

**ANOTHER LEVEL  
BARBERING AND COSMETOLOGY  
SCHOOL  
FINANCIAL AID  
AND  
CONSUMER INFORMATION  
HANDBOOK**

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## Introduction

Post-secondary institutions participating in the federal financial aid programs (Title IV programs) are required to notify and provide all enrolled and prospective students and current and potential employees' available consumer information. Each section in this document lists specific locations where additional information is available. In addition, the right to request and review this information in writing is available at the school by contacting the school official at Another Level Cosmetology and Barbering School during regular business hours. This information was published and updated in March, 2018.

# STUDENT FINANCIAL AID CONSUMER INFORMATION

ALBC School participates in the following federal financial aid programs:

Federal Pell Grants  
Federal Supplemental Education Opportunity Grant (FSEOG)  
Federal Work Study Program  
Federal Stafford Direct Loan (DL) Program  
Federal Direct Parent Loan for Undergraduate Students (PLUS)

Students who are U.S. citizens or eligible non-citizens enrolled in an eligible academic program can apply for federal financial aid to assist with financing their education.

# FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT

Student records are confidential for all schools receiving funding under U.S. Department of Education programs in accordance with the Family Educational Rights and Privacy Act (FERPA) of 1974. Generally information pertaining to a student record is not to be released to a third party without written or authorized consent from the student via a FERPA Release Form, judicial order or a lawfully issued subpoena.

## Access to Educational Records

FERPA regulations requires that Another Level Barbering and Cosmetology School comply with students' rights to request and review their academic records by responding to a written request to access their records within 45 days from the time Another Level Barbering and Cosmetology School receives the request. Students should submit their request to the school official and specify the record or records they wish to receive copies of or review.

Under FERPA, a student is defined as an individual who is or has been in attendance at an educational institution. Students with at least one positive attendance will be considered a student for this purpose.

Education records are defined as all records, files documents and materials containing information directly related to a student and maintained by an educational institution. The following are *not* considered education records:

- Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible by others.
- Records of the law enforcement unit of an educational institution.
- Personnel records which are related to a person as an employee not used for any other purpose.
- Treatment records.
- Records created after the student is no longer a student, including alumni records.

## Directory Information

In compliance with FERPA, an institution designated representative without prior written or authorized consent of the student can release the following educational record information, provided the student does not have a FERPA Hold Request Form on record. Releasable or directory information includes:

- Name
- Address
- Email address
- Telephone Number
- Unique, school specific Student ID
- Date of birth
- Dates of attendance
- Enrollment status
- Programs of study
- Degrees and awards received
- Most recent previous institutions attended, and degree/s earned
- Grade level
- Photographs
- Honors and awards received
- Participation in officially recognized activities

*Exception:* If a student submits a written request that their directory information not be released to a third party, no information can be released, absent a judicial order or lawfully issued subpoena. This request from the student can be changed at any time throughout a student's enrollment.

To remove previously authorized parties from the record, the student must complete and submit a FERPA Release Form listing all parties to whom information should no longer be released.

## Non-Directory Information

In compliance with FERPA, the following student information cannot be released by Another Level Barbering and Cosmetology School without prior written consent from the student, a judicial order or a lawfully issued subpoena. The student's signature on the request must be verified before issuing the following information:

- Month and day of birth
- Social Security Number
- Grades or grade point averages
- Course schedules
- Employment information including: employer, position held, work address or telephone number
- Academic performance information such as academic suspension, probation disqualification or academic dishonesty charges
- Admission information including test scores or entry grade point averages
- Financial and accounting information
- Gender
- Race
- Ethnicity
- Citizenship
- Country of origin

*\*Note:* Non-directory information can only be released to third parties via telephone or in-person if the student has provided written or authorized consent. If the student does not complete the release of information, it will not be released via telephone or in person.

*\*Exception:* Another Level Barbering and Cosmetology School can release information to school officials with legitimate educational interest. Another Level Barbering and Cosmetology School may release information under circumstances such as:

- School officials with legitimate educational interest
- Person or company with whom Another Level Barbering and Cosmetology School has contracted as its agent to provide a service instead of using Another Level Barbering and Cosmetology School associates or officials.
- Other schools which a student seeks or intends to enroll
- Officials for audit, compliance, and evaluation purposes
- Appropriate parties in connection with financial aid to a student
- Organization conducting studies for, or on behalf, of the school
- Accrediting organizations
- To comply with a judicial order or lawfully issued subpoena

- Appropriate officials in cases of health and safety emergencies
- The U.S. Immigration and Customs Enforcement, in compliance with the Student Exchange Visitor Information System (SEVIS) program
- Under “Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT ACT) of 2001,” Section 507 amends FERPA and allows institutions to disclose without consent or knowledge of the student personally identifiable information from the student’s education records to the Attorney General of the United States or to his designee in response to an ex parte order in connection with the investigation or prosecution of terrorism crimes specified in 2332b(g)(5)(B) or an act of domestic or international terrorism as defined in Section 2331 of Title 18 United States Code. Institutions that, in good faith, produce information from education records in compliance with an ex parte order issued under this amendment “shall not be liable to any person for that production.”
- Under the Campus Sex Crime Prevention Act, institutions are permitted to disclose information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act.
- The institution may disclose the results of a disciplinary proceeding if the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and he or she has been found to have violated the institution’s policies and procedures with respect to the allegation. Disclosures may only be made if the institution determines the student did violate its policies and such disclosures must only include the name of the student, violation committed and any sanction imposed by the institution against the student.
- The institution must, upon written request, disclose to the alleged victim of a crime of violence, or a non-forcible sex offense, the results of any disciplinary hearing conducted by the institution against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the crime or offense, the institution must provide the results of the disciplinary hearing to the victim’s next of kin, if so requested.
- If a student initiates legal action against an educational institution, the institution may disclose to the court, without a court order or subpoena, the student’s education records that are relevant for the institution to defend itself.
- The disclosure is to parents of a dependent student as defined in Section 152 of the Internal Revenue Code of 1986.

***A school official is typically defined as:***

- A person employed by Another Level Barbering and Cosmetology School in an administrative, supervisory, academic, research or support staff position
- A person employed by or under contract to Another Level Barbering and Cosmetology School to perform a task
- A person serving on an institutional governing body or committee A school official has a legitimate educational interest if:

***Performing a job-related task***

- Performing a task related to a student’s education
- Providing a service or benefit relating to a student or a student’s family
- Representing a school in which a student seeks to enroll
- Disclosing information to federal and state authorities auditing compliance of federal or state support programs
- Disclosing information in connection with financial aid, to determine financial aid eligibility, amount of aid, conditions for the aid, or to enforce the terms of conditions of the aid
- Disclosing information to state and local officials to whom this information is specifically allowed to be disclosed pursuant to state laws if the allowed disclosure concerns the juvenile justice system and the system’s ability to effectively serve the student whose records are released
- Performing studies on behalf of educational institutions
- Disclosing information to accrediting organizations carrying out their function
- Complying with a judicial order or lawfully issued subpoena provided notification to the student is made before complying with the subpoena.

Another Level Barbering and Cosmetology School can disclose personally identifiable information, directory, and non-directory, without student consent if the disclosure meets one of the following conditions:

- This disclosure is to other school officials whom Another Level Barbering and Cosmetology School determines have legitimate educational interest.
- The disclosure is to officials of other schools where the student seeks or intends to enroll.
- The disclosure is, subject to requirements of 34 CFR §99.35, to authorized representatives of the Comptroller General of the United States, Secretary, or state and local educational authorities.

The disclosure is in connection with financial aid the student has applied for or received, if the information is necessary for such purposes as to determine the following:

- Eligibility for aid

- Amount of aid
- Conditions for aid
- Enforce terms and conditions of the aid

Another Level Barbering and Cosmetology School shall retain a record of student information disclosed to a third party if disclosure does not fall under a FERPA exception. This information is maintained on Another Level Barbering and Cosmetology School computer systems or in files containing dates, names and reasons for release. Students shall have reasonable access to their educational records and may request to review and challenge the contents, which they feel to be inaccurate, misleading, or otherwise in violation of their privacy or other rights. FERPA regulations require Another Level Barbering and Cosmetology School to comply with the students' right to inspect and review their academic records by responding within 45 days from the time Another Level Barbering and Cosmetology School receives a written request to access their records. Students should submit their request to Campus President or designee and specify the record or records they wish to inspect.

## Access

Students wishing to review their educational records shall submit a written request to the school Director or designee specifying the records to be reviewed. Only records covered by the Family Educational Rights and Privacy Act will be made available.

FERPA regulations require Another Level Barbering and Cosmetology School to comply with students' right to inspect and review their academic records by responding within 45 days from the time Another Level Barbering and Cosmetology School receives a written request to access their records. Students should submit their request to the campus Director of Education or designee and specify the record or records they wish have a copy of or to inspect.

Students who wish to review their records at a campus location are expected to present photo identification before access to educational records is allowed. Upon student verification the records may be released.

A designated campus official must be present when a student wishes to review his or her records at a campus location. This includes documents on file or student history notes that do not reference other student information. Printed files requested by the student and mailed will not include history notes from any record systems.

## Procedure

Students alleging that their institutional records are inaccurate or misleading, or who allege violations of FERPA, may present their challenges to the schools' President.

Students have the right to correct record-keeping errors, but not to seek to overturn administration decisions and assessments. The School President shall review students' challenges and, when appropriate, amend students' records accordingly. Students will be notified of the President's actions and, based on the action, may request a formal hearing.

Student must submit request for amendment in writing to the President's identifying the specific portion of his or her record he or she wants changed and why he or she believes it's inaccurate or in violation of his or her privacy.

If Another Level Barbering and Cosmetology School denies the request to change the record, the President(s) will notify the student of the decision and advise the student of his or her right to challenge the information.

Students' request for a formal hearing must be made in writing and submitted to Another Level Barbering and Cosmetology School.

The President will arrange for a hearing, and notify the student within 14 days from the receipt of the request of the date, place and time of the hearing. Students may present relevant evidence and may be assisted or represented at the hearings by one or more persons of their choice, including an attorney, at the student's expense.

A hearing panel appointed by the President shall represent Another Level Barbering and Cosmetology School. The panel shall consider all relevant evidence supporting students' allegations of inaccurate or misleading information in students' records. Decisions of the panel will be final.

Another Level Barbering and Cosmetology School will provide a written decision of the hearing based on evidence presented at the hearing and will include a summary of evidence presented and the rationale for the decision.

