility requirements include:

- Must be ineligible for Federal Pell Grant due only to having less financial need than is required to receive Pell funds, and
- Be under 24 years old, or
- Enrolled in college at least part-time at the time of the parent's or guardian's death.

The grant award is equal to the amount of a maximum Pell Grant for the award year, not to exceed the cost of attendance for the award year.

7. ELIGIBILITY CRITERIA FOR SCHOOL-BASED ASSISTANCE

a. School-based aid

Bella Cosmetology and Barber College does not offer any school based assistance other than guaranteeing that if you are continuously enrolled your tuition and fees will not increase before you graduate. If you are paying the institution monthly you will not be charged any interest while in school. If you pay for the program in full by starting date you will receive a discount. Check with the admissions director for the current discount amounts.

8. ELIGIBILITY CRITERIA FOR STATE AID

a. Need-based and Non-need based State Aid Program

- DARS Department of Reg <http://www.dars.state.tx.us/>
- Workforce Investment Act (WIA) aid www.twc.state.tx.us/boards/wia/twxia.htm

9. PROCESSING AID APPLICATIONS POLICY AND PROCEDURES

a. APPLICATION PROCESS:

Prospective students and families can visit the school, or speak to our Office of Admission staff members. Application forms are available in the office. Bella Cosmetology and Barber College admits as regular students only persons who have graduated from a school providing secondary high school education, or the equivalent (GED), or admits as regular students, persons who are beyond the age of compulsory school attendance, and have the ability to benefit from the training offered by the school. For students who do not have graduated from high school or met the equivalent requirement (GED), the school will have administered by a private tester. As of July 1, 2012, a school may not admit a new student, who will receive Title IV aid, based on an ATB test, unless the student has attended another school previously based on the ATB test and Bella Cosmetology and Barber College has proof of this. A signed statement is acceptable for foreign high school graduate who otherwise cannot provide a copy of the diploma due to circumstances beyond student's control.

b. Free Application for Federal Student Aid (FAFSA):

Is the only required application. The federal formula is used to determine eligibility for financial aid, but students must reapply each year they are seeking assistance.

The Office of Financial Aid provides assistance to students and parents in completing the FAFSA form. The complete FAFSA application and a valid ISIR serve as the basis for financial aid package for all qualified students. If requested by student and parent, the school submits the FAFSA electronically via ED Express, or the FAS Access to the CPS Online.

A FAFSA must be received by Federal Student Aid Programs by June 30 of the current academic year for it to be processed; however, your application information must be received the latest by Bella Cosmetology and Barber College by your last date of attendance.

ISIRs are reviewed as they are received by the school from FAS. The school contacts students and collects relevant documents to resolve any or all conflicting information and ensures completeness of the application. Similar steps are taken when students submit paper Student Aid Reports (SARs) or SAR Acknowledgements. It is checked to ensure that the school is named on the FAFSA. The financial aid office staffs add the school to the list to ensure the school receives Institutional Student Information Reports.

If unusual circumstances are identified during the application process, the school follows guidelines as prescribed in the Professional Judgment section of the manual.

c. Deadlines

The Federal deadline for submission of the Free Application for Federal Student Aid (FAFSA) is June 30 of the current year.

The last date by which federal loans can be processed to ensure compliance with cash management regulations and guaranty agency rules is June 30 for the current aid year.

Deadlines for submission of verification worksheets, relevant income verification documents and various comment code clearance documentation, etc. may vary. Students must speak to staff members in the financial aid to find the required deadlines. Students are also informed of deadlines by telephone calls, emails, general letters and financial aid bulletin board displayed in the reception area of the financial aid office.

d. Document Collection & Tracking

Students are informed of required documents when ISIRS are received and reviewed for accuracy and completeness. The office of financial aid monitors and follows up with those students who are yet to submit required documentations. All required documents properly signed are submitted to the office of financial aid. The staff members are assigned to complete review of the documents, take appropriate actions and file. Incomplete documents are returned to student for resubmission in completeness indicating and explaining what additional documents are required. The Director of Financial Aid is responsible to oversee all these processes.

e. Pre-Award Appeals

Bella Cosmetology and Barber College does not have any provision for pre-award appeals. However refer to the Professional Judgment section of the manual that indicates institutional policy when a student requests the school to review student's family income situation, extenuating circumstances and other circumstances that may

affect student's eligibility for Title IV aid. If a dependent student who is not otherwise independent according to FAFSA questions, wish to apply for financial aid as an independent student based on exceptional circumstances, may file an appeal. The Director of Financial Aid reviews the appeal and all supporting documents and makes the final determination of the status. The student is notified in writing of the outcome of the appeal process and the final decision. Filing an appeal does not guarantee a change in status. The director's decision is final and cannot be appealed to the Department of Education. In order to complete the appeal, student must provide a signed and dated written statement that describes the life events that led up to his/her current separation from the family. A 'Monthly Income and Expense Worksheet' form must be completed to provide resource and financial information as a vital part of the appeal. Student must also provide separate statements form at least two adult professionals who are not family members that can verify the family circumstances that student described in his/her appeal and personal statement. All statements must be originals NOT photocopies.

