

Advanced College of Cosmetology

Student Catalog & Handbook

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Advanced College of Cosmetology Catalog 2018

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ADVANCED COLLEGE OF COSMETOLOGY MISSION

OWNERSHIP and LICENSURE

The institution is owned by Renee Hickmann. The corporate office and institution are located 25 West Main Street, Waupun, WI 53963. The phone number is (920) 324-6944. The campus is licensed by the Wisconsin Department of Safety and Professional Services (DSPS), 1400 E. Washington Avenue, Suite 142, Madison, WI 53703 (608) 266-7482. The institution is accredited by the National Accrediting Commission of Career Arts and Sciences, 3015 Colvin Street, Alexandria, VA 22314, (703) 600-7600, www.naccas.org. Current licenses and certifications may be reviewed at the campus during regular business hours. Contact the campus director during normal business hours to schedule an appointment to review certification documents and to obtain other consumer information regarding the institution, enrollment or financial aid programs* offered.

HISTORY

Renee Hickmann is an educator and small business owner who is responsible for the day to day operations of the institution. Ms. Hickmann's role as Director includes facilitating curriculum, supervising education and inventory control. Matthew Hickman oversees finances, operations, as well as marketing and growth planning responsibilities. Renee has over twenty-five years in the beauty industry and is an accomplished platform artist. Her drive, dedication, and determination as well as her passion for this industry are evident through her commitment to students. The institution uses the systems approach to produce optimum results in management and student success.

FACILITY

The institution's facility includes:

- 4,000 square feet of trendy, state-of-the-art space
- Office space for administration and education
- Guest area
- Classroom for theoretical and practical training with audio/visual equipment and aids.
- A student salon and clinic with stations and tables for supervised students to serve the public
- A well-equipped student lounge
- A resource center with books, periodicals, and technology for use by students and instructors
- Reasonable accommodations are provided to handicapped or disabled students for accessing classrooms and other institution facilities.

MISSION STATEMENT

Advanced College of Cosmetology is dedicated to student success by enriching lives and cultivating professionals through innovative, personalized education in a creative and inspiring environment that prepares graduates for success in the image industry.

GENERAL OBJECTIVES

The institution's mission will be accomplished through the following performance objectives:

- Improvement of institutional effectiveness through assessment of student achievement and performance.
- Employing a faculty of adequate size qualified by preparation, education or experience to carry out the educational objectives of the institution.
- Maintaining effective methods of organization and administration appropriate to the educational programs offered.
- Uniformly administering fair and equitable admissions policies.
- Providing a program of support services including academic advising to students and employment assistance.
- Offering well-organized courses of study designed to prepare graduates for licensing examinations and employment using both theoretical knowledge and skill development.
- Maintaining a sound financial condition using qualified financial management.
- Providing equipment, instructional space and other facilities to meet instructional needs and professional standards for safety and hygiene.
- Using systematic student evaluation to assist student learning and satisfactory student achievement.

ASSESSMENT PLAN

The stated mission, goals and objectives, educational programs, and support services are assessed systematically by means of:

- Periodic student evaluations of the staff, programs, performance statistics, and facility.
- Periodic surveys of graduates, employers of graduates, and industry representatives as to the effectiveness of the instructional programs, facility, performance statistics, and support services.

- Review of annual retention, licensure and employment rates.
- Cooperative evaluation by staff during regular staff meetings regarding the institution's purpose, objectives and success.
- Feedback annually from the Advisory Council comprised of industry professionals and employers from each of the fields for which training is provided.
- Completion of an Institutional Self-Study.

The information received is used in formulating plans to maintain and improve the operation and outcomes of the institution.

ADMISSIONS

ADMISSIONS AND ENROLLMENT REQUIREMENTS

The institution does not discriminate on the basis of sex, age, race, color, religion, or ethnic origin. Advanced College of Cosmetology does not recruit students already attending or admitted to another institution offering similar programs of study. Advanced College of Cosmetology requires that each student enrolling in the Cosmetology programs must;

- Complete an application for enrollment;
- Submit a \$10.00 Application Fee;
- Submit a copy of a driver's license or government issued photo ID;
- Submit a copy of a Social Security Card;
- Submit evidence of having graduated from a United States high school OR successful completion of the EQUIVALENT by providing one of the following:
 - copy of a high school diploma
 - copy of a high school transcript stating completion date
 - copy of a GED or transcript
 - copy of a state issued credential for secondary school completion if homeschooled.
 - Foreign Diplomas: Must have evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a high school diploma.

TRANSFER STUDENTS

The institution accepts transfer students who meet all other regular admission requirements. However, a student transferring to any program at Advanced College of Cosmetology will be contracted for 100% of the hours required in their chosen course of study. The curriculum taught by the institution produces a particular style or manner of cosmetology and therefore we cannot accept transfer of hours. Transfer students will be required to purchase the necessary kit and/or book items to meet the institution's kit and book bundle standards.