If Another Level Barbering and Cosmetology School decides that the challenged information is not misleading, inaccurate or in violation of the student's privacy rights, it will notify the student of his or her right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.

The statement will be maintained as a part of the student's record as long as the contested portion is maintained. If Another Level Barbering and Cosmetology School discloses the contested portion of the record, it must also disclose the statement.

If Another Level Barbering and Cosmetology School decides the information is inaccurate or in violation of the student's right of privacy, it will amend the record and notify the student, in writing, that the record has been amended.

**Exceptions:** Students may not inspect and review the following absent a judicial order or legally issued subpoena:

- Confidential letters and recommendations for which they have waived their rights of inspection
- Educational records containing information about more than one student
- Access is permitted only to that part of the record concerning the inquiring student
- Records of instructional, supervisory, administrative, and certain educational personnel, which are in the possession of the originator
- Records connected with an application to attend Another Level Barbering and Cosmetology School if the application was denied; for example, a student is enrolled in an undergraduate program and applies for admission to a graduate program but is denied.

Another Level Barbering and Cosmetology School cannot deny students access to their records. Copies do not need to be provided, unless by not providing copies, the students' rights are denied. When copies are provided, a fee may be charged.

Another Level Barbering and Cosmetology School reserves the right to deny transcripts or copies of records not required to be made available by FERPA in any of the following situations, absent a judicial order or legally issued subpoena:

- Student has an unpaid financial obligation with Another Level Barbering and Cosmetology School.
- Another Level Barbering and Cosmetology School issues transcripts for students who have filed for bankruptcy provided Another Level Barbering and Cosmetology School obtains a copy of the bankruptcy petition filed with the courts. Any other required fees for receipt of transcript still apply.
- Students have the right to file a complaint with the FERPA office in Washington, D.C. Inquiries should be directed to:

**Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW Washington, DC 20202-5920**

For a period of 25 years following the death of a student, requests for education records on deceased students must have written authorization from the estate executor. Beyond this time, requests for these records may be released to anyone after review and approval from the Registrar's Office.

Another Level Barbering and Cosmetology School is required to provide students a copy of its FERPA policy annually and upon written request from the student. Potential students can obtain a copy of the FERPA policy by contacting the local campus admissions office. Current students can obtain a copy of the FERPA policy through the student portal.

### **Solomon Act**

Another Level Barbering and Cosmetology School complies with the Solomon Act, which provides certain information to military recruiters. Information that may be released includes:

- Name
- Address
- Email address\*
- Telephone number
- Age, including date of birth
- Place of birth\*
- Level of education
- Program
- Degrees received\*
- Most recent educational institution attended

\*This information may be released only when available.



# FEDERAL, STATE AND INSTITUTIONAL FINANCIAL AID PROGRAMS

## General Requirements

Financial aid is available to those who qualify. General eligibility requirements for financial aid are as follows:

- Student must be a U.S. citizen or eligible noncitizen
- Student must be enrolled in an eligible program
- Student cannot also be enrolled in elementary or secondary school
- Student must have a high school diploma or general educational development (GED) credential
- Student must make satisfactory academic progress (SAP)
- Student must meet enrollment status requirements
- Student must have resolved any drug conviction issue
- Student must have timely registered for Selective Service, if required by law.

## Federal Grant Programs

### Federal Pell Grant

A Federal Pell Grant is awarded based on each student's financial need. Need is primarily based on Adjusted Gross Income (AGI) and family size. Other factors such as assets and the number of family members in college are also considered. The exact eligibility amount is calculated when Another Level Barbering and Cosmetology School receives and processes an Institutional Student Information Record (ISIR) from the U.S. Department of Education. Pell Grants are awarded only to students who have not earned a bachelor's or professional degree. The maximum Pell Grant for the **2018-2019** award year is \$6095; for **2019-2020** \$6195 (estimated).

### Federal Supplemental Educational Opportunity Grant

Each year Another Level Barbering and Cosmetology School is allocated supplemental grant money to assist students who demonstrate appropriate financial need. FSEOG is awarded to those students with the lowest expected family contribution who also receive Pell Grants. Students must have unmet need to receive the FSEOG award.

### Federal Work Study Program

Students who need employment to help pay for educational costs may be eligible for employment by organizations under the federally supported Federal Work Study ("FWS") Program. In order to qualify, students must demonstrate financial need. The Federal Government provides a portion of the students' earnings, and the employer contributes the balance. The eligibility is determined in part by completing a Free Application for Federal Student Aid (FAFSA).

Federal Programs	Type of Aid	Program Overview
Federal Pell Grant	Grant: does not have to be repaid	For undergraduates with financial need who have not earned Bachelor's or professional degrees; in some cases, however, a student enrolled in a post baccalaureate teacher certification program might receive a Federal Pell Grant. A student can receive a Federal Pell Grant for no more than 12 semesters or the equivalent (roughly six years)
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school.
Federal Work Study	Money earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage; funds depend on availability at school

<b>Federal Loan Programs</b>		
Direct Subsidized Loan	Loan: must be repaid with interest	For undergraduate students; U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods; student must be at least half-time and have financial need; First-time borrowers may not receive this type of loan for more than 133% of the length of their program of study; and U.S. Department of Education may stop paying their interest if they exceed that limit.
Direct Unsubsidized Loan	Loan: must be repaid with interest	For undergraduate and graduate students; borrower is responsible for all interest; student must be at least half-time
Direct PLUS Loan	Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; borrower is responsible for all interest; student must be enrolled at least half-time; financial need is not required;

### Federal Stafford Direct Loan Program

Loans made through this program are referred to as Direct Loans (DL). Eligible students and parents borrow directly from the U.S. Department of Education. Direct Loans include subsidized and unsubsidized loans, PLUS Loans, and Consolidation Loans. These loans are paid directly to the U.S. Department of Education.

A subsidized loan is awarded based on financial need. A borrower will not be charged any interest before repayment begins or during deferment periods. The federal government subsidizes the interest during these periods.

An unsubsidized loan is not awarded based on need. A borrower will be charged interest from the time the loan is disbursed until it is paid in full. If interest is allowed to accrue while the student is in school or during other periods of non-payment, it will be added to the principal amount and additional interest will be based on that higher amount. Borrowers can choose to pay the interest as it accrues.

The amounts borrowed depend on student grade level and dependency status at ALBC School. The table is as follow:

### Federal Stafford Direct Subsidized and Unsubsidized Annual Loan Limits

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate	\$7,500 per year—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500 per year—No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Degree Students	Not Applicable	\$20,500 (unsubsidized only)
Maximum Total Debt from Subsidized and Unsubsidized Loans	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans.

[Please Click Here to get more info on Student Aid.](#)

A student whose parent cannot obtain a Parent Loan for Undergraduate Student (PLUS) loan is allowed to borrow additional unsubsidized federal Direct Stafford amounts. Student dependency status will be determined based on answers to questions on the FA FSA.

**Terms and Conditions:** For more information on loan terms and conditions refer to the Borrower's Rights and Responsibilities section of the Federal Direct Stafford/PLUS Loan MPN.

After a student forwards the completed MPN, an award letter is sent from Another Level Barbering and Cosmetology School and a disclosure statement from the lender informing the student of the types and amount of student loans awarded for the loan period. The guarantee agency will mail the student a disclosure statement and notify the student of anticipated disbursement dates. When the funds are received, Another Level Barbering and Cosmetology School confirms eligibility and current registered courses. Any changes and/or breaks in attendance or failure to start class as scheduled may prevent the student's federal financial aid funds from being disbursed.

**Federal Stafford Direct Parent Loan for Undergraduate Student**

If a student is a dependent undergraduate student, a parent may apply for a Federal Stafford Direct Parent Loan for Undergraduate Student (PLUS) loan to assist with the student's educational expenses. The application process includes completion and submission of a PLUS loan application by the student's parent.

The application process is completed through the Federal Stafford Direct Loan Program. This loan is based on credit worthiness as determined by the U.S. Department of Education.

The yearly limit is equal to the cost of attendance (COA) minus any other financial aid received. Interest is charged on the loan from the date first disbursement is made until the loan is paid in full. The parent borrower has the option to begin repayment either within 60 days from date loan is fully disbursed or wait six months after the dependent student on whose behalf the parent borrowed ceases to be enrolled at least half-time basis.

Parents have the option of deferring repayment on Parent PLUS loans while the student on whose behalf they borrowed the PLUS loan is in school and for a six-month grace period after the student graduates or drops below full-time enrollment. This change was enacted by the Ensuring Continued Access to Student Loans Act (ECASLA) of 2008 (PL 110-227), and is effective for Parent PLUS loans first disbursed on or after July 1, 2008. Payments can also be deferred if the parents are themselves enrolled in college. They will need to submit an application for an in-school deferment.

Before ECASLA added the deferment option on the Parent PLUS loan, some lenders allowed parents to defer payments on the PLUS loan while the student is in school by granting one of several types of forbearances. In each case the forbearance allows a full or partial suspension of payments for up to a year at a time. The discretionary forbearance can be renewed each year; the economic hardship deferment and excess debt burden forbearances each have a three-year time limit. The deferments and forbearances are still available for all Parent PLUS loans, especially the ones originated before July 1, 2008.

Note: Interest on the Parent PLUS loan is not subsidized, it continues to accrue while deferred or in forbearance and is capitalized when the loan enters repayment.

**Terms and Conditions**

Students whose parents receive a PLUS loan are subject to the terms and conditions disclosed on the Federal Stafford Direct PLUS Loan Application and MPN.

The following tables provide interest rates for each type of federal student loan.

Interest Rates for Direct Loans First Disbursed				
Loan Type	Borrower Type	Loans first disbursed on or after 7/1/15 and before 7/1/16	Loans first disbursed on or after 7/1/16 and before 7/1/17	Loans first disbursed on or after 7/1/16 and before 7/1/17
Direct Subsidized Loans	Undergraduate	4.29%	3.76%	4.45%
Direct Unsubsidized Loans	Undergraduate	4.29%	3.76%	4.45%

### Got other questions about interest? These tips might help:

- Prior federal loans and financial aid history—If you already have federal student loans and would like to check the *Interest rate*, servicer information, and other financial aid history, go to the [National Student Loan Data System](#).
- [Understanding interest rates and fees](#)—find out how interest is calculated.
- [Information for military members](#)—If you are a member of the military, you may be eligible for special interest benefits relating to your federal student loans

### Other than interest, is there a charge for this loan?

Yes, there is a 1% loan fee on all Direct Subsidized Loans and Direct Unsubsidized Loans. The loan fee will be proportionately deducted from each loan disbursement.