f. File Review

Reviewing a student's file often involves more than just the verification process. In addition to verification, the financial aid staff members must review an applicant's file for database matches; reject codes, and "C" codes. The financial aid staff members must also review a student's file for other need analysis data elements that are not included in the federally required verification process but are designated as necessary verification data elements by the school. Any inconsistent information must be reviewed and updated as needed. Schools must also review subsequent ISIR records for changes that may impact the applicant's aid eligibility. For these reasons, verification is considered under the broader process of file review. For more information please refer to 20-21 *FSA Handbook*, Application and Verification Guide.

g. Independent Student Status:

You will be considered independent if you are:

- 24 years of age or older on or before December 31st of the award year
- a veteran of the U.S. Armed Forces
- currently serving on active duty in the U.S. Armed Forces for purposes other than training
- accepted and enrolled in a graduate/professional program At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- Are you an emancipated minor, as determined by a court in your state of legal residence.
- Are you or were you in legal guardianship as determined by a court in your state of legal residence?
- has children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021.
- Has dependents (other than children or spouse) who live with you and who receive more than half their support from you now and through June 30, 2021.
- Is the student married?

- At any time, on or after July 1, 2009 did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- At any time, on or after July 1, 2009, did the director of an emergency shelter or transitional housing program, funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2009, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

h. How Eligibility is determined

To receive Federal Student Aid, you will need to:

1. Qualify to obtain a college or career school education, either by having a high school diploma or **General Educational Development (GED) certificate**, or by completing a high school education in a **homeschool** setting approved under state law.
2. Be enrolled or accepted for enrollment as a **regular student** in an eligible degree or certificate program.
3. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).
4. Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
5. Sign certifying statements on the **FAFSA** stating that:
 - you are not in **default** on a **federal student loan**
 - do not owe a refund on a **federal grant**
 - Sign the required statement that you will use federal student aid only for educational purposes
6. Maintain **satisfactory academic progress (SAP)** while you are attending college or a career school.

In addition, you must meet one of the following:

1. Be a U.S. CITIZEN or U.S. NATIONAL
You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.
2. Have a GREEN CARD
You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
3. Have an ARRIVAL-DEPARTURE RECORD
You're Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
 - Refugee

- Asylum Granted
 - Cuban-Haitian Entrant (Status Pending)
 - Conditional Entrant (valid only if issued before April 1, 1980)
 - Parolee
4. Have BATTERED IMMIGRANT STATUS
You are designated as a “**battered immigrant-qualified alien**” if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the **Violence Against Women Act**.
5. Have a T-VISA
You are eligible if you have a T-visa or a parent with a T-1 visa.

The U.S. Department of Education’s office of Federal Student Aid provides more than \$150 billion every year in grants, federal loans, and work-study funds to students attending college or career school. Visit www.StudentAid.gov today to learn how to pay for your higher education.

i. How to apply for Federal Student Aid

To apply for federal student aid, you need to complete the [Free Application for Federal Student Aid \(FAFSA\)](#). Completing and submitting the [FAFSA](#) is free and easier than ever, and it gives you access to the largest source of financial aid to pay for college or career school. In addition, many states and colleges use your [FAFSA](#) data to determine your eligibility for state and school aid, and some private financial aid providers may use your [FAFSA](#) information to determine whether you qualify for their aid. You should use [FAFSA4caster](#) to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. [FAFSA4caster](#) will help you understand your options for paying for college. It will also provide some basic information and it will estimate your eligibility for federal student aid. Your estimate will be shown in the "College Cost Worksheet" where you can also provide estimated amounts of other student aid and savings that can go towards your college education. You can access the [FAFSA4caster](#) at: www.fafsa4caster.ed.gov/F4CAPP/index.inex.jsf

Free Application for Federal Student Aid

If you’re ready to [fill out the FAFSA](#) go for it at: <http://www.fafsa.ed.gov>! If you’d like more information first, we can help you by contacting your [Financial Planner](#) at your school.

Important!

- Know your deadlines
- Use the School Code Search
- Verification. We may be asked by the Department of Education for additional, supporting information regarding your FAFSA. We will not be able to process your application without any requested documentation.

Post-FAFSA

1. Your FAFSA will be analyzed and assigned an Eligibility Index Number (EFC) which stands for Estimated Family Contribution
2. You will receive a Student Aid Report (SAR).
3. An Institutional Student Information Record (ISIR) will be sent to the schools you selected

j. High School Seniors

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

10. CALCULATION OF PAYMENT PERIOD /AWARDING OF AID

a. Payment Periods

The institution has set up payment periods with the assistance of the Financial Aid Director, and the fiscal officer. These payment periods are good for loans, tuition charges, payments and withdrawals

Bella Cosmetology and Barber College is a clock hour school where the payment period is defined not only in clock hours but also in weeks of instructional time.

The following types of programs must use payment periods that are based on the time it takes for the student to successfully complete the credit or clock hours and weeks of instructional time in the payment period:

1. Non-term credit-hour programs
2. Clock hour programs

If the program is one **academic year or less**, the academic year or program is divided into two payment periods. The first payment period is the period in which the student successfully completes $\frac{1}{2}$ the credit or clock hours AND $\frac{1}{2}$ the weeks of instructional time in the program. The second payment period is the period in which the student completes the remainder of the program.

If the program is **more than one academic year in length**: Use the rule for one Academic year for each full academic year in the program.

For any remaining portion of a program that is $\frac{1}{2}$ an academic year or less, the remaining portion is treated as a single payment period.