RE-ENTRY STUDENTS

Former students of the institution who wish to re-enter, must request approval from the administration. The request will be reviewed and a decision made within 30 days of the request. Students who re-enter within thirty (30) days of the original official withdrawal date will be charged for hours remaining. The settlement calculation for the former enrollment will be adjusted to reflect charges for actual hours attended. Student will be responsible for any balance owed for the former enrollment. Students who re-enter more than 30 days after the original exit date may be evaluated scholastically to determine class level assignment. Tuition rates current at the time of re-entry will apply. Arrangement for satisfactory payment of any applicable balance owed under the previous enrollment(s) must be made prior to re-entry. Students who withdraw from enrollment two times may not be considered for re-enrollment. Contract periods and attendance percentages will be calculated based on hours remaining in the re-entry contract. All students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

CLASS CALENDAR AND ATTENDANCE

Classes are scheduled daily at the institution on Monday, Wednesday and Friday of each week from 8:30 a.m. to 4:00 p.m. and Tuesdays and Thursdays from 12:00 p.m. to 8:00 p.m. One half hour is scheduled for lunch daily. Observed institution closures include New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after Thanksgiving, the week between Christmas Day and New Year's Day (the actual dates vary based on which day of the week the actual holiday occurs), and one week scheduled each spring and summer. Breaks and additional days off are published well in advance. Students may call the institution or local radio/television stations to obtain pertinent information regarding unexpected closures due to extenuating circumstances such as inclement weather. New classes begin two times annually. Exact start dates are found elsewhere in this catalog.

CAREER CONSIDERATIONS

The institution wants to ensure that students interested in pursuing a career in Hair, Nail or Skin Care considers all aspects of such a decision. Persons who want to become professionals in this field must:

- Have finger dexterity and a sense of form and artistry
- Enjoy dealing with the public and be able to follow a client's direction
- Keep abreast of the latest hair, skin, and nail care techniques and technological innovations
- Work long hours while building a personal clientele in order to earn the desired income
- Make a strong commitment to the educational process and complete the course of study
- Learn the skills necessary to operate a personal business

Applicants and students should be aware that:

- The work can be arduous and physically demanding because of long hours standing over a stylist's chair or an esthetician's treatment bed.
- There will be exposure to various chemicals and fumes that may cause allergic reactions or could be harmful if used incorrectly.
- The practice of safety and infection control is essential for effective and successful performance within the industry.
- Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding scale commission, retail commission or independent contracting (renting space and equipment from an existing salon or spa).

BUREAU OF LABOR STATISTICS

<http://www.bls.gov/ooh/occupation-finder.htm?pay=&education=Postsecondary+non+degree+award&training=None&newjobs=&growth=&submit=GO>

UNITED STATES DEPARTMENT OF LABOR BUREAU OF LABOR STATISTICS
OCCUPATIONAL EMPLOYMENT STATISTICS/ OCCUPATIONAL EMPLOYMENT AND WAGES

39-5012 HAIRDRESSERS, HAIRSTYLISTS, AND COSMETOLOGISTS

<http://www.bls.gov/oes/current/oes395012.htm>

O*NET RESOURCE CENTER

The O*NET program is the nation's primary source of occupational information. Central to the project is the O*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation.

O*NET CODES

COSMETOLOGY:

<http://www.onetonline.org/link/summary/39-5012.00>

IPEDS STATISTICS

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

Male / Female

Self-identified members of a major racial or ethnic group

Federal Pell Grant recipients

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

NATIONAL CENTER FOR EDUCATION STATISTICS (CIP CODE 2010)

COSMETOLOGY:

<http://nces.ed.gov/ipeds/cipcode/cipdetail.aspx?y=55&cipid=87771>

CAMPUS PERFORMANCE STATISTICS

The institution tracks its annual performance with respect to student completion rate, graduate licensure rate, and graduate employment rate. For the calendar year 2017, Advanced College of Cosmetology boasts the following statistics:

Completion: 89.47%
Licensure: 100%
Employment: 100%

CURRICULUM

CAMPUS CURRICULUM – COSMETOLOGY COURSE OUTLINE (1550 CLOCK HOURS/ 46 WEEKS)

The Cosmetology program offered by Advanced College of Cosmetology and policies are stated here and considered to be an integral part of each of the course outline contained in this section of the catalog. The education is designed to be learner-centered and discovery-oriented in order to channel the talents of each student toward a successful career.

Imagine: In this basic, indispensable, and pre-clinical, opening level of training, Students will focus on learning the underlying theory and the basic skills required for performing Client services. In addition, Students will identify short-term and long-term career goals and begin development of an action plan for achievement of those goals. The education is provided through interactive lecture, demonstration, technology, and hands-on practice.

Design: During this vital second level of training, Students will journey toward becoming a Star and develop and customize their skills to meet the needs of Clients. They will perform skills in the student salon and become increasingly self-confident and proficient in their communication, consultation, and technical skills. The education is provided through interactive lecture, demonstration, technology, field trips, Guest Speakers, and hands-on practice.

Vogue: In this final level of training, Students will master the creative skills necessary for achieving excellence and success in the workplace and learn key business skills needed to be successful professionals. Successful completion of Level III will prepare Students for immediate success and will dramatically improve their opportunities for employment upon graduation. In addition, Students will focus on state board preparation, professional development, and career placement. The education is provided through demonstration, technology, field trips, Guest Speakers, hands-on practice, and competency skills evaluation.