If a student is eligible for funding from one of the above programs, ALBC Financial Services Office calculates an estimated award and notifies the student. Awards will be divided into payment periods based on individual course schedule.

### Loan Payment Calculator

The Loan Payment Calculator may be used by students or potential students to calculate monthly payments under the standard and extended repayment plans, at [finaid.org/calculators/loanpayments.phtml](http://finaid.org/calculators/loanpayments.phtml) or [studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp](http://studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp).

### Entrance Counseling

Another Level Barbering and Cosmetology School ensures loan entrance counseling is conducted online at the U.S. Department of Education website at [Studentloans.gov](http://Studentloans.gov) before a borrower takes out a loan. The interview includes the following:

- An explanation of the use of a MPN
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information about a borrower's rights and responsibilities
- Other terms and conditions

### Exit Counseling

Another Level Barbering and Cosmetology School ensures loan exit counseling is conducted online at the U.S. Department of Education National Student Loan Database (NSLDS) website, <http://www.nsls.ed.gov> at completion of a program or withdrawal from ALBC School. The interview includes the following:

- An explanation of the use of a MPN
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Other terms and conditions

## Student Rights and Responsibilities

Students receiving federal financial aid have varying rights and responsibilities. In accordance with the Borrower's Rights and Responsibilities Statement attached to the Master Promissory Note (MPN), the student has the right to:

- Written information on loan obligations and information on rights and responsibilities as a borrower
- A copy of the MPN, either before or at the time loan is disbursed
- A grace period and an explanation of what this means
- Notification, if in grace period or repayment, no later than 45 days after a lender assigns, sells or transfers the loan to another lender
- A disclosure statement, received before repayment begins, that includes information about interest rates, fees, the balance owed, and a loan repayment schedule

- Deferment or forbearance of repayment for certain defined periods, if qualified and requested
- Prepayment of loan in whole or in part anytime without an early-repayment penalty
- Documentation that loan is paid in full

In accordance with the Borrower's Rights and Responsibilities Statement attached to the Master Promissory Note (MPN) the student has the responsibility for:

- Completing exit counseling before leaving school or dropping below half-time enrollment
- Repaying loan according to repayment schedule even if not completed academic program, dissatisfied with the education received, or unable to find employment after graduation.
- Notifying lender or loan servicer if student:
  - Moves or changes address
  - Changes telephone number
  - Changes name
  - Changes SSN
  - Changes employers, or employer's address or telephone number changes
- Making monthly payments on loan after grace period ends, unless a deferment or forbearance
- Notifying lender or loan servicer of anything that might later change eligibility for an existing deferment or forbearance

### Statement of Educational Purpose

Federal financial aid is to be used only to pay the cost of attending an institution of higher education.

### Referrals to the Office of Inspector General

Another Level Barbering and Cosmetology School is required by law to make referrals to the Office of Inspector General of any cases of suspected fraud and abuse involving the federal financial aid programs.

## Institutional Grants and Scholarships

### 1.) ALBC SCHOOL SCHOLARSHIP PROGRAM

Only 3 Students per award year may be eligible for this scholarship. The scholarship amount varies, but may not cover up to and including the amount of the full tuition (*not including the textbook or kit*). Scholarship requirements include: meeting minimum satisfactory progress in attendance and academics for that award year, a 2 page essay describing why the student feels he or she should be eligible for the scholarship, (*Please refer to page 23-24 for attendance and academic progress policy in this catalog*), and completion of an interview with the Director.

### Private Scholarships

Many foundations, corporations, churches, and service organizations provide funds for student financial aid. Students generally apply directly to the potential donor.

### Private Student Loans

Some lenders provide student loan resources outside of the Federal loan programs. Rules and eligibility vary. For additional information, contact the Financial Aid Office.

## Federal Financial Aid Application Process

A student can apply for federal financial aid after applying for admission to the local campus. During the application process, the following forms may be completed for federal financial aid grants and loans:

- FAFSA/ISIR
- Entrance Counseling- If needed
- Signed Enrollment Agreement
- Personal Data Sheet
- MPN
- Allocation of Title IV Credit Balance Form
- Verification/Income Information – if needed

The average processing time for financial aid awards is 14 days. Aid is typically applied directly to the student account via electronic funds transfer (EFT).

Students qualifying for financial aid may apply for a new award each academic year. Therefore, the student may have eligibility assessed for grants or loans several times during a program of study. A student should reapply for financial aid prior to the start of each new academic year.

## Reapplication Process

Students may reapply for financial aid when attendance includes multiple financial aid awards years. Another Level Barbering and Cosmetology School typically notifies students when new aid year paperwork is necessary.

## Verification

A student who applies for federal financial aid may be chosen to participate in the verification process by the U.S. Department of Education Central Processing System, following procedures established by federal regulations. The Central Processing System prints an asterisk next to the expected family contribution (EFC) on the ISIR, Student Aid Report (SAR), or SAR Acknowledgement to indicate students selected for verification. If a student is selected for verification, Another Level Barbering and Cosmetology School will request a copy of tax returns signed by the student and, if applicable, a student's parent or parents or spouse, and a verification worksheet. Additional documents may be requested by Another Level Barbering and Cosmetology School to complete the application process. A student will receive written notification from Another Level Barbering and Cosmetology School of verification requirements and the timelines for completion of the process as applicable.

Failure to comply with request for verification documents may result in disqualification for federal financial aid.

## Professional Judgment

With respect to some aspects of eligibility, Another Level Barbering and Cosmetology School may exercise discretion to accommodate unusual circumstances. Professional judgment allows Another Level Barbering and Cosmetology School to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures. Another Level Barbering and Cosmetology School uses professional judgment on a case-by-case basis.

Special circumstances will include conditions that differentiate an individual student from a whole class of students. Another Level Barbering and Cosmetology School will not accept adjustments made for a student by another school. Another Level Barbering and Cosmetology School will review the student's circumstances and, if appropriate, document the professional judgment decision. ALCB's decision regarding professional judgment adjustments is final and cannot be appealed to the U.S. Department of Education.

## Satisfactory Academic Progress Policy

All students must maintain Satisfactory Academic Progress (SAP) toward completion of their chosen program. SAP is determined by measuring the student's Cumulative GPA and the student's rate of progress toward completion of the academic program. In no case can a student exceed the maximum time frame as a certificate program seeking student and receive the original academic credential for which the student is enrolled.

At the evaluation point after grades have been posted, each student's rate of progress and CGPA will be reviewed to determine if the student is meeting the SAP requirements as outlined in this section.

A student who is not making SAP will be placed on Financial Aid Warning. At the end of the next evaluation period, the student will be removed from Financial Aid Warning if they meet or exceed the minimum requirements or if they continue to fall below the minimum requirements are subject to dismissal unless they successfully appeal to maintain enrollment. Students who continue to fall below the minimum requirements are required to submit an appeal in order to maintain enrollment and eligibility for federal financial aid. Unless a student successfully appeals, they will be dismissed if their CGPA or rate of progress falls below the rates specified in the tables below. A student may appeal in writing, as outlined below, within five (5) business days of receiving written notification that the student is not making SAP. Students who have their appeal approved will be on Financial Aid Probation and will need an academic plan. Students will then have SAP evaluated at the end of the next payment period and will be removed from Financial Aid Probation if they meet or exceed the minimum standards or will be dismissed if they continue to fall below the published rates unless they have met the terms of their academic plan.

## Satisfactory Academic Progress Table

<b>Cosmetology Program – 1500 Hour Program</b>		
<b>Cumulative</b>	<b>Minimum Requirement For Academics</b>	<b>Minimum Requirement For Attendance</b>
Actual Clocked Hours		
0 - 450	75%	75%
451-900	75%	75%
901 – 1200	75%	75%
1201-1500	75%	75%

<b>Barbering Program – 1100 Hour Program</b>		
<b>Cumulative</b>	<b>Minimum Requirement For Academics</b>	<b>Minimum Requirement For Attendance</b>
Actual Clocked Hours		
0-450	75%	75%
451-900	75%	75%
901-1100	75%	75%

## Student Appeal

Students who failed to meet the SAP requirement may submit an appeal in writing if there are extenuating circumstances.

Appeals are only considered if the reasons preventing successful academic process are serious and compelling. Third party documentation is required.

For example:

- Medical issues
- Family difficulties, to include divorce, illness, and death
- Other special circumstances

A student who successfully appeals will be evaluated at the end of their next evaluation period. A student who then meets SAP will be removed from Academic Probation. If a student does not meet the minimum requirements, the student will be dismissed from the college unless they have met the terms of their academic plan.

To file an appeal a student must submit an appeal letter along with supporting documentation to the School President or Director. The documentation from the student must explain the nature and timing of the circumstances, a description of how the circumstances prevented the student from meeting the standards, and how the circumstances have been resolved to allow the student to meet the requirements of SAP again. The School President or Director will conduct a preliminary review of the appeal with Financial Aid Coordinator. The SAP Appeal Committee will review the student's appeal within 48 hours of receipt of the appeal. All decisions of the SAP Appeal Committee are final. To obtain SAP appeal approval, the student must be able to make SAP standards by the end of the next evaluation.

Students who are waiting for a decision regarding their appeal may attend class. Students whose appeal is not approved will not incur charges for the quarter attended while waiting on a decision regarding their appeal.

### Maximum Time Requirements

Full-time students or students enrolled in a program must progress at least at the rate listed on Attempted credits/clock hours table below for SAP to remain eligible and continue enrollment. The maximum timeframe is a period equal to 1.33% times the number of hours required by the students' programs. Students who exhibit patterns of course withdrawals, course failures, course incompletes, and course repetitions will be unable to complete their objectives within the maximum period allowed. When the maximum time requirement has been exceeded, eligibility for financial aid and continued enrollment will be terminated.