For any remaining portion of a program that is more than $\frac{1}{2}$ an academic year but less than a full academic year, the remaining portion is divided into 2 payment periods and the first payment period is the period in which the student successfully completes $\frac{1}{2}$ of the credit or clock hours and $\frac{1}{2}$ the weeks of instructional time in the remaining portion.

b. How the school distributes aid among students

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

A standard formula is used for all applicants to determine this amount, which is called the expected family contribution (EFC). If there is anything left over after subtracting the expected family contribution from your cost of education you are then considered to have unmet financial need.

Financial need is determined by an annual, congressionally approved formula applied for all financial aid

applicants. To determine financial need, an index is created based upon facts about you and your family's income and assets; the size of your family; number of family members attending post-secondary school(s); and any unusual circumstances or financial hardships specific to you. This index is used to determine your financial aid assistance in meeting the cost of attending a post-secondary institution.

Determining Financial Need

Financial need = Cost of Going to School less your < Expected Family Contribution >.

Cost of Going to School is tuition, fees, books, supplies, equipment, and other educational costs.

Expected Family Contribution is the amount that is determined to be your family's contribution to your education.

C. Rights and Responsibilities of a Student receiving Federal Student Aid

The Student has the right to ask the school:

- The name of its accrediting and licensing agency.
- About its programs, its instructional, laboratory, its physical facilities, and its faculty.
- What the cost of attending is and the institutions policies concerning Refunds and Return to Title IV (R2T4) to students who withdrawal (drop out).
- What financial assistance is available at **your school of choice**; including information on all federal, state, local, private and institutional financial aid programs.
- What the procedures and deadlines are for submitting an application for each available financial aid program.
- How it determines a student's eligibility and need for financial aid.
- How much of your financial need, as determined by the school, has been met.
- To explain each type and amount of assistance in your financial aid package.
- Whom you must contact to have your aid package reevaluated, if you believe a mistake has been made; or if your enrollment or financial circumstances have changed.
- How the school determines whether you are making satisfactory progress (SAP) and what happens if you fail to maintain SAP.
- How failing to maintain SAP affect your title IV, HEA eligibility and funding.
- What special facilities and services are available to student with disabilities and how to request a [reasonable accommodation](#).

d. It is the Student's Responsibility to:

- Review and consider all the information about the programs offered by the Institution before you enroll.
- Pay special attention to the application process for Federal Student Financial Aid, complete the [FAFSA](#) accurately, and submit it on time to the right place. Errors on the [FAFSA](#) can delay or prevent you from receiving Title IV, HEA funding timely.
- Know and comply with all deadlines for applying and reapplying for aid. A student must reapply each year for the next Title IV, HEA award year. Speak with your schools [Financial Planner](#) for addition information and guidance.
- Provide all enrollment and verification documentations, corrections, and/or new information requested by either the financial aid officer or the agency timely to which you submitted the application.

- Notify the school of any information that has changed since you initially applied.
- [Read, understand, and keep copies](#) of all forms you were asked to sign!
- Ensure you understand your school's [refund policy](#).
- Ensure you understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign.
- Understand that you may also be responsible for any Return to Title IV (R2T4), HEA funds return by the institution on your behalf.
- Understand that there could be liabilities when errors are made because of inconsistent information, which was provided by you the student. That this could result in an [over award of Title IV, HEA funding](#) that the student was not eligible for and were advanced to you or credited to your student account.

e. How and when will Financial Aid be Disbursed

Currently Bella Cosmetology and Barber College has two programs that are eligible for Title IV, HEA funding.

[Cosmetology and Barber program](#) which is 1500 clock hours and 50 weeks of instruction, the funding will be disbursed at:

Payment Period	Clock hours	Weeks	Note:
1	1-450	15	
2	451-900	15	*
3	901-100	4	*

[Cosmetology and Barber Instructor program](#) which is 500 clock hours and 17 weeks of instruction , Note: The Instructors program is not eligible for Financial Aid

* Students must meet their [clock hour, weeks of instruction, attendance and grade point average \(GPA\)](#) requirements in order to be eligible for the next Title IV, HEA funding disbursement. Each student will be evaluated at the end of each payment period to determine eligibility.

Also note, that if the student is not meeting the SAP requirements, they will place their Title IV, HEA funding in jeopardy which could also result in a loss of Title IV, HEA funding.

11. PACKAGING PROCEDURE AND POLICY

The general rule in packaging is that the student's total financial aid must not exceed the student's financial need ((Need = Cost of Attendance (both direct and indirect costs) minus the EFC)) the need will be filled with various financial aid programs.

The financial aid staff members manually assign a packaging and budget group to each student based on information available in the student's enrollment agreement, latest ISIR and other school admission records. The packaging and budget assignments are verified later for accuracy by comparing the student's enrollment status from admission and registration records and ISIR information. **Package Construction**

The Office of Financial Aid must have and follow consistent packaging policies. All accepted and eligible students are awarded equitably and consistently within established need parameters. The estimated financial aid need is determined by subtracting expected family contribution from the student's budget. All outside resources and grant/scholarships are considered as part of the financial aid package.

All eligible students receive an estimated financial aid package as soon as they are accepted and the FAFSA application is completed and processed. The entire packaging process is manual. However, no Title IV aid can be requested to FAS to be disbursed and credited to student's ledger card until verification, file review, reject codes, 'C' codes issues are resolved. Once the student's Federal Pell, , FAS generates a Title IV Award Notification and sends to School to be notified to student and filed.

