

**JOHN JAY BEAUTY COLLEGE, INC.
2844 TENNESSEE AVE.
KENNER, LA 70062**

504-467-2774

www.johnjaybeauty.com

TABLE OF CONTENTS

Mission Statement	1
Opportunities for the licensed Cosmetologist, Esthetician, Manicuring and Teacher Training	1-2
Accreditation	3
Memberships	3
State Licensing Body	3
Admission Policy	3
Transfer Students	3
Admission Requirements & Required Documents for Cosmetology, Manicuring and Esthetician	3-4
Admission Requirements & Required Documents for Teachers Training	4
Dress Code	4
Code of Ethics	4-5
Facilities	5
General Course Objectives	5-6
Approved Curriculum for Cosmetology	6-7
Approved Curriculum for Teachers Training	7
Approved Curriculum for Manicuring	7
Approved Curriculum for Esthetician	7
Grading System	8
Advising	8
Graduation Requirements	8
Absentee, Tardiness & Termination Policies	8
Student Consumer Rights & Responsibilities	9
Financial Aid	9
Student Placement Services	9
Access to Student Files	9
Privacy Policy	9
Conduct	9
Make-up Work	10
Notification of School Closure	10
School Calendar	10
School Holidays	10
Attendance Policy	10
Overtime Charges	10
Leave of Absence	10
Institutional Refund Policy	11-12
Return of Title IV Funds Policy	12-13

Administrative staff and faculty, tuition, rules and regulations,
consumer information (on separate insert)
and gainful employment information
(website: www.johnjaybeauty.com)

Before enrolling in Beauty College, most incoming students fear the lack of ability only because of insecurity.

PROMISE

Having shared this experience and recognizing the peaks and valleys in acquiring a new skill, I pledge to all my students my sincere effort in helping you to overcome this insignificant problem.

NEED

I need only your 100% effort, friendship and respect to guide you in selected areas of importance.

EFFORT

We are confident of our teaching technique and material because of our past success. We know that all it takes for a student to succeed in desire, patience and the ability to communicate with teachers, customers, and co-workers, and if willing to work hard.

METHOD

We are of the opinion that if the student does not learn, the teacher has not taught. I promise that this will never happen at John Jay Beauty College and there is only one college teaching the John Jay method.

MISSION STATEMENT

1. John Jay Beauty College strives to maintain the highest standards and fulfill the following objectives.
2. To provide educational experiences that will enable students enrolled in our school to become professional cosmetologists and Estheticians who are worthy members of society, a credit to our profession and to become financially secure.
3. To provide daily instruction for prospective students in the field of cosmetology for 1,500 hours and 750 hours for Estheticians using an established and approved curriculum that allows us to measure the level of proficiency of each student in each subject for each level of training.
4. To provide for constant educational growth by periodic evaluation of each student through the use of standardized test.
5. To provide for constant educational growth of teaching methods by observing each teacher each day.
6. To assist in placement of graduates into a meaningful occupational choice within the field of Cosmetology and Esthetics

OPPORTUNITIES FOR THE LICENSED COSMETOLOGIST, ESTHETICIAN, MANICURIST AND TEACHER TRAINING

SALON JOB CHOICES

Permanent Waving Technician
Hair Stylist
Hair Straightening Specialist
Wig Specialist
Hair Color Technician
Scalp and Hair Specialist
Skin Care Expert
Manicurist
Esthetician
Staff Coordinator

Make-Up Artist
Salon Manager
Salon Styles Director
Salon Owner
In a Salon
In a Department Store
In a Salon Chain
Salon Assistant
Salon Receptionist

COSMETIC INDUSTRY

MERCHANDISING FIELD

- Salon Person
- Buyer/Assistant Buyer
- Direct Seller

SCIENTIFIC FIELD

- Demonstrator or
Manufacturer Representative
- Research Assistant
- Trade Technician
- Technical Supervisor

WRITING FIELD

- Beauty Editor (newspaper or magazine)
- Editorial Assistant
- Free Lance Writer
- Promotional Writer

EDUCATIONAL POSITION OPPORTUNITIES

PRIVATE BEAUTY COLLEGE

- Teacher of Cosmetology (general)
- Teacher of Cosmetology (specialized)
- Supervisor or Dean
- Director
- Admissions
- School Owner

PUBLIC VOCATIONAL SCHOOLS

- Teacher of Cosmetology
- Teacher of Related Sciences
- Substitute Teacher
- Department Head
- Guidance Counselor

OWNER OF BEAUTY SCHOOLS

- State Board Inspector
- State Board Member
- Education Director
- Teacher Training
- Guest Artist (Hairstyling, hair color, make-up, etc.)