#### PROGRAMS

#### MAXIMUM TIME ALLOWED

#### WEEKS & SCHEDULED HOURS

Cosmetology (Full time, 35 hrs. /wk.) – 1500 Hours for 52 Weeks	<b>69 WEEKS - 2000 HOURS</b>
Cosmetology (Part time, 20 hrs. /wk.) – 1500 Hours for 82 Weeks	<b>109 WEEKS - 2000 HOURS</b>
Barbering (Full time, 35 hrs. /wk.) – 1100 Hours for 40 Weeks	<b>53 WEEKS - 1460 HOURS</b>
Barbering (Part time, 20 hrs. /wk.) – 1100 Hours for 70 Weeks	<b>93 WEEKS - 1460 HOURS</b>

#### Periods Used For Determination Of Grade Point Average And Completion Rate

Completion rates and GPA are calculated on an individual program basis; that is, only the hours attempted and the grades obtained during the specific program for which students are enrolled are included in the computation of completion rates or GPA. If a student returns to the College to seek an additional credential, the only courses from previous programs that are included in determining completion rates and GPA are those courses that transfer from the previous program/credential into the current program/credential. If a student changes their program, the only courses from previous programs that are included in determining completion rates and GPA are those courses that transfer from the previous program/credential into the current program/credential. All attempts at those courses are included in determining completion rates. This policy does not in any way alter the provisions of the paragraphs on "Academic Withdrawal" and "Reinstatement after Academic Withdrawal."

Completion rate is determined by dividing the cumulative hours successfully completed by the cumulative hours attempted.

#### Repeat Credit

A student may repeat a course for a better grade. When this option is selected, all attempted hours count in the SAP evaluation. The highest grade will be included in the CGPA calculation.

#### Transfer Credit/Clock Hours

Transfer credit hours completed at another school and accepted by the school will count in the SAP evaluation as credits attempted and earned. Transfer credit will not affect the CGPA. Advanced placement credit is treated the same as transfer credit.

Transfer clock hours completed at another school and accepted by the College will count in the SAP evaluation as clock hours attempted and earned. Transfer credit will not affect the CGPA.

#### Withdrawal

Students who withdraw from a program may do so with no penalty, fee, or grade. A student is permitted to withdraw from a course with a grade of "W" provided the student withdraws at or before the midpoint of the term. After the midpoint of the term, any student withdrawing from a course will receive a grade of "F". A grade of "W" is not computed in determining GPA, but is computed in determining hours toward completion. A grade of "F" is computed in determining GPA and in determining hours toward completion. Academic status and eligibility for student financial aid may be affected if the student reduces their course load.

#### Official Withdrawal

The date the student notifies the school officially becomes the student's date of determination, and appropriate change in status and Return to Title IV calculation will be completed. The student must notify the schools Administrative office. If a student is unable to officially notify the



school due to military, medical, or incarceration, the school may take an official written notification from a family member in regard to why the student is unable to notify the school as well as notification of the student's intent to withdraw.

### **Unofficial Withdrawal**

The school may unofficially withdraw a student after fourteen (14) consecutive calendar days of absence from all classes. The date of determination becomes the 15th day from the last date of attendance, and the school will complete a Return to Title IV calculation for the United States Department of Education. The withdrawal date will remain the student's last date of attendance for the calculations, and the date of determination is the 15th day absent. Legal holidays on the academic calendar do not count in the fourteen consecutive calendar days; however, Saturdays, and Sundays do count. Academic intersessions, when courses are not scheduled, do not count in the fourteen (14) calendar days. Additionally, a student who specifically requests to not be unofficially withdrawn due to extenuating circumstances may exceed the fourteen days. Categories of acceptable extenuating circumstances are listed below. Student requests to remain enrolled must be in writing and approved by the campus Director:

- Death of an immediate family member
- Student illness requiring hospitalization
- Severe illness of an immediate family member where the student is a primary caretaker
- Illness of an immediate family member where that family member is the primary financial support
- Abusive relationship
- Divorce proceeding
- Natural disaster
- Financial hardship such as foreclosure or eviction
- Military deployment of the student or the student's spouse
- Military permanent change of station (PCS)

### **New Program**

When a student elects to change a program, or enters a new program following graduation at the school, the student's earned and attempted credits and grades will be transferred into the new program as applicable, including transfer credits. Credit and clock hours attempted and earned at the college in the original program of study that apply to the new program of study will be used when computing GPA, rate of SAP and maximum time frame. Transfer credit or clock hours completed at another school and accepted by the College will count in the SAP evaluation as credits attempted and earned but will not affect the CGPA.

### **Financial Aid Warning**

A student who is not making SAP will be placed on a Financial Aid Warning. At the end of the evaluation period, the student will be removed from Financial Aid Warning if they meet or exceed the minimum requirements. If they continue to fall below the minimum requirements the student is subject to dismissal unless they successfully appeal to maintain enrollment. Students on Financial Aid Warning status are eligible for financial aid.

### **Financial Aid Probation**

Students who fail to meet SAP and who have successfully appealed that determination may be placed on Financial Aid Probation. Financial Aid eligibility will be reinstated for one (1) payment period and the student may receive Title IV funding while in this status. At the end of the payment period, the student must meet the standards of SAP or meet the requirements of the academic plan developed by the school and the student to qualify for further financial aid.

### **Academic Withdrawal**

Students who do not meet the requirements for SAP and who do not appeal or whose appeal is not approved will be academically dismissed. These students are eligible to reapply to continue their program at the school in a subsequent payment period.

Students who exceed the maximum completion rate according to the SAP Tables are academically dismissed. These students are ineligible to continue their program at the school.

## Reinstatement After Academic Withdrawal

Students who are dismissed for SAP may not return to the school until the payment period immediately following their academic dismissal. Students who are permitted to return after dismissal will be on academic probation for the first quarter in which they return and will not be eligible for federal financial aid until they meet the minimum standards set forth in the SAP policy. Students who are dismissed due to academic reasons may have the opportunity to re-enroll only twice, thereafter. In the event of a reinstatement after dismissal, students must remain on academic probation and must agree to meet specific performance criteria to remain in school. The final decision on readmission is made by the School President.

## Repeating

Students may repeat courses to improve their grades. Both grades will appear on the student's official transcript, and both attempts will be computed in determining the student's completion rate. The last grade in a repeated course is the grade used in the calculation of students' CGPA. Tuition will be charged for the repeated course at the tuition rate in force at the beginning of any quarter. For students receiving VA educational benefits, special rules govern the repetition of courses. Consult the VA Coordinator for specifics.

## Cost of Attendance

See Appendix A and B on pages 35-36 for Barbering program Cost of Attendance for an Independent and Dependent student.

See Appendix C and D on pages 37-38 for Cosmetology program Cost of Attendance for an Independent and Dependent student.

## Terms and Conditions

### Prior Loan Deferments

If a student is registered and attending classes at ALBC School, a student may have federal financial aid loans from previous colleges or schools deferred. Deferment forms can be obtained from the lender if the loan is from another school. All deferment forms must be returned to the Financial Services Officer for processing and to the holder of the student's loan. The loan holder makes the final determination of granting a student's deferment request.

Students receiving federal financial aid funds may also obtain deferments while serving in the Peace Corps; under the Domestic Volunteer Service Act; and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field on community service.

Borrowers must formally request a deferment through the procedures established by the holder of their loan or loans. Detailed information regarding deferments may be viewed at [studentaid.ed.gov](http://studentaid.ed.gov).

Receiving a deferment is not automatic; therefore, a student or a student's parent must apply for it.

### Loan Consolidation

A consolidation loan may help make payments more manageable by combining several federal student loans into one loan with one monthly payment.

A student will need to apply for a loan consolidation and choose a standard, extended, graduated, income - contingent for direct loans, or an income-based repayment plan.

More information regarding loan consolidation is located at [studentaid.ed.gov/sa/repay-loans/consolidation](http://studentaid.ed.gov/sa/repay-loans/consolidation) and [finaid.org/loans/consolidation.phtml](http://finaid.org/loans/consolidation.phtml). **Loan Forgiveness Information**

Under certain circumstances, the federal government will cancel all or part of an educational loan. To qualify, a student must complete at

least one the following:

- Perform volunteer work
- Perform military service
- Teach or practice medicine in certain types of communities
- Meet other criteria specified by the forgiveness program

More information regarding loan forgiveness is located at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation> and [finaid.org/loans/forgiveness.phtml](https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation).

## **Application of Funds**

Another Level Barbering and Cosmetology School will only apply federal financial aid funds to allowable charges. Allowable charges are defined as tuition, state sales tax and course materials.

Federal financial aid is retained at the time of disbursement to pay allowable charges owed Another Level Barbering and Cosmetology School because of monies returned to the student or parent, or returned to the federal financial aid program.

## **Authorization to Hold Funds**

Another Level Barbering and Cosmetology School applies federal financial aid funds to a student account for current tuition, course material, and fees for the payment period and prior year charges up to the federal maximum.

If a student authorized ALBC School, through completion of the Allocation of Title IV Credit Balance form during the financial aid application process, Another Level Barbering and Cosmetology School also holds federal financial aid funds for unpaid estimated future charges owed for the payment period.

Another Level Barbering and Cosmetology School will not require or coerce the authorization and will notify the student or parent they may cancel or modify the authorization at any time. If the student or parent chooses to cancel or modify the authorization, the cancellation or modification is not retroactive. Funds retained for incurred charges and prior year charges retained prior to Another Level Barbering and Cosmetology School receiving the authorization to cancel or modify, remains on account. If modifications have been requested, subsequent disbursements will be processed according to remaining authorizations.

## **Audits, Withdrawals, Non-Required Courses and Repeats**

The law prohibits TIV payment for auditing a course or payment for any course for which a grade assigned is not used in computing requirement for graduation.

## **Frequency of Disbursements**

A student can receive the first disbursement of federal financial aid funds at the start of program or academic year. First-time, first-year undergraduate borrowers will not have the first installment disbursed until 30 calendar days after the program of study academic year begins.

## **Financial Policies and Procedures**

### **Students' Financial Aid Rights and Responsibilities:**

- Students have the right to obtain information about financial assistance programs available at the College.
- Students have the right to discuss financial aid decisions with personnel in the Financial Services Department.
- Students have the right to appeal financial aid decisions.
- Students are responsible for following application and/or reapplication procedures.
- Students are responsible for informing the Financial Services Department of any change in their enrollment status.
- Students must complete all application forms accurately and submit them on time to the right place;
- Students must provide correct information;
- Students must provide all additional documentation, verifications, corrections and/or other information requested by either the student financial aid officer or the agency to which you submitted your application;
- Students are responsible for reading and understanding all forms that you are asked to sign and for retaining your copies;
- Students must accept responsibility for all agreements that you sign;
- Students must be aware of and comply with the deadlines for application or re-application for student financial aid;

## How to Apply For Financial Aid:

All students who wish to apply for financial aid must complete the Free Application for Federal Student Aid (FAFSA). Students and parents of dependent students who wish to complete this application on their own may do so, but free assistance from a financial aid officer is available for prospects and current students during normal business hours.