The Director of Financial Aid is responsible for overseeing the packaging process. FAS, school's third party service provider conducts annual file review to ensure school is within Title IV, state and institutional compliance.

a. Packaging Other Educational Resources

All outside scholarships and grants are treated as part of the financial aid package. The financial aid office is notified by the Office of Student Accounts/ Bursar Office in the event any student receives outside scholarship, grants or other educational cash benefits. Adjustment must be made to ensure no student is over-rewarded. For details refer to the over-rewards section of the manual.

b. Award Package Notification

All students who have been packaged are notified through mail or during the financial aid counseling session. The award notification provides student's budget, indicates the expected family contribution (EFC), the student's total need and remaining need amounts. It also indicates the enrollment period, terms, or payment periods as they relate to awards and their disbursement for student costs. The award notification also provides detailed information describing the amount and type of aid awarded and any conditions linked to award eligibility for each type. The mailing address, e-mail address, phone and fax numbers, the Director's name and title must be included in the award notification.

A statement disclosing a student's financial aid rights and responsibilities, including appeal, revision, and renewal procedures, as well as the standards a student must

meet to continue to receive aid When a student does not respond to the award notification, the Office of Financial Aid must send a reminder via e-mail, phone calls, and/or paper notices.

c. Packaging Appeals

If a student wishes to appeal, he/she may do so in writing along with all relevant and supporting documentations within 15 days of the receipt of such award notification. All appeals must be sent directly to the Director of Financial Aid. The Director of Financial Aid reviews the appeal, makes determination and adjust award package if necessary within two weeks from the date the appeal is received. The student is informed of the appeal process in writing.

d. Award Package Notification Revisions

Certain conditions such as changes in program of study or enrollment status, additions of outside grants/scholarships may arise that might require an award package notification revision. The Director of Financial Aid is responsible for overseeing this process. Generally budget is reviewed first and then loan or work-study depending on student's preference is revised. The revision is done manually in a packaging worksheet labeled as 'Revised Packaging Worksheet'.

For details please refer to the award package notification and over-reward sections of the manual.

e. Over-rewards

The financial aid office must ensure that a student does not receive more Title IV aid than the amount for which he or she is eligible. Over-reward is defined as the offered financial aid that exceeds student's budget and unmet need. Over-rewards can occur for a variety of reasons such as change of program, and enrollment status, receipt of outside scholarships, packaging errors caused by school etc. For example, in a situation where a student did not report receipt of an outside scholarship to the financial aid office; but the student accounts office reports receipt of those funds to the aid office, an over-reward is discovered and must be resolved.

f. Resolving an Over-reward When Student is Liable

The financial aid package is adjusted to correct any over-reward situation by reducing or canceling award(s), terminating the student's CWS employment, and/or returning loan proceeds that have not been credited to the student. The student is then notified in writing and a revised award notification is sent. The Federal Pell Grant awards are not reduced to resolve over-rewards of campus-based or Direct Loan funds. When the school has determined that the student is liable for the over-reward, he/she is notified in writing regarding his/her obligation to return those funds.

g. Resolving an Over-payment When School is Liable

When students are not liable for any Title IV funds overpayments caused by school error and that such overpayments cannot be corrected by reducing subsequent disbursements, Bella Cosmetology and Barber College will immediately process a return within 45 days of such discovery of an overpayment situation.

12. PAYMENT PERIODS IDENTIFIED FOR EACH PROGRAM AND HOW A STUDENT IS CHECKED TO ENSURE THEY QUALIFY FOR THE NEXT PAYMENT PERIOD.

a. .Payment Periods

The institution has set up payment periods with the assistance of the Financial Aid Director, and the fiscal officer. These payment periods are good for loans, tuition charges, payments and withdrawals. Schools with clock hour programs the payment period is defined not only in clock hours but also in weeks of instructional time

The following types of programs must use payment periods that are based on the time it takes for the student to successfully complete the credit or clock hours and weeks of instructional time in the payment period:

1. Non-term credit-hour programs
2. Clock hour programs

If the program is one **academic year or less**, the academic year or program is divided into two payment periods. The first payment period is the period in which the student successfully completes $\frac{1}{2}$ the credit or clock hours AND $\frac{1}{2}$ the weeks of instructional time in the program. The second payment period is the period in which the student completes the remainder of the program. If the program is **more than one academic year in length**: Use the rule for one

Academic year for each full academic year in the program.

For any remaining portion of a program that is $\frac{1}{2}$ an academic year or less, the remaining portion is treated as a single payment period.

For any remaining portion of a program that is more than $\frac{1}{2}$ an academic year but less than a full academic year, the remaining portion is divided into 2 payment periods and the first payment period is the period in which the student successfully completes $\frac{1}{2}$ of the credit or clock hours and $\frac{1}{2}$ the weeks of instructional time in the remaining portion

SATISFACTORY ACADEMIC PROGRESS POLICY (SAP)

The Satisfactory Academic Progress Policy is printed in the catalog to ensure that all students receive a copy prior to enrollment.