ACCREDITATION

John Jay Beauty College was accredited in 1983 by the:
National Accrediting Commission of Career Arts and Sciences
3015 Colvin St.
Alexandria, VA 22314
703-600-7600

NACCAS is recognized by the United States Department of Education as a national accrediting agency for postsecondary schools.

To receive accreditation, our schools must be examined by an outside team of experts at least every six years. We must meet standards covering faculty qualifications, curriculum, instructional methods and materials, classroom work, work space and facilities. In addition, we must meet high standards of school administration, tuition policies, refunds and advertising.

As with all other accredited schools, our students are eligible to participate in a variety of government financial aid programs, including the Pell Grant Program.

MEMBERSHIPS

John Jay Beauty College, Inc. is a member of the Louisiana Association of Cosmetology Schools.

STATE LICENSING BODY

John Jay Beauty College, Inc. is licensed by:
Louisiana State Board of Cosmetology
11622 Sunbelt Court
Baton Rouge, LA 70809
225-756-3404

ADMISSIONS POLICY

Non-Discrimination clause – John Jay Beauty College, Inc. in its admission, instruction and graduation policies, practices no discrimination on the basis of sex, color, race, ethnic origin, age, religion, physical handicaps, financial status or country of origin or residence.

TRANSFER STUDENTS

We accept transfer students in our school with previous credit from a licensed school. We accept up to 500 hours for cosmetology and 250 hours for all other courses. Tuition, equipment and book charges are prorated as to students need. An administrative fee is also required; not to exceed 15 % of the tuition and no more than \$100.00

COSMETOLOGY, MANICURING AND ESTHETICIAN ADMISSION REQUIREMENTS

The school admits as students:

1. High School graduates, or
2. Holders of a High School Graduation Equivalency Diploma (G.E.D).

REQUIRED DOCUMENTS

Before a student can be recognized by the Louisiana State Board of Cosmetology, the school must be furnished with the following:

1. Registration fee of \$10.00
2. Birth certificate or current driver's license
3. Completed registration form
4. Proof of education
5. Four current personal photographs
6. Social Security Card

All state board fees are to be paid in the form of a money order payable to the Louisiana State Board of Cosmetology.

TEACHERS TRAINING

ADMISSION REQUIREMENTS

Students enrolling in this course must have a current Louisiana Cosmetology, Manicuring or Esthetician license, a 12th grade education or hold the recognized equivalent of such certificate.

REQUIRED DOCUMENTS

Before a student can be recognized by the Louisiana State Board of Cosmetology, the school must be furnished with the following:

1. Registration fee of \$10.00
2. Birth certificate or current drivers license
3. Completed registration form
4. Proof of education
5. Four current personal photographs
6. Current Louisiana Cosmetology, Manicuring or Esthetician License
7. Social security card

All state board fees are to be paid in the form of a money order payable to the Louisiana State Board of Cosmetology.

DRESS CODE

All students attending the school must follow the published dress code.

- The acceptable dress code for women is black John Jay scrubs purchased from designated uniform shop with black socks and black shoes.
- The acceptable code for men is black or white shirt, black slacks purchased from designated uniform shop with John Jay logo, black socks and black shoes.
- Jeans of any kind are not permitted by men or women. Students must be well groomed, hair neat with make-up applied before class.

CODE OF ETHICS

1. Has as its principle objective the training of qualified cosmetologists to render the best possible service to patrons.
2. Strives continuously to improve its operation in order to keep abreast with the ever-changing developments and new techniques in cosmetology.
3. Observes all rules and regulations issued by the Louisiana State Board of Cosmetology.
4. Makes use of acceptable teaching techniques and training aids (such as textbooks, workshops, videos, PowerPoint, DVD's and other audio-visual aids) in order to provide the best possible training for its students.
5. Purchases only high grade standard equipment, cosmetics and supplies to be used for instruction of its students.