The length of the program for which you are enrolled will determine under which award year you will apply. The award year covers the period from July 1 through June 30. If your course extends beyond June 30, your award eligibility will be calculated for the portion of the program to be completed through June 30. In order to receive the remainder of your award, you must file a Free Application for Federal Student Aid for the next award year when the applications become available.

To correctly fill out the application, you will need certain records. The most important record is your base year (usually the prior year) tax return. You will need your tax return, your parents' tax return (if you are dependent), and your spouse's tax return (if you are married). You may also need copies of your W-2's, mortgage information, social security benefit statements and other agency benefit records. To find out specifically which records you need to fill out the application accurately, ask a financial aid representative.

Students are encouraged to apply as soon as possible. You may have to confirm or correct the information reported and return it to be reprocessed. This could cause a delay in the awarding process. You may also have to verify some of the information you reported on the application.

Since your application is processed electronically, the school will receive an Institutional Student Information Report (ISIR) within a short time after the Central Processing Center receives your application. The information given on this report will be used to determine your eligibility for Federal Student Aid (FSA).

In addition to completing a FAFSA, you may be required to fill out additional forms during your initial interview with the financial aid administrator. These forms gather personal information and are to remain in your file at the school. For any questions involving financial aid and how to apply, contact the school director.

## General Student Eligibility Requirements:

- Student must have a valid social security number.
- Student must be a U.S. citizen or eligible non-citizen.
- Student must be a regular student enrolled or accepted for enrollment in an eligible program for the purpose of obtaining a degree or certificate.
- Student must meet the academic qualifications for study at the postsecondary level.  
(Student has a high school diploma, GED, or home school certificate-if approved under or accepted from state regulation.)
- Student must be beyond the age of compulsory school attendance.
- Student has not been convicted of a drug-related offense that affects eligibility for FSA.
- Student (if male) must be registered with Selective Service.
- Student must not be enrolled solely in a remedial program.
- Student must maintain satisfactory academic progress.
- Student must not be in default and must not owe an overpayment on a Title IV loan or grant.
- Student must not have borrowed more than loan limits as determined by the United States Department of Education.
- If enrolled in a correspondence course, that course must be part of an eligible program.
- Student must have financial need.
- Verification must have been completed, if required.
- Is not enrolled in elementary or secondary school.
- Is not incarcerated (loans) nor incarcerated in a Federal or state penal institution (all programs).

## How Aid is Determined:

To determine the amount of aid you will receive, the amount of money that your family can be expected to contribute towards education needs to be estimated. It is necessary to request confidential financial facts about your family's income and assets, the size of your family, the number of persons attending postsecondary education, and any unusual circumstances or expenses to estimate this amount of family contribution. This "needs analysis" is conducted through the completion of the FAFSA. From this objective analysis, a parental contribution is calculated. Students are also expected to contribute from their savings and earnings. The combination of what parents can contribute and what the student can contribute is called the expected family contribution (EFC). School officials do NOT play a role in making a student eligible for federal funds. Eligibility is determined in accordance with information provided by student and or parents if student is dependent.

The EFC does not represent the amount of money you will need to pay the school. It determines the aid programs and amount of aids for which a student is eligible.

The goal of financial aid programs is to bridge the gap between the amount you and your family are reasonably able to contribute and your educational expenses. It is very important to realize that aid is available to make education accessible, not to make it free of cost to you or your family.

You do not have to be from a low-income family to qualify for financial aid, but you do have to have “financial need.” Your “need” is the difference between what it costs to attend a particular school and what you and your family can contribute.

Federal Financial Aid Programs Financial aid programs are available at ALBC to aid qualifying students for their education. Grants, loans, and part-time employment may be available in a variety of combinations to meet the difference between the amount students and their families can reasonably be expected to provide and the cost of attending the College. Most financial aid programs are paid on a payment period basis, as defined by the Department of Education. Assistance in applying for these programs are provided through the Financial Services Office and visiting [www.fasfa.gov](http://www.fasfa.gov).

## Return of Federal Financial Aid

The requirements for federal financial aid when a student withdraws are separate from the Institutional Refund Policy and State Refund Policy. Therefore, a student may still owe funds to Another Level Barbering and Cosmetology School to cover unpaid institutional charges.

Federal regulations specify how Another Level Barbering and Cosmetology School must determine the amount of federal financial aid earned when a student withdraws from ALBC School. The amount of federal financial aid a student earned in a payment period is determined by the following formula:

Total Number of Calendar Days Completed in Payment Period ÷ Total Number of Calendar Days in Payment Period

= Percent Earned

The amount of assistance a student earned is determined on a rate-of-progression basis. When the student completes more than 60% of the payment period, the student earns all the assistance scheduled for that payment period.\*

A federal financial aid credit balance created during the payment period will not be released to the student nor returned to the federal financial aid programs prior to performing the R2T4 calculation. Another Level Barbering and Cosmetology School will hold these funds even if, consistent with the 14-day credit balance payment requirements, it would otherwise be required to release. Another Level Barbering and Cosmetology School will perform the R2T4 calculation, including any existing federal financial aid credit balance for the period in the calculation as disbursed aid.

Although not included in the R2T4 calculation, any federal financial aid credit balance from a prior period that remains on a student's account when the student withdraws will be included as federal financial aid for purposes of determining the amount of any final federal financial aid credit balance when a student withdraws.

Upon completion of any applicable refund policies, any federal financial aid credit balance will be allocated first to repay any grant overpayment owed by the student as result of the current withdrawal. Within 14 days of the date that Another Level Cosmetology and Barbering School performs the R2T4 Calculation, Another Level Barbering and Cosmetology School will pay any remaining federal financial aid credit balance in one or more of the following ways:

- Pay authorized charges at Another Level Barbering and Cosmetology School
- Reduce the student's federal financial aid loan debt with student authorization to the student or parent for a PLUS loan

Another Level Barbering and Cosmetology School will determine the results of the application of its refund policy before allocating a federal financial aid credit balance. However, Another Level Barbering and Cosmetology School is not required to complete its refund process, for example making a refund to a student, before completing the steps for allocating the federal financial aid credit balance.

If Another Level Barbering and Cosmetology School is unable to locate the student or parent when attempting to pay a credit balance, it will return the funds to the federal financial aid programs. The Department of Education does not specify the order of return to the federal financial aid programs for a credit balance, Another Level Barbering and Cosmetology School will decide that is in the best interest of the student.

The total federal financial aid disbursed to the student, or that could have been disbursed to the student or on the student's behalf, minus the amount of federal financial aid earned by the student determines the amount of federal financial aid loan and grant aid that is unearned and must be returned. The calculation of earned federal financial aid includes all student financial aid grants and loan funds that were disbursed or that could have been disbursed to a student.

## Return of Unearned Federal Financial Aid

When a return of federal financial aid is due, Another Level Barbering and Cosmetology School and the student may both have a responsibility for returning funds. Another Level Barbering and Cosmetology School will return the lesser of the following amount to the appropriate federal financial aid programs:

- The total amount of unearned aid
- The amount equal to the total charges incurred by the student for the payment period multiplied by the percentage of unearned aid

Charges incurred by the student will include tuition, fees, and initially assessed the student for the entire payment period. Initial charges will only be adjusted by those changes Another Level Cosmetology and Barbering School made prior to the student's withdrawal.

If after the student withdraws, Another Level Barbering and Cosmetology School changes the amount of institutional charges it assessed a student, or decides to eliminate all institutional charges, those changes affect neither the charges nor aid earned in the calculation. Although Another Level Barbering and Cosmetology School charges may not have been charged due to the student's withdrawal in the payment period, Another Level Barbering and Cosmetology School will use the actual charges to date, to include full tuition, fees, and books for each course for the payment period, and estimate remaining charges based on the students' campus. Charges should not reflect Withdrawn (W) grade adjustments.

After Another Level Barbering and Cosmetology School has allocated its portion of unearned funds, the student must return assistance owed in the same order specified above for ALBC School. The amount of assistance that the student is responsible for returning is calculated by subtracting the amount returned by Another Level Barbering and Cosmetology School from the total amount of unearned federal financial aid to be returned. The student, or parent in the case of funds due to a parent PLUS Loan, must return or repay, as appropriate, the amount determined to any federal financial aid program in accordance with the terms of the loan; and any federal grant program as an overpayment of the grant. The amount of a grant overpayment due from a student is limited to the amount by which the original grant overpayment amount exceeds one-half of the total federal grant funds received by the student.

## Timelines for Return of Federal Financial Aid

Another Level Barbering and Cosmetology School will return the amount of federal financial aid for which it is responsible as soon as possible but no later than 45 days after the date Another Level Barbering and Cosmetology School determines that the student has withdrawn.

## Timeframe for Returning Unclaimed Credit Balance

If Another Level Barbering and Cosmetology School attempts to disburse a credit balance by check and the check is not cashed, Another Level Barbering and Cosmetology School must return the funds. If a check is returned to ALBC School, or an electronic funds transfer is rejected, Another Level Barbering and Cosmetology School may make additional attempts to disburse the funds, if those attempts are made no later than 45 days after the funds were returned or rejected. When a check is returned, or an electronic funds transfer is rejected, and Another Level Barbering and Cosmetology School does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period. Please contact financial aid services for more information.

## Institutional Refund Policy

The following provisions pertain to all refund policies applied by Another Level Barbering and Cosmetology School unless specifically stated otherwise.

### INSTITUTIONAL REFUND POLICY

***\*Does not apply Eligible persons receiving VA benefits. Please see page 29 in Student Catalog for Veterans Education Benefits Refund Policy.***

For applicants who cancel enrollment or students who withdraw from the enrollment, the schools' refund policy will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, program cancellation, or closing of the school. Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- An applicant is not accepted by the school. The applicant shall be entitled to refund of all monies paid.
- A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started classes.