Couture: During this Level, the Graduate begins an important relationship with the Advanced College of Cosmetology Alumni Association. They will provide documentation of licensure and employment in their chosen field. They will begin the achievement of their goals while enjoying success in an exciting career in the workplace.

GRADING PROCEDURES: Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the institution. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students are allowed one re-take on every written test. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

WRITTEN and PRACTICAL

93 - 100 EXCELLENT

85 - 92 VERY GOOD

75 - 84 SATISFACTORY

0 - 74 BELOW STANDARDS - NEEDS IMPROVEMENT

INSTRUCTIONAL METHODS: The clock hour education is provided through a sequential set of learning steps that address specific tasks necessary for state board preparation, graduation, and entry-level job skills. Clinic equipment, implements, and products are comparable to those used in the industry. The course is presented through comprehensive lesson plans that reflect effective educational methods. Subjects are presented by means of lecture, demonstration, and interactive student participation. Audiovisual aids, guest speakers, field trips, projects, activities, and other related learning methods are used for course delivery.

UNITS OF INSTRUCTION AND HOURS

The contents of the units of instruction for the program along with the applicable hours devoted to each unit are listed in the following section of the Curriculum Course Outlines: Health, sanitation, infection control, chemistry, electricity, anatomy and physiology, the use and safety of products, and the use and safety of tools and equipment are included in both theory and practical study within the applicable units of study. In addition, students learn career and employment information including professional ethics, effective communications and human relations, compensation packages and payroll deductions, and the fundamentals of business management applicable to the program.

REFERENCES: A comprehensive resource of references, periodicals, books, texts, and audio/video tapes are available to support the course of study and supplement the students' training. Students should avail themselves of the opportunity to use these extensive materials.

REQUIRED PRACTICAL EXPERIENCES

Policy and Regulatory agencies require students to complete an established number of practical experiences for satisfactory skills development and graduation. Practices may be completed on manikins, models, or clients. The requirements listed by category are the minimum experiences that each student must successfully complete prior to graduation. More practices may be scheduled by the instructor based on training needs and clientele volume.

All assignments must be completed by each student as agreed upon in the Enrollment Agreement. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. As practical experiences are satisfactorily completed, they will be entered into the computer system and tracked to determine minimum requirements are met prior to graduation.

DESCRIPTION: The primary purpose of the Cosmetology Course is to train the student in the basic manipulative skills, safety judgments, proper work habits, and desirable attitudes necessary to pass the State Board examination and for competency in job entry-level positions in Cosmetology or related career field.

OBJECTIVES: Upon completion of the course requirements, the determined graduate will be able to:

1. Project a positive attitude and a sense of personal integrity and self-confidence.
2. Practice proper grooming and effective communications skills and visual poise.
3. Understand employer-employee relationships and respect the need to deliver worthy service for value received.
4. Perform the basic manipulative skills including hair styling, shaping, lightening, tinting, chemical reformation, scalp/hair conditioning, facials, manicures, pedicures and nail extensions.
5. Apply the theory, technical information and related matter to assure sound judgments, decisions, and procedures.

To ensure continued career success, the graduate will continue to learn new and current information related to techniques, trends, fashions, and methods for career development in Cosmetology and related fields.

Cosmetology program requirements as set forth by Advanced College of Cosmetology meet or exceed the requirements set by the Wisconsin Department of Safety and Professional Services (DSPS).

COURSE HOURS

THEORY	PRACTICAL	COURSE UNIT
10	0	Hygiene, grooming, and personal development.
20	20	Bacteriology, sterilization and sanitation.
140	440	Haircutting, hair tapering (clipper cuts), razor cutting, hairstyling, curling, thermal waving, finger waving, roller setting, pincurl placement, blow drying, shampoos, scalp and hair treatments, conditioning, reconditioning, hair analysis, and care of hairpieces, wigs and wefts. Tools, equipment and implements (identification and usage).
185	392	Hair Straightening, hair relaxing, thermal hair straightening, blow outs, permanents, hair coloring, tinting, bleaching and chemistry. Tools, equipment and implements (identification and usage).
35	60	Shaving, beard and mustache shaping, trimming, superfluous hair removal, waxing, facials, facial massages, facial makeup, eyelashes, light therapy, basic principles of electricity, and introduction to electrolysis. Tools, equipment and implements (identification and usage).

10	25	Manicuring, including nail enhancement. Tools, equipment and implements (identification and usage).
50	0	Anatomy and Physiology of the hair, skin, and nails and disorders of the hair, skin, scalp and nails.
30	0	Product knowledge, product use and sales, preparing and consulting with customer for services.
18	0	Laws, rules, professional ethics and history of cosmetology.
40	75	Individual student needs, industry trends and electives, (e.g. recordkeeping, mathematics, communications, human relations, public relations, first aid, etc.) (Hours may include structured visits conducted by the school outside of the classroom at one or more cosmetology establishments).
538	1012	Subtotal
	1550	COURSE TOTAL

LICENSURE REQUIREMENTS-

A person is eligible to receive a license as a Cosmetologist if they have completed the required clock hours in an approved school for the applicable course. They must also pay the required fees, and pass the examination conducted by the Board which determines his/her fitness to receive a license.