6. Maintains honest and fair relationships with its staff, students, patrons, state board and other schools.
7. Advertises truthfully and makes honest representations to its students.
8. Refrains from any advertisement or criticism which might reflect unfavorably on other schools and the cosmetology profession.
9. Explains all student rules and contracts before enrolling.

SCHOOL FACILITY DESCRIPTION
JOHN JAY BEAUTY COLLEGE
2844 TENNESSEE AVE. KENNER, LA 70062



The John Jay Beauty College was established in 1979 by John J. Grisaffi, Jr. It was accredited in 1983 by the National Accrediting Commission of Career Arts and Sciences. John Jay Beauty College, Inc. is owned by the corporation John Jay Beauty College, Inc. John J. Grisaffi, Jr. is the Chief Executive Officer and owner.

The structure is a two story concrete and frame approved building occupied by the beauty college. The building has 7,000 sq. ft. to provide for clinic purposes, classroom and administration space. The Esthetician school occupies the second floor.

The school's headquarters and administrative office is located at 2844 Tennessee Ave. Kenner, LA 70062.

GENERAL COURSE OBJECTIVES

COSMETOLOGY

This course covers basic knowledge and techniques in developing skills in hairstyling, hair-shaping, permanent waving, hair relaxing, hair coloring, facial makeup and people skills. Graduates are trained and qualified for an entry level position in any phase of Cosmetology.

MANICURING

To develop in each student theoretical and applicable knowledge and skill in the actual practice of manicuring and pedicuring necessary for successful entry and employment in the manicuring and sculptured nails profession.

Graduates are properly trained for an entry level position in all phases of manicuring and sculptured nails.

TEACHERS TRAINING

To develop in each student teacher the teacher skills and techniques related to the teaching of cosmetology.

To provide supervised practical experience for each student teacher in the training of cosmetology.

To improve speed and accuracy in the student.

ESTHETICIAN

Upon completion of this course, the student shall have demonstrated competencies required to pass the State Board Examination and the ability to:

- Analyze and recognize skin disorders
- Perform facial massage techniques
- Operate skin care treatment machines
- Apply masks for the improvement of the skin
- Perform superfluous hair removal treatment
- Recommend prescriptions for home care and retailing
- Apply makeup
- Apply safety and sanitary measures for the protection of the client, salon and public
- Secure a position as an Esthetician, Makeup Artist, Salesperson or Manager, Cosmetic Buyer, Manufacturers' Representative, Research Assistant and Beauty Editor.

APPROVED CURRICULUM FOR COSMETOLOGY-1500 HOURS

According to the requirements listed by the Louisiana State Board of Cosmetology, the following curriculum is used in preparing our students in the field of cosmetology.

Anatomy – Physiology	50 Hours
Bacteriology – Disinfection & Sanitation	100 Hours
Dermatology – Skin & Hair	125 Hours
Scalp Treatment	50 Hours
Facial Treatment	75 Hours
Hair Conditioning/Hair Chemistry:	
Dyeing	
Coloring	
Bleaching	200 Hours
Contour Shaping	
Scissors	
Razor	150 Hours
Facial Massage-Lash & Eyebrow Dyeing-Facial Packs	35 Hours
Shampoo & Rinsing	100 Hours
Finger Waving – Pin Curling – Comb-Outs	250 Hours
Hair Relaxing & Permanent Waving Including Theory	160 Hours
Manicuring	60 Hours
Hair Styling	65 Hours
Wiggery	25 Hours
Salesmanship – Personality	20 Hours
Shop Management – Ethics/State Board Rules	25 Hours
Safety Measures	10 Hours
TOTAL	1500 Hours

APPROVED CURRICULUM FOR TEACHERS TRAINING-750 OURS

According to the requirements listed by the Louisiana State Board of Cosmetology, the following curriculum is used in preparing our students in the field of Cosmetology Teacher.