- A student cancels his/her enrollment after three business days excluding weekends and holidays of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less registration fee in the amount of \$100.
- A student notifies the institution of his/her withdrawal in writing.
- A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
- When situations of mitigating circumstances are in evidence, (long-term illness, disabling accident, death in the immediate family, etc.) the school will make a settlement with the student that is fair and reasonable to both parties.
- A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 30 days.)
- Official cancellations or withdrawals date will be determined by postmark on the written notification, or the date notification if delivered to the school administrator or owner in person.
- Our school shall comply with the cancellation and settlement policy outlined here, including promissory notes or contracts for tuition or fees sold to third parties.
- When notes, contracts, or enrollment agreements are sold to third parties, the school shall continue to have responsibility to provide the training specified regardless of the source of any tuition, fees, or other charges that have been remitted to the school by the students or on the behalf of the students.
- A \$100.00 non-refundable application fee will be charged for students re-entering after 180 days of their last physical date of attendance.
- If the school is permanently closed or is no longer offering instruction after the student had enrolled and instruction has begun, the school, which is covered by a surety bond, at its option, either provide a pro rata refund or participate in a Teach-Out Agreement. A listing of students, as well as the amount of their refunds, will be sent to our accrediting agency.
- If a course is cancelled or the school ceases to offer instruction after the student has enrolled instruction after the student has enrolled an instruction has begun, the school, which is covered by a surety bond, at its option will (1) provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school; or (2) will provide completion of the course; or (3) participate in a Teach Out Agreement; or (4) provide a full refund of all monies paid. The student's rights hereunder may not be assigned, but the School may sell, assign or transfer its rights to payment hereunder, but such assignment will not relieve the School from its obligation hereunder. Both parties hereto are bound to the faithful and earnest performance of the enrollment contract. Students who are using Title IV funds to pay tuition that fail to complete the entire course will be refunded according to the Return of Title IV Funds Calculation.
- Kits and books are non-refundable and cannot be returned for credit towards an account balance once received by the student.

<b>PERCENTAGE OF ENROLLMENT TIME TO TOTAL PROGRAM TIME</b>	<b>AMOUNT OF TUITION SCHOOL SHALL RECEIVE/RETAIN</b>
0.01% TO 25%	25% Retained
More than 25% but less than 50%	50% Retained
More than 50% but less than 75%	75% Retained
More than 75%	100% Retained

Enrollment Time means the number of actual hours completed between the student's actual first day of attendance in the program and the date student last actually attended class. Total times means the total hours of instruction for the program in which the student is enrolled. Any monies due a student who withdraws shall be refunded within 45 days of an official cancellation as stated or an unofficial termination by the school, which shall occur no more than fourteen (14) consecutive days from the last day of physical attendance or the date that the student notifies the school that he or she will not be returning. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, the above refund settlement will be made. If permanently closed or no longer offering instruction after a student has

enrolled, the School will provide a pro rata refund of tuition to the student OR provide program completion through a pre-arranged teach out agreement with another institution.

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 the enrollment agreement.

For student who enroll and begin classes but withdraw prior to program completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours:

## **Veterans Education Benefits**

Eligibility of each student and program of study is determined by the VA. Application forms are available at the school. Veterans who qualify for educational benefits should contact the School for an appointment for advising and processing well in advance of the desired date of entry.

The U.S. Department of Veteran's Affairs (DVA) determines eligibility of each student and program of study. Application forms are available at [www.benefits.va.gov/gibill/](http://www.benefits.va.gov/gibill/). Once eligibility has been determined by VA (Certificate of Eligibility issued), please contact the school Financial Aid Office for additional information.

The school participates in VA Chapters:

- Chapter 30 (Active Duty GI Bill)
- Chapter 33 (Post 9/11 GI Bill)
- Chapter 35 (Eligible Persons of the GI Bill recipient)

## **GENERAL INFORMATION**

### **ACCREDITATION**

National Accrediting Commission of Career Arts and Sciences  
(NACCAS)

4401 Ford Avenue, Suite 1300

Alexandria, VA 22302

Phone: (703) 600-7600

[www.naccas.org](http://www.naccas.org)

### **STATE**

Department of Professional and Occupational Regulation

9960 Mayland Drive

Richmond, Virginia 23233

Phone: (804) 367-8590

[www.dpor.virginia.gov](http://www.dpor.virginia.gov)

### **CERTIFIED TO OPERATE BY STATE COUNCIL OF HIGHER EDUCATION FOR VIRGINIA (SCHEV)**

Another Level Barbering and Cosmetology School is licensed to operate by SCHEV

101 N. 14<sup>th</sup> St., 10 Floor, James Monroe Building

Richmond, VA 23219

Phone: (804) 225-2600

Fax: (804) 225-2604

For review of documentation describing the school's accreditation and its state and federal approval or licensing please contact the School President.

To obtain a copy ALBC School's accreditation and license documents, or information on how to contact any of the agencies that regulate ALBC School, please refer to the catalog.



## **ADDITIONAL INFORMATION**

### **Instructional Facilities Information and General Contact Information**

The contact information is contained in the catalog or on the website. Another Level Barbering and Cosmetology School LLC, 102 North Sycamore Street, Petersburg, VA 23803, is a two-story, 10,000 square foot building that is fully equipped to meet all the demands of modern hair care. The facilities include a salon floor, private classrooms, client reception area, barber/styling chairs, tool cabinets, sinks, mirrors, and a student lounge area. The classrooms contain a demonstration area, charts, diagrams, audio -visual equipment and computers for student use. We also have a library of educational aids, which include textbooks, styling books, how-to-step by step styling books, and DVD's. Classes covering hair, skin, nails, and makeup techniques as well as sales and marketing seminars, are an addition to our School. Top professional educators, hair designers and manufacturers' technical spokespersons offer seminars, demonstrations, and workshops for our students to be aware of the modern products, equipment, and design trends in the cutting-edge evolution of our industry.

### **Academic Programs**

Another Level Barbering and Cosmetology School offers a Certificate of Graduation in Barbering and Cosmetology.

### **Disability Services**

Another Level Barbering and Cosmetology School recognizes and accepts its obligations under the Rehabilitation Act of 1973, Americans with Disabilities Act (ADA) of 1990, and the ADA Amendments Act of 2008, prohibiting discrimination based on a disability and requiring Another Level Barbering and Cosmetology School to provide reasonable accommodations and academic adjustments to qualified disabled students in all programs and activities.

Students have the responsibility to both self-disclose and request accommodation. Communication with faculty or other staff members does not constitute fulfilling Another Level Barbering and Cosmetology School ADA accommodation requirements

1. Notify the Director in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and the need for the accommodation or auxiliary aid. The request should be given at least four weeks in advance of the date requested. Please contact the Director at the school phone number located on the cover of this catalog.
2. The Director will respond within two weeks of the received request.

## **Academic Program Improvement**

Another Level Barbering and Cosmetology School pursues a strategy of ongoing quality improvement in relation to its academic programs. This strategy is implemented through assessing our programs. Results of assessments can be used to improve academic programs and enhance the overall academic experience.

## **Transfer Credits**

### **Transfer Credits From Another Level Cosmetology and Barbering School**

Another Level Barbering and Cosmetology School, (even if a transcript is awarded), cannot guarantee that hours will be transferred to, or accepted by, any institution. Another Level Barbering and Cosmetology School cannot guarantee acceptance of its credits by other institutions. Acceptance of hours is determined by the receiving institution. Students who are planning to transfer credits should contact the receiving institution about its transfer credit policies. Students should understand that the receiving institution controls the transfer of hours.

The School will accept transfer students who meet the following requirements:

- Both new and former school must be licensed by the appropriate state licensing entity while the student is enrolled. That entity must approve the schools' current curriculum.
- Both the new and former school must be accredited by an accrediting agency recognized by the U.S. Department of Education.
- The new school may only credit completed content, and must substantiate, based on the student's transcript, how hours were awarded towards each content area.
- The applicant shall provide the Board with satisfactory evidence of the above.
- Transfer students must meet Admission Requirements for the Barbering or Cosmetology Program. (*\*Refer to Page 6 in Student Catalog*)

Another Level Barbering and Cosmetology School will evaluate all previous education, training and experience and award appropriate credit toward a student's educational objective, and will notify the student. The School will consider credits from accredited two or four-year institution as long as: (1) the course is equivalent in content to a course offered by the school; (2) the number of credit hours awarded meets or exceeds the number awarded for the equivalent course; (3) the student earned a grade of "C" or better; and (4) the student earned the credits prior to enrolling at the school.

### **Military Training & Military Experience Credit**

Transfer of credit from military training, military experience, and/ or military educational courses may be awarded for military educational courses and experiences based on the recommendations of the American Council on Education (ACE) Guide. The academic staff of the school will determine comparability of courses and appropriateness and applicability of the credit to the student's program by reviewing the full description of the service school or Military Occupational Specialty (MOS) as found in the appropriate volume of the ACE Guide. Official Documentation of military educational experiences, such as the DD Form 295, DD Form 214, AARTS, transcripts, etc., must be submitted directly to the campus President or designated official.

### **Completion Rates**

Another Level Barbering and Cosmetology School calculates completion rates of all enrolled students, including first-time attendees and those with prior college experience. ALBC School's completion rate is defined as the percentage of students who enter the school and went on to be degree-complete within 150% of normal degree completion time. Data is collected on the number of students entering the institution as degree- or certificate-seeking students in a particular cohort year. Completion rates are desegregated by race or ethnicity, gender, and federal financial aid grant funds. Completion rates for the school can be found on the IPEDS database, searching for each institution on the following site: <http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx>.

There is also detailed information for each program Another Level Barbering and Cosmetology School offers at: [www.albcschool.com](http://www.albcschool.com). The completion rate described in these disclosure documents is determined by using U.S. Department of Education guidance for disclosures and is not the same as used for IPEDS.

### **Graduation Rates**

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics. This graduation measure includes only undergraduate degree- or certificate-seeking students that have never attended another institution of higher learning and graduate within 150% of normal time to completion. Data are collected on the number of students entering the institution as full-time, first-time, degree- or certificate-seeking undergraduate students in a particular cohort year. Graduation rates are disaggregated by race and ethnicity, gender, and federal financial aid grant or loan funds. The institution normally counts students as completing or graduated by the end of the 12-month period ending August 31. Graduation rates for each campus can be found on the IPEDS database, searching for each institution on the following site: <http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx> or at the end of this document.

### **Retention Rates**

Standards for acceptable academic progress at Another Level Barbering and Cosmetology School are established to assist students in assessing the quality of their performance. In accordance with HEA, as amended, each postsecondary educational institution must make available information regarding retention rates as defined by the Integrated Postsecondary Education Data System (IPEDS). Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. This is the percentage of first-time degree- or certificate-seeking students from the previous fall who either re-enrolled or successfully completed their program by the current fall. Additional information can be found on the IPEDS website at: <http://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx> or at the end of this document.