The policy provides for consistent application to all students enrolled at the Bella Colleges

The policy complies with the guidelines established by the Texas Department of Licensing and Regulations (TDLR), National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

Title IV HEA EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology Operator 450, 900,	(scheduled) clock hours
Cosmetology Instructor 250	(scheduled) clock hour
Class A Barber 450, 900,	(scheduled) clock hours
Barber Instructor 250	(scheduled) clock hours
Cosmetology Operator to Class A Barber 150	(scheduled) clock hours
Massage Therapy , 375	(scheduled) clock hours

Note: The Cosmetology Instructor program, Massage Therapy, Barber Instructor and Cosmetology Operator to Class A Barber are not Title IV, HEA eligible at this time.

Students must meet their actual clock hour, weeks of instruction, attendance and grade point average (GPA) requirements in order to be eligible for the next Title IV, HEA funding disbursement

*Transfer Students - **Midpoint of the contracted hours**, or the established evaluation periods, whichever comes first.

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.

Academic Year Definition:

900 clock hours and 30 weeks of instruction for Title IV, HEA funding.

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 attendance 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 (Quantitative Requirement) for Bella Colleges

The maximum time (which does not exceed 143% of the course length $70\% \times 1000 = 700$, $1000 / 700 = 143\%$) allowed for students to complete each course at satisfactory academic progress is stated below:

The maximum time allowed for transfer students who needs less than the full course requirements or part-time students will be determined based on 70% of the scheduled contracted hours.

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

COURSE	MAXIMUM TIME ALLOWED	
	WEEKS	SCHEDULED HOURS
Cosmetology (Full time, 30 hrs./wk.) - 1000 Hours	47.66	1430
Cosmetology (3/4 time 25 hrs week) 1000 Hours	57.20	1430
Cosmetology (Part time,20 hrs/wk) - 1000 Hours	71.50	1430
Class A Barber (Full Time, 30 hrs./wk) – 1000	47.66	1430
Class A Barber (Half Time, 20 hrs./wk) - 1000	71.50	1430
Class A Barber (3/4 Time 25 Hours WK)-1000	57.2	1430
Instructor full time, 30 hrs/wk-500	23.83	715
	28.60	715
Instructor Part time, 20 hrs./wk-500	35.75	715
Barber Instructor full time, 30 hours per wk.-500	23.83	715
Barber Instructor ¾ timw 25 hours per week 500 hrs.	28.60	715
Barber Instructor Part time, 20 hours per wk.-500	35.75	715
Cosmetology Operator to Class A Barber 30 300 hrs	14.30	429
Cosmetology Operator to Class A Barbe 25 300 hrs	17.16	
Cosmetology Operator to Class A Barber 20 300 hrs.	21.45	429
Message Therapy (FT, 30 hrs/wk)-750 hours	/35.75	1072.50
Message Therapy (3/4, 25hrs/wk) 750 hours	42.90	
Message Therapy (1/2, 20hrs/wk) 750 hours	53.63	1072.50

ACADEMIC PROGRESS EVALUATIONS (Qualitative Requirement)

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 satisfactory or better (the computer system will reflect completion of the practical assignment as a 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 the school. Students must maintain a written grade average of 70% and 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:

90 – 100	A	EXCELLENT
80-89	B	VERY GOOD
70-79	C	SATISFACTORY
0-69	D	UNSATISFACTORY

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance 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. 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.

FINANCIAL AID WARNING

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 will loose Title IV funding and could be dropped. Or put on a cash pay.

FINANCIAL AID PROBATION

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 while 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 in 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.

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.

APPEAL PROCEDURE

If a student is determined to not 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 or mitigating circumstance. The student must submit a written appeal to the school 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.

NONCREDIT, REMEDIAL COURSES, REPETITIONS

Noncredit, remedial courses, and repetitions do not apply to this institution. Therefore, these items have no effect upon the school'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.

q. LEAVE OF ABSENCE

1. A student returning from a leave of absence or other official interruption will return in the same satisfactory progress status they were in when they were granted an approved leave of absence.
2. An approved leave of absence must fall into the guidelines set by the Department of education. 34 CFR 668.22 (d)
3. Reasons a leave may be granted: Medical, or Legal and other circumstances may be looked at on a case-by-case basis.
4. An approved leave of absence must be requested in writing stating the reason for the leave prior to the leave on a form provided by the school, signed and dated by the student.
5. There must be a reasonable expectation that the student will return from a LOA.
6. **The leave will start on the last day of attendance for a period no longer than 30 school days, if the student needs an additional 30 days, they will need to request it in writing or by speaking to a director over the phone.**
7. If the student does not return from the leave, the last day of attendance will be used to calculate the refund.
8. A student granted a LOA in accordance with the institution's policy is not considered to have withdrawn and that no refund calculation is required at that time. If a student does not meet the LOA criteria, the student is considered to have ceased attendance from the institution and a Title IV return of funds calculation is required if the student received federal aid.
9. 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. An addendum to the enrollment agreement must be signed by all parties.
10. The student will not be assessed any additional charges as a result of a requested LOA.
11. The LOA together with any additional leaves of absence must not exceed a total of 180 days in any 12-month period.
12. Students must agree to these guidelines.
13. If it is impossible for a student to come in to sign a leave, due to unforeseen circumstances, the institution may grant a LOA by documenting the reason and collects the request at a later date.
14. The beginning date of the approved leave would be determined by the Institution to be the first date the student was unable to attend due to the unforeseen circumstance.
15. Massage Therapy students LOA shall not exceed the lesser of 30 school days or 60 calendar days. Only 1 LOA for each 12-month period (TDLR 117.68).