Disclosure: Please see Chapter SPS1 of the Wisconsin Department of Safety and Professional Services Cosmetology Administrative Procedures for reason why an applicant for licensure may be denied and therefore your ability to become licensed and gainfully employed as a cosmetologist.

LEAVE OF ABSENCE POLICY

A Leave of Absence (LOA) is a temporary interruption in a student’s program of study. LOA refers to the specific time period during an ongoing program when a student is not in academic attendance. A student who must take an approved Leave of Absence (LOA) will return to school in the same progress status as prior to the leave of absence. A student may be granted a LOA for medical issues or other mitigating circumstance where there is a reasonable expectation that the student will return from the LOA.

The LOA must be requested in writing prior to LOA occurring and their signature is required on the LOA form. In addition, the student is required to list the reason for the LOA on the form. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to the school via mail or in person within reasonable resolution of the emergency. In an instance of an emergency LOA, the beginning date of the approved LOA would be determined to be the first date the student was unable to attend due to the emergency.

The maximum time frame for a LOA is 180 calendar days and the minimum is 2 weeks or 14 calendar days. The institution permits only one LOA within an enrollment contract period. A student who is granted a LOA that meets the above mentioned criteria is not considered to have withdrawn from the institution and a refund calculation is not required.

The student’s contract end date and maximum time frame will be extended for the same number of days the student was on LOA without any additional institutional charges or penalty to the student. Changes to the contract period on the enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

For federal aid recipients, the student’s payment period is suspended during the LOA and no federal financial aid will be disbursed to students while on a Leave of Absence. Upon the student’s return, the student will resume the same payment period and coursework and will not be eligible for additional Title IV aid until the payment period has been completed.

If the student does not return from the leave within the 180 calendar days, or by the designated date of return as stated on the Leave of Absence Form, the student will be dropped from the program. The institution is required to take attendance and therefore the withdrawal date for the purpose of calculating a refund will be the student’s last date of attendance. If the student is a Title IV loan recipient, the student’s loans will go into immediate repayment.

GRADUATION REQUIREMENTS

Students must meet the following requirements in the applicable course of study to qualify for graduation and be issued a certified Final Transcript of Hours and Diploma:

- Successful completion of all phases of study, required tests, practical projects, and clinic assignments for the course;
- Completion of the designated hours for the course of study as required by the State regulatory agency;
- Pass the final written and practical exam for the applicable course;
- Complete all required exit paperwork and attend an exit interview;
- Make satisfactory arrangements for all debts owed to the institution.

Upon completion of the course of study and all graduation requirements, a Diploma for the applicable course of study will be awarded. After all graduation requirements have been met and the scheduled course has ended, the graduate will be eligible to pay the required examination fee and file an application for the state licensing exam. Upon obtaining a valid license, the graduate may engage in his or her chosen field for compensation.

CAREER OPPORTUNITIES

You are at the threshold of opportunity. Apply yourself and the possibilities are limitless. Enter the classroom with an open mind as you begin your course of study. The following vocations are options you may want to consider upon graduation

COSMETOLOGY

*Professional Stylist
Skin Care Specialist
Makeup Technician
Nail Technician*

*Platform Artist
Product Representative
Salon Owner or Manager
State Board Member/Examiner*

Avenues in these areas of specialization could also include journalism, advertising, marketing, or research and development with the right continuing education and opportunities. TRAINING is the important first step to an enjoyable, successful career in one of the above areas. If you like to work with people, and have the aptitude for the field, an Esthetics education may be your pathway to a secure income and a solid future.

EMPLOYMENT ASSISTANCE

While the institution cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting area job openings on a career opportunities bulletin board for students to review. Students also receive training in how to seek employment that includes how to write a resume, complete an employment application and prepare for an effective interview. The institution places a great deal of emphasis on how to obtain and retain employment after graduation. In addition, the institution maintains a network of relationships with professionals and employers locally and nationwide who provide mentoring to students while they are in school. When our graduates succeed, we succeed!

STUDENT SUPPORT SERVICES

EVALUATIONS AND ACADEMIC ADVISING

Students are advised regarding progress and achievement periodically as per the Satisfactory Academic Progress Policy. Evaluations include how the student is performing with regard to attendance, theory grades, and practical skills. Information and advice regarding licensing regulations, reciprocity, employment, continuing education opportunities, and financial assistance is available to students as it is needed. The administration office has a list of agencies for referral if a student needs other assistance.

SCHOLARSHIPS

The institution does not offer scholarships at this time.

PRIVACY AND FILE ACCESS POLICY

In compliance with the Family Educational Rights and Privacy Act of 1974 the institution follows policies that:

- a) guarantee each student (or parent or guardian if the student is a dependent minor) access to that student's records;
- b) require written consent from the student or guardian for release of records in response to each third-party request unless otherwise required by law;
- c) do not allow publication of "directory information" about students;
- d) provide and permit access to student and other institutional records as required for any accreditation process initiated by the institution

Access to records must be arranged previously and a staff member must be present while the records are being reviewed. Copies of file documents may be obtained at a cost of fifteen cents per copy. Cumulative education records are maintained for a minimum of five (5) years after graduation or termination.