### **Alumni Placement Information**

Another Level Barbering and Cosmetology School alumni placement rates can be found at [www.albcschool.com](http://www.albcschool.com). These sites contain important information regarding our graduation rates, the average debt totaled by our students and other key student information.

## Personnel

### ADMINISTRATION

Corporate Officers

Chief Executive Officer and President – Gayle Nicholas

Executive Vice President – Wesley Nicholas, Jr.

### SCHOOL OFFICER

Administrator – Gayle Nicholas

Administrator Assistant – Patricia Winfield

Financial Aid Coordinator – Antoinette House

Director – Gayle Nicholas

## Faculty

Another Level Barbering and Cosmetology School faculty members can be accomplished master cosmetologist and barbers who hold instructor certifications. A listing of faculty may be obtained by reviewing the current catalog.

## Student Code of Conduct

Conduct considered harmful to the rights of others or to the reputation of the school will not be tolerated. Another Level Barbering and Cosmetology School reserves the right to dismiss or suspend a student who fails to maintain satisfactory grades; who is not respectful of other students or the School's staff; or whose behavior disrupts the normal process of instruction.

All students are expected to maintain high standards of conduct and honesty. Another Level Barbering and Cosmetology School has adopted standards of conduct that clearly prohibit, at a minimum, academic dishonesty, the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on its property or as part of any of its activities. Possession or use of firearms or weapons of any kind by any student is prohibited at the school. The School will impose disciplinary sanctions on students and employees consistent with school policy and local, state and federal laws up to and including expulsion or termination of employment and referral for prosecution for violation of the standards of conduct. A student dismissed or suspended is entitled to due process in the form of a hearing. A student desiring a hearing should make a written request to the school director.

## Copyright Infringement and Peer-to-Peer File Sharing

Copyright is a form of legal protection provided by U.S. law, Title 17 U.S.C. §512(c) (2), that protects an owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works.

Peer-to-Peer file sharing is a general term that describes software programs that allow computer users, utilizing the same software, to connect with each other and directly access digital files from one another's hard drives.

Students should be aware that the unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, is subject to civil and criminal liabilities. Penalties may include monetary damages, fines and imprisonment. The school prohibits use of its computers and computer networks for the unauthorized downloading and uploading of copyright-protected material, or for maintaining or storing unauthorized copyright-protected material. Disciplinary action, up to and including expulsion from the school, will be taken against students who engage in unauthorized distribution of copyrighted materials using the school's information technology system.

Specific information on copyright law and fair use may be found at the following sites:

The U.S. Copyright Office: [copyright.gov](http://copyright.gov)

The Electronic Frontier Foundation fair use frequently asked questions: [eff.org](http://eff.org)

## Violations and Penalties

In addition to Another Level Barbering and Cosmetology School sanctions under its policies as more fully described below, 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.

## **Vaccinations and Immunizations**

The School does not require any specific vaccinations beyond those required by state and other laws as a condition for admission.

## **Campus Safety and Security/Security and Crime Prevention**

Another Level Barbering and Cosmetology School strives to maintain a safe, crime-free environment. The School is required to have available a copy of crime statistics for distribution to every student. At each student orientation the School distributes a copy of the crime statistics and provides notice annually when the data is updated. Additional copies are available and can be obtained from the school President. The Campus Sex Crimes Prevention Act (CSCPA) is a federal law that was enacted on October 28, 2000. This law facilitates the tracking of convicted, registered sex offenders who are: 1) students of, 2) employees of, or 3) volunteers at an institute of higher education.

The CSCPA amends the Jacob Wetterling Crimes Against Children and Sexually Violent Offender Registration Act (WETTERLING) to require sex offenders who are already required to register in a State to provide notice, as required under State law, of each institution of higher education in that State at which the person is employed or carries on a vocation or is a student effective as of October 28, 2002.

The CSCPA also amends the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (CLERY) to require institutions of higher education to issue a statement, in addition to other disclosures required under CLERY, advising the campus community where law enforcement agency information regarding convicted sex offenders is provided by their State. Finally, the CSCPA amends the Family Educational Rights and Privacy Act (FERPA) to state that nothing in FERPA can prohibit an institute of higher education from disclosing information provided to that institution concerning registered sex offenders.

### **Crimes Reported**

The included statistics are in accordance with definitions used in the Uniform Crime Reporting System of the Department of Justice, FBI, as modified by the Hate Crime Statistics Act. The data includes all crimes reported to the police or Another Level Barbering and Cosmetology School campus security authority. If a crime has occurred and has not been reported, it cannot be reflected in the following statistics. For this reason, Another Level Barbering and Cosmetology School encourages everyone to report all crimes to their designated campus security authority or local law enforcement agency.

Another Level Barbering and Cosmetology School reserves the right to modify or to adopt additional campus policies and procedures relating to campus safety, at any time without notice.

## Campus Crime Statistics

Below you will find the campus crime statistics for years 2015 – 2017 within a 1 mile radius of the school. The statistics are as follow:

Type of Crime or Arrest	On-Campus	Off-Campus
Murder and Non-negligent manslaughter	0	0
Negligent Manslaughter	0	0
Forcible Sex Offenses (Rape, Fondling, Incest, Statutory Rape)	0	0
Non-forcible Sex Offenses	0	0
Robbery	0	73
Aggravated Assault	0	159
Burglary	0	146
Motor Vehicle Theft	0	331
Arson	0	0
Illegal Weapons Possession	0	117
Drug Law Violation	0	76
Theft	0	210
Liquor Law Violations	0	74
Hate Crimes	0	0
Hate Crimes based on Race	0	0
Hate Crimes based on Gender	0	0
Hate Crimes based on Religion	0	0
Hate Crimes based on National Origin	0	0
Hate Crimes based on Gender Identity	0	0
Hate Crimes based on Sexual Orientation	0	0
Hate Crimes based on Ethics	0	0
Hate Crimes based on Disability	0	0
Hate Crimes based on Larceny	0	0
Hate Crimes based on Theft	0	0
(Except Motor vehicles)	0	0
Hate Crimes based on Simple Assault	0	0
Hate Crimes based on Intimidation	0	0
Hate Crimes based on Damage of Property	0	0
Hate Crimes based on Vandalism	0	0

*\*(Alleged criminal offenses reported to campus security authorities and/or local police do not necessarily reflect prosecutions or convictions for the crimes listed).*

## Statement of Policy on Sex Offender Registration

The Federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the school's community where state law enforcement agency information concerning registered sex offenders may be obtained. The Act also mandates that sex offenders who are already required to register in a state to provide notice of each institution of higher education in that state at which the offender is employed or is a student.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender databases at [sexoffender.com](http://sexoffender.com) and [nsopr.gov](http://nsopr.gov). You can search by city, county, or ZIP code. This information is collected by other agencies and this institution cannot guarantee this information is correct or complete. The information provided here is intended to be in compliance with the Campus Security Act and for campus safety purposes only. It should not be used to intimidate, threaten, or harass. Misuse of this information may result in prosecution.

## Drug and Alcohol Abuse Prevention

The unlawful possession, manufacture, use, or distribution of drugs or alcohol by students or associates is absolutely prohibited on the Another Level Barbering and Cosmetology School premises or at any of its activities. A document describing the health risks associated with the use of illicit drugs and the abuse of alcohol, including a description of the applicable legal sanctions for the unlawful possession or distribution of drugs or alcohol is available to students and employees from the campus dean or president.

The illicit possession, use, or distribution of drugs or alcohol by any Another Level Barbering and Cosmetology School student or associate on Another Level Barbering and Cosmetology School premises or at any of its activities may result in the following sanctions:

- Immediate expulsion from school or termination of employment.
- Referral to a counseling agency.
- Referral for prosecution to the appropriate authorities.
- Reentry may be made only at the discretion of the School Director/President or Director of Education.

Additional ramifications of criminal actions related to illegal substances may include challenges related to employment opportunities after school. If an employee is convicted of a drug offense in the workplace, the associate is required by law to notify the school within five (5) days following the conviction. For more drug and alcohol abuse information, visit the student catalog at [www.albcschool.com](http://www.albcschool.com) on page 12-13 or request a copy of the informational handout from a school official.

## Standards of Conduct

Conduct considered harmful to the rights of others or to the reputation of the school will not be tolerated. Another Level Barbering and Cosmetology School reserves the right to dismiss or suspend a student who fails to maintain satisfactory grades; who is not respectful of other students or the School's staff; or whose behavior disrupts the normal process of instruction.

All students are expected to maintain high standards of conduct and honesty. Another Level Barbering and Cosmetology School has adopted standards of conduct that clearly prohibit, at a minimum, academic dishonesty, the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on its property or as part of any of its activities. Possession or use of firearms or weapons of any kind by any student is prohibited on all campuses. The School will impose disciplinary sanctions on students and employees consistent with school policy and local, state and federal laws up to and including expulsion or termination of employment and referral for prosecution for violation of the standards of conduct. A student dismissed or suspended is entitled to due process in the form of a hearing. A student desiring a hearing should make a written request to the Director of Education or campus director.

## Pell Grant

Federal guidelines state the grantee must certify that he or she will not engage in unlawful activities related to controlled substances during the period covered by the grant.

## **Federal Financial Aid Penalties for Drug Violations**

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties.

The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense, "Have you ever been convicted of possessing or selling illegal drugs?" If you answer "yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid.

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines up to \$20,000, imprisonment or both.

More information about federal penalties and sanctions is located at [usdoj.gov/dea/agency/penalties.htm](https://usdoj.gov/dea/agency/penalties.htm).

### **Penalties for Drug Convictions**

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

#### **Possession of Illegal Drugs**

For a first offense, a student loses eligibility for federal financial aid for one year from the date of conviction.

For a second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.

For a third offense and subsequent offenses, a student has indefinite ineligibility for federal financial aid from the date of conviction.

#### **Sale of Illegal Drugs**

For a first offense, a student loses eligibility for federal financial aid for two years from the date of conviction.

For a second offense and subsequent offenses, a student has indefinite ineligibility from the date of conviction.

#### **How to Regain Eligibility**

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program or passes two unannounced drug tests given by such a program.

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must include at least two unannounced drug tests; AND have received or be qualified to receive funds directly or indirectly under a federal, state, or local government program.