Should a student not be in attendance for 14 consecutive days without a leave the student will be considered withdrawn and the last day of attendance will be considered the withdrawal date. When the student returns from the leave of absence, he or she will be allowed to complete the course work that the student began prior to the leave at no additional cost. For the following reasons below I _____ wish to request a Leave of Absence starting _____ and ending _____. I fully understand that if I

do not return by the ending date, I will be dropped from Bella College and will be charged \$150.00. I also understand that the school is not responsible for any items left while on leave or after I am dropped.

REASON FOR LEAVE

STUDENT SIGNATURE

DATE

DIRECTORS SIGNATURE

DATE

13. PROCEDURES FOR REQUESTING FUNDS AT THE INSTITUTION AND WITH A THIRD PARTY SERVER

a. Third Party Servicers:

Bella Cosmetology and Barber College contracts with a third-party servicer to request funds, draw down funds to the institutional Federal Bank account, process refunds and deal with questions between the school and the Federal agencies.

Only the owner of the institution can make the decision to use a third-party servicer. He/she will confer with the various offices within the institution that will be affected by the contract with the third party servicer.

Bella Cosmetology and Barber College uses Financial Aid Servicer (FAS) as its third party servicer.

The Financial Aid Office instructs the students on how to use the FAFSA website to enter their information. The institution uses FAS as our third party processor FAS will receive the ISIRs from the processor, and either places them on the school's FTP site or prints and mails them to the institution. FAS, the third party processor, uses STARS to originate Pell and Loan records which are then sent to the Central Processor. Through the Web FAS connects to COD which receives the records from STARS. FAS also connects to G5 to request payments

FAS, the third party processor uses STARS as a system to enter all aid per student and the information is now transmitted to COD. STARS are used for reconciliation to be sure the COD information matches the STARS information. Schools receive Funds Transfers which lists each student and the amount from each program they will receive. FAS does a nightly backup of the system

Before FAS sends via email or the web any information to the institution it is password protected to protect the student and the institution.

The institution uses SMART SYSTEM to keep track of the financial aid and disbursements for each student. The student is packaged and receives an award letter. Monthly reconciliations compare the information in the institution to the information in the FAS system. Any discrepancies are handled immediately. The institution's computer system is backed up nightly. Any information sent to FAS is password protected.

b. Payments and Anticipated Aid

All students are sent billing statements at their permanent home addresses with instructions for making payments. All billing statements list school-assessed charges less any anticipated aid. All students must complete the FAFSA and have a valid ISIR to be considered for federal aid. Failure to apply for financial aid in a timely manner does not relieve the student from meeting all school payment deadlines. All School charges are listed in the School Catalog.

For new students entering in the 20-21 academic year, the following is provided to assist you with your planning:

TOTAL COST OF ATTENDANCE (BUDGET)	ALL COMMUTER
Tuition and Fees	\$ 15200.00
Books and Supplies	\$ 1126.00

Federal monies are requested through FAS the third party servicer. FAS provides forms to be completed which assure that the correct amount of funding is drawn down for each student from the Federal Processor. The form requires the school to complete the student's name, social security number, Cost of Attendance, if the student is dependent or independent, any other aid the student receives and the amount the school expects to receive. If it is a second disbursement, the school is also required to provide Satisfactory Academic Progress information

c. Definition of an Academic Year:

An academic year is the measure of the academic work to be accomplished by a student each year as defined by the school. For instance, at a school that uses terms, the academic year must contain at least 30 weeks of instructional time in which a full-time student is expected to complete at least 24 semester or trimester hours, 36 quarter hours, or 900 clock hours.

An academic year for a credit-hour program must be defined as at least 30 weeks of instructional time, and for a clock hour program at least 30 weeks of instructional time.

The number of weeks of instructional time is based on the period that begins on the first day of classes in the academic year and ends on the last day of classes or examinations. For all FSA programs a week of instructional time is any period of 7 consecutive days in which at least one day of regularly scheduled instruction, examination or after the last day of classes, at least one scheduled day of study for examinations occurs.

The following are the minimum standards for coursework earned by a full-time student in an academic year in an undergraduate program:

- 24 semester or trimester credit hours or 36 quarter credit hours for a program measured in credit hours or
- 900 clock hours for a program measured in clock hours.

14. DISBURSEMENT POLICY FOR PELL

a. Disbursement Process

In accordance with the cash management regulations, Bella Cosmetology and Barber College assigns two organizationally independent entities to handle the two related but distinct functions of awarding and authorizing payments and disbursing (or delivering) Title IV funds. No one office alone is responsible for both functions. While the Office of Financial Aid after resolving all pending student eligibility issues awards and authorizes Title IV fund payments to students, FAS- the Third-party service provider for the school upon receipt of the 'Data Input Form' from the Office of Financial Aid, disburses or delivers the Title IV funds. The Fiscal Office is responsible for crediting such payments to student's accounts upon receipt of such funds from FAS. This requirement is taken so seriously by the School that the individuals responsible for each of these functions may not be related to one another, nor may they together exercise substantial control over the institution.

For all outside scholarships, grants, resources that are counted as part of financial aid package the financial aid office is notified by the fiscal office and/or student.