The institution must make its student files available to accrediting, regulatory and other governing agency representatives who have the legal right to examine such files for compliance reviews. No portion of a file may be removed or reproduced without the permission of the school owner or administrator as all material and records contained therein are property of the institution.

HANDICAP POLICY

Advanced College of Cosmetology does not discriminate in its admissions practices or other policies against handicapped persons. The licensing requirements for courses offered at the institution may restrict some applicants. Questions regarding licensing requirements and the physical demands of the industry may be answered by the campus director.

OSHA

The United States Department of Labor of Occupational Safety and Health Administration requires the institution to advise its students of the chemicals used in Cosmetology and related training. During Orientation the student will learn about the importance of safety in the work place and how to use and follow the Material Safety Data Sheets (MSDS) for chemicals used in Cosmetology or related training. During each unit of study students are apprised of the various chemicals used and safe practices that apply. In addition, a complete file containing Material Safety Data Sheets for the chemicals used at the institution is available in the administration office.

DRUG AND ALCOHOL ABUSE PREVENTION

The institution fully supports the prevention of drug and alcohol abuse. Since the institution is eligible to participate in Federal Title IV Financial Aid programs, the institution certifies to the Department of Education that it operates a drug free campus. Students are provided with an informative pamphlet that outlines the hazards of drug abuse. A list of agencies and phone numbers is maintained in the administration office and is provided to any student requesting assistance in this area.

STANDARDS OF PROFESSIONALISM

DRESS CODE AND KITS

Student kit includes one apron imprinted with the school logo. The kit includes a textbook and applicable supplement as well as the requisite implements that meet current industry standards and necessary to complete the program of study satisfactorily. Consumable products used throughout the program of study will be provided through the school's dispensary.

Monday through Thursday: Students may wear black or khaki slacks, or skirts and dresses of any color no shorter than 3" above the knee. Shorts are not accepted.

Friday: Students may wear dressy jeans without holes.

At all times students are required to wear stylish, clean, and comfortable shoes. Flip flops and sport shoes are not allowed at any time.

Students are expected to arrive for school in the appropriate makeup and hairstyle. Body piercing is to be kept to a minimum. Unsuitable clothing as determined by the school includes, but is not limited to: spandex, tube tops, halter tops, exposed midriffs (or other body areas). Compliance with the published dress code is required at all times. Students are preparing for a career in the beauty and image industry and are expected to be well-groomed and professionally attired during the program of training. The dress code is subject to change at the discretion of the school administration at any time. Variations to the dress code may be granted on special occasions at the discretion of the school administration.

CODE OF CONDUCT

The institution sets forth a specific Code of Conduct for the purpose of promoting a positive learning environment and a pathway to career success. Developing efficient work habits, a positive attitude and definite goal orientations during training will greatly enhance the graduate's potential for success. All students must:

1. Attend all classes according to the assigned schedule including theory classes even if all required tests are completed.

2. Arrive for all classes on time. If more than 10 minutes late, a student may not be allowed to attend class or to clock in until the scheduled class is dismissed. The determination will be made by school staff based on the circumstances causing the tardiness. Excessive tardiness could result in suspension.
3. Food beverages must be consumed in the designated areas and are not allowed at any time on the student salon floor.
4. Complete all assigned theory, practical and clinic assignments in the designated time frames including any assignments required to establish eligibility to retake failed exams or take missed exams. It is the student's responsibility to contact the Instructor regarding makeup exams. Hours will not be sent to the state regulatory agency until all graduation requirements have been met and a comprehensive final written and practical exam has been passed. Students are not required to bring in excuses for absences or to complete make-up work.
5. Notify a staff member before 8:30 a.m. of absenteeism or tardiness so that proper arrangements can be made to service clients that may be scheduled.
6. Follow time clock procedures by clocking in and out to accurately reflect hours in attendance. No student may clock in/out for others.
7. Obtain permission from a staff member to leave the facility for any reason other than lunchtime and closing.
8. Comply with the published dress code with nametag and practice proper hygiene and grooming at all times. Students not in compliance with dress code will not be allowed to clock in until coming into compliance.
9. Smoking is allowed only in the designated areas.
10. Comply with scheduled lunch breaks. The time for the lunch break will depend on the classes scheduled and the clinic floor services that are assigned. As a consideration to fellow students, clients, and Instructors, please notify the school if you are not returning from lunch.
11. NOT perform any services on clients until successful completion of the applicable Imagine class and having successfully passed a comprehensive practical evaluation.
12. Practice courtesy and professionalism at all times when dealing with other students, clients, visitors to the school and staff.
13. Follow all state laws and regulations at all times.
14. Comply with the school's Satisfactory Academic Progress Policy at all times. Failure to maintain satisfactory progress can cause loss of or delays in funding, if applicable, delay in graduation and additional tuition charges.
15. Understand that training involves sanitation, cleanliness and care of equipment. Students are responsible for personal workstations and work area. Daily assigned sanitation duties must be evaluated before clocking out each day. State Board requires all students to follow Sanitation rules and practices at all times.
16. Discuss only ethical and professional subject matter during school hours and refrain from using profanity or vulgarity.
17. Be fair, honest, and never steal.
18. Refrain from the willful destruction of property.
19. Refrain from having personal visitors to the school. Guests will be asked to leave unless they are scheduled for a clinic service.
20. Be involved in curriculum-related activities at all times when clocked in. Excessive time in the student lounge is not allowed. Students who are not clocked in may not linger in the facility and distract other students from training responsibilities.
21. Refrain from using the business phone, personal cellular phones (calls or text messaging), or personal pagers for incoming or outgoing calls without the express permission of a staff member or at designated times. Personal calls must be limited to three minutes and must not prevent proper use of the business phone at the front desk!
22. Park only in the designated areas for student parking. Front row parking is always reserved for client use. The school does not provide parking for its students.
23. Know all pricing and service policies of the school and the name, purpose, benefits, procedures and cost of products used. Have every service performed on a client checked by an instructor.
24. Keep all student and client analysis and service records up to date.
25. Not make any changes to the appointment books except with permission of an instructor.
26. Refrain from keeping personal effects on station.
27. Recommend and prescribe appropriate services and retail products to each client assigned in order to develop professional skills.
28. Notify an instructor if/when additional products or materials are needed to complete a service and apply the appropriate charges to the client ticket.
29. The school is not responsible for lost or stolen items.
30. Strive to continually upgrade abilities through education and practice.