Students denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student's record so that fewer than two convictions for sale or three convictions for possession remain on the record.

In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, Another Level Barbering and Cosmetology School is not required to confirm the reported information unless conflicting information is determined.

### **Convictions During Enrollment**

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to notify Financial Aid Services immediately, become ineligible for further federal financial aid and repay federal financial aid received after the conviction.

### **Institutional Sanctions for Alcohol and Drug Violations**

- Any member of Another Level Barbering and Cosmetology School community found consuming or selling alcohol or drugs on Another Level Barbering and Cosmetology School property shall be subject to discipline on a case-by-case basis.
- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from ALBC School.
- In all cases, Another Level Barbering and Cosmetology School will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.
- Another Level Barbering and Cosmetology School has adopted a zero-tolerance policy regarding underage drinking.

## Student Demographic Information

Information about the composition of the Another Level Barbering and Cosmetology School student body is available on the College Navigator website ([www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator)). College Navigator is maintained by the U.S. Department of Education National Center for Educational Statistics. To view information about our school, enter our school name into the search tool. Here are a few high lights of information that you will find within the various sections:

Enrollment: gender and race/ethnicity distribution of students

Financial Aid: data regarding the various financial aid sources for students, including federal grants (Pell and SCEOG)

Retention/Graduation Rate: Retention rate of certificate- or degree-seeking, first-time, full-time, undergraduate students

The Career Services Department serves as a liaison between students and employers, serving the students by promoting the School to prospective employers. For additional information, contact the Career Services Department staff.

## Tuition and Fees

Tuition and fees are in the Cost of Attendance, Student Catalog or individual program disclosures located on the website at [www.albcschool.com](http://www.albcschool.com).

Books and supplies may be purchased from the school, however, please note that you are not required to purchase your books from ALBC School. A list of course textbooks can be found on page 9 in Student Handbook located on the school's website at [www.albcschool.com](http://www.albcschool.com).

## Grievance Procedures

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

1. The student should register the complaint in writing on the designated form provided to the student by the school Director within 14 days of the date that the act which is the subject of the grievances occurred.
2. The complaint form will be given to the school Director.
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or action being taken regarding the complaint.
4. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
5. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another who may not be employed by the school or related to the school owners. The hearing will be informal with the student presenting his/her case followed by the school's response. The hearing committee will be allowed to ask questions of all involved parties. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.
6. A final resolution from management will be sent in writing to the student within 15 days of review of the committee's recommendations.
7. If the complaint is of such nature that it cannot be resolved by the management after exhausting the school's grievance procedure, the student may file a complaint with the State Council of Higher Education for Virginia as a last resort. The student should submit an online complaint at: <http://www.schev.edu/>



Private and Out-of-State Post Secondary Education

101 N. 14<sup>th</sup> Street, 9<sup>th</sup> Floor

Richmond, VA 23219

Tel: (804)225-2600 Fax: (804)255-2604

8. Once the institution is formally accredited by NACCAS, the complainant can pursue a matter further. A complaint form is accessible through the School's Accrediting Agency. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's accrediting agency.

National Accrediting Commission of Career Arts and Sciences (NACCAS)

4401 Ford Avenue, Suite 1300

Alexandria, VA 22302

Tel: (703)600-7600

[www.naccas.org](http://www.naccas.org)

9. Students will not be subject to any unfair action and/or treatment by any School Official as a result of the initiation of a complaint.

## IPEDS Data - The Integrated Postsecondary Education Data System (IPEDS)

Completion rates for the school can be found on the IPEDS database, searching for each institution on the following site:

<http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx>. There is also detailed information for each program Another Level Barbering and Cosmetology School offers at [www.albcschool.com](http://www.albcschool.com) : The completion rate described in these disclosure documents is determined by using U.S. Department of Education guidance for disclosures and is not the same as used for IPEDS.

Graduation rates for the school can be found on the IPEDS database, searching for each institution on the following site:

<http://nces.ed.gov/ipeds/datacenter/InstitutionList.aspx>.

Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. This is the percentage of first-time degree- r certificate-seeking students from the previous fall who either re-enrolled or successfully completed their program by the current fall. Additional information can be found on the IPEDS website at:

<http://nces.ed.gov/ipeds/datacenter/InstitutionByName.aspx>.

## Appendix A

# Another Level Barbering and Cosmetology School

## Barbering Program

### 2017-2018 STUDENT COST OF ATTENDANCE

All budgets are based on costs for the student only, as specified by the Higher Education Amendment of 1992.

#### INDEPENDENT STUDENT

##### Tuition & Fees

Tuition is based on full-time and part-time attendance enrolled for 1100 clock hours. Tuition for 1100 clock hours is \$10,550.00. The Registration fee is \$100.00.

Total Tuition and Fees - \$10,650.00

##### Books & Student Kit

The average cost for books and supplies is Student Kit - \$500.00 & Textbooks- \$222.71

Total Books and Kit - \$722.71

##### Transportation

An allowance of 45 cents per mile for 500 miles a month is provided. In addition, \$100 per month is provided for auto insurance and/or repairs and upkeep on a vehicle (based on a 10 month school year).

The total average transportation cost is \$1,225.00

##### Average Room/Electric or Other Utilities

The average room cost is based on each student sharing a two-bedroom home/apartment in the City of Petersburg. The average monthly rent is \$717.00. Calculating average monthly electric or utility bill at \$200.00.

Dividing rent and electric bill to reflect the student's share is \$4,585.00.

##### Personal Allowance

Personal needs are allowed at \$100.00/month for 10 months, whether independent or dependent.

Total Personal allowance is \$1,000.00.

##### 2017-2018 Budget for Independent Student

Tuition/Fees	10,650.00
Average Textbooks & Student Kit	722.71
Average transportation	1,225.00
Average room and electric or utility bill	4,585.00
Personal allowance	1,000.00
<b>Cost of Attendance for an Independent Student:</b>	<b>\$18,182.71</b>

## Appendix B

# Another Level Barbering and Cosmetology School

## Barbering Program

### 2017-2018 STUDENT COST OF ATTENDANCE

All budgets are based on costs for the student only, as specified by the Higher Education Amendment of 1992.

#### DEPENDENT STUDENT

##### Tuition & Fees

Tuition is based on full-time and part-time attendance enrolled for 1100 clock hours. Tuition for 1100 clock hours is \$10,550.00. The Registration fee is \$100.00.

Total Tuition and Fees - \$10,650.00

##### Books & Student Kit

The average cost for books and supplies is Student Kit - \$500.00 & Textbooks- \$222.71

Total Books and Kit - \$722.71

##### Transportation

An allowance of 45 cents per mile for 500 miles a month is provided. In addition, \$100 per month is provided for auto insurance and/or repairs and upkeep on a vehicle (based on a 10 month school year).

The total average transportation cost is \$1,225.00

##### Average Room/Electric or Other Utilities Living with Parents

The total average cost is \$2500.00

##### Personal Allowance

Personal needs are allowed at \$100.00/month for 10 months, whether independent or dependent.

Total Personal allowance is \$1,000.00.

##### 2017-2018 Budget for Dependent Student

Tuition/Fees	10,650.00
Average Textbooks & Student Kit	722.71
Average transportation	1,225.00
Average room and electric or utility bill	1,500.00
Personal allowance	1,000.00
<b>Cost of Attendance for a Dependent Student:</b>	<b>\$15,097.71</b>

## Appendix C

# Another Level Barbering and Cosmetology School Cosmetology Program

## 2017-2018 STUDENT COST OF ATTENDANCE

All budgets are based on costs for the student only, as specified by the Higher Education Amendment of 1992.

### INDEPENDENT STUDENT

#### Tuition & Fees

Tuition is based on full-time and part-time attendance enrolled for 1500 clock hours. Tuition for 1500 clock hours is \$13,550.00. The Registration fee is \$100.00.

Total Tuition and Fees - \$13,650.00

#### Books & Student Kit

The average cost for books and supplies is Student Kit - \$550.15 & Textbooks- \$237.71

Total Books and Kit - \$787.86

#### Transportation

An allowance of 45 cents per mile for 500 miles a month is provided. In addition, \$100 per month is provided for auto insurance and/or repairs and upkeep on a vehicle (based on a 10 month school year).

The total average transportation cost is \$1,225.00

#### Average Room/Electric or Other Utilities

The average room cost is based on each student sharing a two-bedroom home/apartment in the City of Petersburg. The average monthly rent is \$717.00. Calculating average monthly electric or utility bill at \$200.00.

Dividing rent and electric bill to reflect the student's share is \$4,585.00.

#### Personal Allowance

Personal needs are allowed at \$100.00/month for 10 months, whether independent or dependent.

Total Personal allowance is \$1,000.00.

#### 2017-2018 Budget for Independent Student

Tuition/Fees	13,650.00
Average Textbooks & Student Kit	787.86
Average transportation	1,225.00
Average room and electric or utility bill	4,585.00
Personal allowance	1,000.00
<b>Cost of Attendance for an Independent Student:</b>	<b>\$21,247.86</b>

## Appendix D

# Another Level Barbering and Cosmetology School Cosmetology Program

## 2017-2018 STUDENT COST OF ATTENDANCE

All budgets are based on costs for the student only, as specified by the Higher Education Amendment of 1992.

### DEPENDENT STUDENT

#### Tuition & Fees

Tuition is based on full-time and part-time attendance enrolled for 1500 clock hours. Tuition for 1500 clock hours is \$13,550.00. The Registration fee is \$100.00.

Total Tuition and Fees - \$13,650.00

#### Books & Student Kit

The average cost for books and supplies is Student Kit - \$550.15 & Textbooks- \$237.71

Total Books and Kit - \$787.86

#### Transportation

An allowance of 45 cents per mile for 500 miles a month is provided. In addition, \$100 per month is provided for auto insurance and/or repairs and upkeep on a vehicle (based on a 10 month school year).

The total average transportation cost is \$1,225.00

#### Average Room/Electric or Other Utilities Living with Parents

The total average cost is \$2500.00

#### Personal Allowance

Personal needs are allowed at \$100.00/month for 10 months, whether independent or dependent.

Total Personal allowance is \$1,000.00.

#### 2017-2018 Budget for Dependent Student

Tuition/Fees	13,650.00
Average Textbooks & Student Kit	787.86
Average transportation	1,225.00
Average room and electric or utility bill	1,500.00
Personal allowance	1,000.00
<b>Cost of Attendance for Dependent Student:</b>	<b>\$18,162.86</b>