The Bursar's Office uses monthly attendance report, and other reports generated by the Office of Academic affairs to verify the identity and enrollment status of students, endorsement requirements, student notifications, and timely delivery of credit balances. The Office of Financial Aid receives monthly all updated Student Ledger Cards from Bursar's Office.

b. Definition of Disbursements & Disbursement Methods

The financial aid office staff members are trained and made fully aware of the school's policies and procedures regarding what constitute a disbursement and disbursement methods even though these activities are under the purview of FAS and Bursar's Office. This awareness of Bella

Cosmetology and Barber College practices ensures better counseling of students and clearer instructions from the aid office.

Bella Cosmetology and Barber College policies regarding disbursement of Title IV funds are that the School credits individual student accounts only after the FAS disburses Title IV funds. Bella Cosmetology and Barber College does not penalize any Title IV recipients for nonpayment of fees due to financial aid regulations or delays attributable to the school.

Money from Federal Funds is disbursed to a student's account within three days of receiving the funds.

Bursar and Financial Aid Office records should match monthly with COD school totals to assure totals match.

c. Pell Disbursements for Changes in Enrollment Status Between Terms

For students enrolled in a term program that uses credit hours, the institution calculates a student's Pell Award based on the student's enrollment for that term. SAP is checked at the end of each term and before a disbursement is made to a student's account for the next term, the student's full-time or part-time enrollment is determined.

d. Disbursement Dates & Schedules

Bella Cosmetology and Barber College prepares a roster for disbursement dates and schedules for all its programs that are eligible to participate in Title IV aid programs.

Although Bella Cosmetology and Barber College discourages late disbursements, however, in the events where late disbursements and post-withdrawal disbursements are necessary, the financial aid office looks at individual students and determines such eligibility for late disbursements or post-withdrawal disbursements as per 668.164(g) of HEA 1965.

e. Prior Year Charges

The amended regulations in 34CFR 668.164(d)(2) increase from \$100 to \$200 the maximum amount of prior year charges that may be paid with current year funds, but remove the provision that allowed an institution to pay for prior year charges above that amount under certain circumstances.

For purposes of these regulations the cost of education and other services an institution provides to a student are associated with the "year" for which the education and services are provided. If a student's aid package includes a Direct Loan, the year is the loan period. If the student does not have a Direct Loan the year is the award year Bella Cosmetology and Barber College complies with the regulation.

f. Holding Excess Title IV Funds (Credit Balances)

Bella Cosmetology and Barber College has a policy for obtaining a student's authorization to disburse Title IV funds by crediting the student's account to pay charges for educationally-related activities other than tuition, fees, contracted room and board, and minor prior-year charges and hold excess fund to pay for the future terms. In each aid year this authorization is collected at the time student accepts his/her financial aid. Student may cancel this waiver any time by notifying financial aid and bursar office in writing.

FINANCIAL AID STATUS & WAIVER FORMS

Student Authorization to Budget Funds

I hereby authorize the school to credit my Title IV payments (Pell Grants,) toward my school charges incurred in addition to my tuition and fees. These school charges can include, but are not limited to: books, supplies, equipment, tools, etc.

I further authorize the school to apply any credit balance remaining in the current period to Institutional costs for future periods. Also, if I have a balance remaining from a prior award period, I authorize the school to apply any credit balance remaining in the current period to the previous balance, not to exceed \$200.

I understand that I have the right to refuse to authorize any of the items on this statement.

Student Signature

Date

Authorization to Reduce Title IV Loan Debt

I (student) hereby authorize the return of any credit balance remaining on my account, regardless of its source, at the end of an award year, end of a loan period, or at the end of my enrollment to my Title IV student loans in order to reduce my overall student loan debt. I understand that this authorization is voluntary and may be rescinded at any time in writing.

Student Signature

Date

Policy Concerning Credit Balances

As a student progresses through his/her education, there may come a time when a credit balance exists in a student's account. This balance is often a result of financial aid that is over and above the costs of tuition, fees, tools, and other charges. These funds are available to students by the following procedures:

- Schedule an appointment with the financial aid office in your city. You do not need to visit the office to schedule an appointment. A phone call is acceptable.
- Meet with a financial aid counselor to determine if a credit balance exists in your student account
- If there is indeed a credit balance in your account, simply complete the "Request for Credit Balance" form that is available in the financial aid office.
- At the time of your request, the financial aid counselor will inform you of when your check will be ready. New checks will be available every Tuesday, but the cut-off time for this date will be noon on the previous Thursday.

It is important to note that credit balances will not be disbursed in anticipation of *future* disbursements. Students are not entitled to receive a credit balance that does not yet exist.

WAIVER OF REFUND AND PERMISSION TO RETAIN FUNDS FROM CREDIT BALANCES ON STUDENT ACCOUNT

I hereby waive my right to an immediate refund of any credit balance that may appear on my student account as a result of all Title IV funds (except FWS) including other outside financial aid funds applied against my tuition account. I understand that these credit balances may be applied against institutional charges for educationally-related activities other than tuition, fees, other direct institutional charges, and prior award-year charges not to exceed \$200. I further understand that if any credit balance remains at the end of my course of study it will be refunded to me within 14 days of my graduation date. I have the right to revoke this waiver at anytime by informing the school in writing and I will receive a refund of any existing credit balance that may exist at the time of my revocation within 14 days.

g. Student & Parent Notifications

Crediting Title IV Loan Proceeds & Borrower's Cancellation Right Crediting Post-Withdrawal Disbursements Containing Title IV Loan Proceeds & Borrower's Cancellation Right

Under certain circumstances, schools are required to provide notifications to students The Bursar or Financial Aid Office of Bella Cosmetology and Barber College must notify:

1. Students of their eligibility for funds from each of the Title IV programs and provide payment information 668.165(a)(1)(i), 675.16(a)(2)

2.