DISCIPLINARY POLICIES

Students must understand that any infraction of the Standards of Conduct, General Policies or the Enrollment Agreement could result in any of the following disciplinary actions.

PROBATION: A student may be placed on probation for a specified time for any infraction of the Standards of Conduct. If the student does not correct the problem, he/she will be placed on a second probation. If the problem is not corrected during the second probationary period, he/she may be suspended for three days or dismissed permanently at the discretion of the school administration.

SUSPENSION: Enrollment may be immediately suspended for three days for infraction of the Standards of Conduct or General Policies at the discretion of the school administration.

DISMISSAL - TERMINATION: Enrollment may be terminated at the discretion of school administration for any reason deemed necessary to maintain the positive educational environment and general objectives of the institution or for any of the following reasons:

- Non-conformance with the Standards of Conduct, General Policies, or Enrollment Agreement;
- Non-conformance with the state laws and regulations governing schools and students;
- Immoral or improper conduct or any action that causes or could cause bodily harm to a client, student or employee of the school;
- Engaging in the manufacture, distribution, dispensation, possession or use of drugs or alcohol;
- Willful destruction of school property;
- Theft or any illegal act;
- Possession of a deadly weapon and/or firearms.

Disciplinary decisions may be appealed by submitting a clear, concise written statement containing all pertinent data and facts. The appeal will be reviewed by the school administration and the student will be notified of the decision within 30 days of the receipt of the appeal. Students are encouraged to voice their grievances with school management by means of the Institution's Grievance Procedure. Concerns not made known to the applicable management personnel cannot be effectively addressed in a timely manner.

GRIEVANCES

In accordance with the institution's mission statement, the 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 will be retained in school files in order to determine the frequency, nature, and patterns of complaints for the institution. The following procedure outlines the specific steps of the complaint process.

1. The student should register the complaint in writing on the designated form provided by the institution within 60 days of the date that the act which is the subject of the grievance 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 actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint.
6. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, 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 a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of committee appointment. 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.
7. Students should exhaust the institution's internal complaint process before submitting the complaint to the school's regulatory agencies.
8. Students may elect to file a complaint with the Wisconsin Department of Safety and Professional Services. Please follow the below link to access the complaint procedure, complaint form, and contact information:
<https://dps.wi.gov/pages/SelfService/FileAComplaint.aspx>

9. Students may elect to file a complaint with NACCAS by following the below link to access the complaint form and instructions:

<https://naccasngo.sharepoint.com/:b:/s/NACCASWeb/ETs1nIYVmYJJvHigJGnWI6YBiTTlw8E4ybCQ5yYhanzggQ>

SATISFACTORY ACADEMIC PROGRESS POLICY

The satisfactory academic progress policy is consistently applied to all students enrolled in the school, whether receiving Federal Title IV funds, partial funding assistance, or self-paying. Satisfactory Academic Progress in attendance and academic work is a requirement. Students must maintain Satisfactory Academic Progress to continue eligibility for Title IV HEA Program funds. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

EVALUATION PERIODS

Students are evaluated for Satisfactory Academic Progress as follows:

Cosmetology 450, 900, and 1225 clocked hours

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint of the academic year or program, whichever occurs sooner. SAP evaluation periods are based on actual contracted hours at the institution.

ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 67% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

MAXIMUM TIME FRAME

The maximum time (which does not exceed 150% of the course length) allowed for students to complete each course at satisfactory progress is stated below.

COURSE	MAXIMUM TIME ALLOWED	SCHEDULED HOURS
COSMETOLOGY (34 hrs/wk -1550 HOURS)	69 WEEKS	2325

Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis. The Cosmetology program is based on clock hours and all students attend on a continuous basis. Therefore, we do not offer a term or credit hour based program. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA Program funds. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student's enrollment agreement.

ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

93 - 100	EXCELLENT
85 - 92	VERY GOOD
75 - 84	SATISFACTORY
0 - 74	BELOW STANDARDS - NEEDS IMPROVEMENT

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard-copy of

their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV HEA Program funds interrupted unless the student is on warning.

WARNING

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

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and reinstatement of Title IV HEA Program funds, as applicable, by meeting minimum attendance and academic requirements at the end of the warning period at the next scheduled evaluation. Students may begin attending makeup hours as they are needed.

INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same satisfactory academic progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal.

TRANSFER HOURS

With regard to Satisfactory Academic Progress, a student's transfer hours from another institution are not accepted as per the transfer policy of Advanced College of Cosmetology. Transfer students must enroll for the full program.

NONCREDIT AND REMEDIAL COURSES

Noncredit and remedial courses do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory academic progress standards.

NOTE: Withdrawal passing/withdrawal failing and appeals are not applicable to this institution.

- End of Satisfactory Academic Progress Policy -

COST OF ATTENDANCE

SURETY BOND

Advanced College of Cosmetology has a surety bond to ensure it can meet financial and economic consideration. Information regarding claims can be obtained through the campus office. The surety bond shall be conditioned to provide coverage to students or enrollees, (or parents, guardians, or sponsors of said student) who may suffer any loss or damage as a result of:

- Fraud or misrepresentation by the school.
- Violation of any state rule, statute, or school policy relating to licensing or school operation.
- Failure by school to perform its contractual agreement that results in student's inability to complete the course.
- Failure by school to pay a tuition refund to which the student is entitled.
- **SURETY BOND CONTACT INFORMATION:** 8401 Greenway Blvd. Madison, WI 53562 (608) 410-3410

PAYMENT TERMS & EXTRA INSTRUCTIONAL CHARGES

The student pays the school the tuition and fees for the program selected in advance upon commencement of the course of study unless other payment arrangements are made through Title IV funding. In cases where a student has become ineligible for Title IV funding the school may, at its option and without notice, prevent the student from attending class until the applicable unpaid balance is satisfied. Each course has been scheduled for completion within an allotted time frame. It is not realistic to expect to receive an education for free. The school has reserved space, equipment, and licensed instructors for you. If a student does not graduate within the contract period, additional training will be billed at the rate of \$250 per week, or any part thereof, payable in advance, until graduation. Payment sources include cash, checks, money orders, credit cards, Title IV funding, or through non-federal, agency or loan programs.

GENERAL COST OF ATTENDANCE

In addition to tuition and fees for education, students face monthly living costs for room, board, personal expenses and transportation while enrolled in school. Students living with parents can expect monthly living costs of approximately \$1,157.00. Students living independently can expect approximate monthly living costs of \$1,694.00. Students with dependent children must also consider reasonable childcare costs. It is important to remember, however, that room, board and personal expenses occur whether or not an individual is enrolled in career education.

COURSE COSTS AND START DATES

COSMETOLOGY- 1550 HOURS

Application Fee:	\$	10.00
Registration Fee:	\$	100.00
Books and Kit:	\$	2,190.00
Tuition:	\$	<u>13,600.00</u>
TOTAL:	\$	15,900.00

SCHEDULED CLASS START DATES

January 9, 2018	January 8, 2019
September 11, 2018	September 10, 2019

SCHEDULED HOLIDAYS AND CLOSURES

New Year's Day
Spring Break (1 week each year)
Memorial Day
Independence Day (Additional days may be scheduled depending upon when holiday falls in the week)
Labor Day
Thanksgiving Day and the day after
Christmas Eve through January 1 of the following year

COURSE OFFERINGS AND SCHEDULES MAY VARY

CAMPUS PERSONNEL

Renee Hickmann:	President, Director of Education & Instructor
Matthew Hickmann:	Vice-President; Administrator
Karmyn Nummerdor:	Receptionist; Financial Aid Director
Tessa Alsum:	Instructor
Kelsey Kettner:	Substitute Instructor

INCOMPLETE ENROLLMENTS

WITHDRAWAL REQUIREMENTS

Students who withdraw from enrollment prior to course completion must:

- Complete all required exit paperwork;
- Satisfy all debts owed to the school or make satisfactory arrangements for debts owed the institution.

Only upon completion of the withdrawal requirements will a certified Final Transcript of Hours be forwarded to the state board. Upon payment of the \$10.00 transcript fee, a certified Final Transcript of Hours will be given to the student. If withdrawal requirements are not met, no transcript will be released. Withdrawal fees may be waived due to documented mitigating circumstances.

INSTITUTIONAL REFUND AND RETURN OF TITLE IV HEA PROGRAM FUNDS POLICIES

The Return of Title IV HEA Program Funds policy and the Institutional Refund Policy (as mentioned below) are two separate policies that do not match. The requirements for The Return of Title IV program funds when a student withdraws are separate from, and in addition to, the Institutional Refund Policy for those students who have received Title IV funds. Students who do not receive Title IV funds will only be subject to the Institutional Refund Policy.

For those students who received Title IV HEA funds, it should be noted that once the Return to Title IV funds calculation has been completed the student may still owe funds to the school to cover unpaid institutional charges as a result of the Institutional Refund calculation. The student may also incur charges for any Title IV program funds that the school was required to return as a result of the Return to Title IV funds calculation. For example, if a student withdraws at 50% of their scheduled hours, 100% of tuition will be earned by the institution. However, the institution will be required to refund 50% back to Title IV. If the student used Title IV to pay all of their charges, they will now owe the institution 50% of the charges after the 50% refund is sent back to Title IV funding.

INSTITUTIONAL REFUND POLICY – ENROLLEE’S RIGHT TO CANCEL PURSUANT TO WISCONSIN DRL RL 62.07

- Applicants not accepted by the school shall be refunded all monies paid to the school except the \$10 application fee.
- If student (or in the case of student under legal age, his/her parent or guardian) cancels the enrollment in writing within three business days of signing the enrollment contract, or if an accepted student is determined unqualified, or the enrollment was procured as a result of misrepresentations by the school, all monies collected by the school will be refunded even if the student has begun classes.
- If a student cancels the enrollment more than three business days after signing the enrollment contract but prior to starting classes, a refund of all monies paid to the school less the \$100 registration fee. The Formal Cancellation Date will be determined by the postmark on written notification, the date said notification is delivered to the school in person, the date of expulsion by the School, or for unofficial withdrawals, 30 calendar days after the last day of attendance which is monitored monthly, or the expiration date of an approved Leave of Absence from which the student did not return.
- For students who enroll and begin classes but withdraw or are expelled prior to course completion and after three business days of signing the contract, a cancellation fee of \$150.00 will be assessed and any applicable refund will be calculated based on the following Partial Refund Chart:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
0.01% to 05.0%	20%
5.1% to 10.0%	30%
10.1% to 15.0%	40%
15.1% to 25.0%	45%
25.1% to 50.0%	70%
50.1% and over	100%

- Any monies due the applicant or student shall be refunded within 30 calendar days of the Formal Cancellation Date.
- In case of a documented disabling illness or other documented mitigating circumstances, the refund to the student may exceed the above Partial Refund Chart at the discretion of the school.
- The school does not participate in any teach-out plans with other institutions. 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. No such refund may defeat a claim to indemnification to which he/she is entitled under the school's surety bond.
- If the course is canceled subsequent to a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time.
- This refund policy applies to tuition and fees charged in the enrollment contract. Refunds for unused equipment or supplies returned in original condition will be paid within 15 days of withdrawal. Other miscellaneous charges the student may have incurred are: extra kit materials, books, products, unreturned school property, etc., will be calculated separately at the time of Formal Cancellation.
- If a Title IV financial aid recipient withdraws prior to course completion, a calculation for return of TIV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to unsubsidized Federal Stafford Student Loan Program; second to subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other Federal, State, private or institutional student financial assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

RETURN OF TITLE IV HEA PROGRAM FUNDS

A student (or in the case of dependent minor, his/her parent or guardian) may cancel their enrollment by giving notice to the school.

An official notification of cancellation or withdraw is in the form of a written, electronic, telephone and/or personal appearance notification to School Administration.

- In the case of a written or an electronic notification, the official notification of cancellation date will be determined by the postmark or received date on the written or electronic notification by the student.
- In the case of a notification received by telephone, the official notification of cancellation date will be determined by the date the telephone conversation occurred. This will officially be recorded on the student's record file.
- In the case of a notification received by personal appearance, the official notification of cancellation date will be determined by the date of the appearance of the student. This will officially be recorded on the student's record file.

An unofficial withdraw/termination would result from a student being absent 14 consecutive calendar days or failure to return on the documented leave of absence return date. In such case the school will provide written notification of termination to the student's contract enrollment agreement. The official notification of termination date will be the date that is stated on the written notice. The date of the last day of attendance will be determined from the student's last clock in – out date as recorded by the school's attendance record.

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Academic Competitiveness Grants, National SMART Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans and in some cases, certain state grant aid (LEAP/SLEAP), GEAR UP grants, and SSS grants to students.

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

The institution determines the earned and unearned portions of Title IV aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance. The percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the last date of attendance, by the total number of clock hours in the payment period.

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned by the total of Title IV aid disbursed or the Title IV aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

- The student was scheduled to complete 225 hours as of the student's last date of attendance
- Percentage of Aid earned equals 50%. This is calculated by dividing the scheduled hours as of the last date of attendance divided by total hours in the payment period. (225/450)
- Amount Title IV Financial Aid Earned equals \$1250. This is calculated by multiplying the total aid disbursed or could be disbursed by the percentage of aid earned \$1250 (2500x50%)

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some schools ask for when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of: your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

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

Return of Title IV HEA Program Funds by the School

The school must return the unearned aid for which the school is responsible to pay the Department of Education within 45 days to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs

1. Unsubsidized FFEL/ Federal Direct Stafford Loan
2. Subsidized FFEL/ Federal Direct Stafford Loan
3. FFEL/ Federal Direct Plus Loan (Parent)
4. FFEL/ Federal Direct Plus Loan (Graduate Student)
5. Federal Pell Grant

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