The Bursar's Office offers a student any portion of a post-withdrawal disbursement not credited to the student's account, and notifies the student of the procedures for requesting the un-disbursed funds as per 668.22(a)(4)(ii), 668.165(a)(2)-(5), 668.22(a)(4)(i)(B) 668.165(a)(2)-(5) of HEA 1965. In all the events indicated above, if cancellation and/or reduction of loans are necessary, the student and parent must notify the school within 14 days from the receipt such notice. If the school does not receive any request within 14 days, it will assume both student and parents have accepted full disbursements and allowed school to credit student's account.

k. Title IV Eligibility & Payment Information

Bella Cosmetology and Barber College Office of Financial Aid and Bursar Office notify all students of the amount he or she can expect to receive from each of the Title IV programs, and providing the student with required information regarding the payment of those funds such as the payment method, expected amount, expected date of disbursement, etc.

The written notification is sent to students via mail when all financial aid awarding processes, submission and review of all supporting documentations are complete and students' eligibility is confirmed. The Office of Financial Aid sends notification regarding the expected award amounts. The Bursar Office is responsible for sending the notification regarding the payment method and expected date of disbursement as per 668.165(a)(1) and 675.16(a)(2) of HEA 1965.

l. Offering Post-Withdrawal Disbursements Not Credited to Student's Account

Bella Cosmetology and Barber College notifies the student of post-withdrawal disbursements not credited to the student's account and of the procedures for requesting the un-disbursed funds in writing. If the fund has to be cancelled or reduced, the borrower must request so within 14 days from the receipt of such notification from the Bursar's Office.

The Bursar's Office must generate a report to review the group of such students and monitors the 14 day time period to comply with the regulations 668.22(a)(4)(ii) and 668.165(a)(2)-(5) of HEA 1965.

16. NSLDS PROCEDURES AND POLICY RESPONSIBILITIES

a. NSLDS

The student may, at any time, go into NSLDS. A student can access NSLDS through the following website: http://www.nsls.ed.gov/nsls_SA/. They need their pin number to receive access. NSLDS has the most up-to-date information on the student loans.

B National Student Loan Data System

FAS provides information to Bella Cosmetology and Barber College concerning the directions on how to sign up for NSLDS. Personal information must be provided to NSLDS in order to sign on. Bella Cosmetology and Barber College uses this information to obtain information on defaulted loan status or owed grant repayments before the student enrolls. Bella College also enters Pell overpayments and FSEOG overpayments into the NSLDS system.

NSLDS passwords are individual and not shared among the staff. NSLDS printouts do not show complete social security numbers and pages are placed in the student file as needed.

Under provisions of the Higher Education Act, the Department's regulations, and related guidance, schools are required to confirm and report the enrollment status of students who receive most types of Federal student aid, including aid from the Federal Pell Grant Program. This process is called Enrollment Reporting [originally the Student Status Confirmation Report (SSCR)]. • Bella Cosmetology and Barber College reports the enrollment status of students who received Title IV aid to NSLDS. Through the third party servicer • This enrollment information is updated in NSLDS and, as appropriate, is reported to guarantors, lenders, and servicers of federal student loans.

c. Student Status Confirmation Report (SSCR):

The third-party servicer receives electronically, the Student Status Confirmation report. This is then emailed to the institution to be completed and returned to FAS within the thirty day timeframe given by the Feds. The institution must mark each student listed on the report with the proper code indicating the student's status at the institution.

This report is sent to the institution every other month and must be completed and returned to FAS for submission to the Secretary.

The enrollment status categories are: • 'F' (full-time) • 'H' (half-time) • 'L' (less than half-time) • 'A' (leave of absence) • 'W' (withdrawn) • 'D' (deceased) • 'X' (never attended) • 'Z' (record not found)

18 STUDENT OVERPAYMENT PROCEDURES

a. Over-rewards

The financial aid office must ensure that a student does not receive more Title IV aid than the amount for which he or she is eligible. Over-reward is defined as the offered financial aid that

exceeds student's budget and unmet need. Over-rewards can occur for a variety of reasons such as change of program, and enrollment status, receipt of outside scholarships, packaging errors caused by school etc. For example, in a situation where a student did not report receipt of an outside scholarship to the financial aid office; but the student accounts office reports receipt of those funds to the aid office, an over-reward is discovered and must be resolved.

b. Resolving an Over-reward When Student is Liable

The financial aid package is adjusted to correct any over-reward situation by reducing or canceling award(s), terminating the student's CWS employment, and/or returning loan proceeds that have not been credited to the student. The student is then notified in writing and a revised award notification is sent. The Federal Pell Grant awards are not reduced to resolve over-rewards of campus-based or Direct Loan funds. When Bella College has determined that the student is liable for the over-reward, he/she is notified in writing regarding his/her obligation to return those funds.

c. Resolving an Over-payment When School is Liable

When students are not liable for any Title IV funds overpayments caused by school error and that such overpayments cannot be corrected by reducing subsequent disbursements, Bella Cosmetology and Barber College immediately processes a return within 45 days of such discovery of an overpayment situation.