Classroom Training – Science of Teaching	234 Hours
Teacher Assistant – Observation	190 Hours
Performance of Demonstration	26 Hours
Clinic – Supervised practical teaching	300 Hours
TOTAL	750 Hours

APPROVED CURRICULUM FOR MANICURING – 750 HOURS

According to the requirements listed by the Louisiana State Board of Cosmetology, the following curriculum is used in preparing our students in the field of manicuring, artificial nail extensions and nail wraps.

Salon conduct, professional ethics, introduction to manicuring, hygiene and personality...	180 Hours
Bacteriology, sterilization and sanitation	180 Hours
The practice of Manicuring - manicuring, pedicuring and advanced nail techniques.....	350 Hours
Science of Manicuring.....	40 Hours
TOTAL	750 Hours

APPROVED CURRICULUM FOR ESTHETICIAN – 750 HOURS

According to the requirements listed by the Louisiana State Board of Cosmetology, the following curriculum is used in preparing our students in the field of Esthetics.

Professional practices	100 Hours
Sciences	250 Hours
Facial treatments	200 Hours
Hair removal	25 Hours
Makeup	100 Hours
Body treatment	25 Hours
Exfoliation/Chemical peels	50 Hours
TOTAL	750 Hours

GRADING SYSTEM

Student evaluation is made in accordance with the following grading system for the written test and evaluations.

A – 90% - 100%	Excellent
B – 80% - 89%	Good
C – 70% - 79%	Average
F – 69% and below	Failing

A theory test is given weekly to all students. Practical and clinical grades are given on a daily basis denoting skills and knowledge.

After the first (10) weeks from the start date, all freshman students are given a practical evaluation to determine their preparedness for the clinic floor.

After the last (10) weeks, all advanced students are given a practical and written test to determine whether or not they are prepared to pass the State Board Exam.

ADVISING

Student counseling is under the direction of the Director of the school. Students are counseled on their progress while in school. The well-being of every student is important to the faculty and administrative staff. There is a staff member available to provide guidance and assistance to those who need it. If it is necessary to refer the student to various sources of assistance, phone numbers are available.

GRADUATION REQUIREMENTS

Hours required for graduation are as follows:

Cosmetology – 1500 Hours. Esthetician, Teachers Training and Manicuring – 750 Hours.

1. Students in all courses must achieve satisfactory progress in all units both written and practical
2. Final evaluation test
3. Satisfaction of all financial obligations to the school

When the above graduation requirements have been met, John Jay Beauty College will issue the graduate a Diploma of Graduation suitable for framing.

ABSENTEE, TARDINESS AND TERMINATION POLICIES

ABSENCES

The student absentee charge per hour will be the same as the contracted tuition charge per hour.

LATENESS

Day students not arriving by 8:00 AM are not allowed in class. Night students not arriving by 5:00 PM are not allowed in class.

ABSENTEE TERMINATION POLICY

An attempt to contact student by phone will be made if the student has 5 consecutive unexcused absences. If that attempt is unsuccessful, a letter is sent to the student asking for a response within 15 days or the student will be terminated. After 15 days has elapsed with no response from the student he/she will be terminated from the program. After 14 days of consecutive absences, financial aid monies received will be returned to the federal government per their policy.

STUDENT CONSUMER RIGHTS AND RESPONSIBILITIES

Education after high school costs you time, money and effort. It is a big investment, and as a student and a consumer, you should carefully evaluate the education or training you are considering. To help you make a good choice, you should have information on the school's academic program, facilities, dropout rates, full cost of attendance, refund policy, and any other information you think will help you make your decision.

FINANCIAL AID

FINANCIAL AID DEPARTMENT

John Jay Beauty College is an eligible institution approved by the U.S. Department of Education to participate in the Federal Financial Aid Programs. Financial Aid Programs available to our students are listed below:

PELL GRANT

Pell grants are awarded to help under-graduate students pay for their education after high school. For many of these students these grants sever as a "foundation" of financial aid to which aid from other federal and non-federal sources may be added. Unlike student loans, grants do not have to be paid back.

The necessary forms for the student financial aid are available in the school office. The forms must be completed accurately and submitted on time. The student is responsible for checking the status of his/her application and making sure that it has been processed.

The method of payment for Pell grants is by issuing a voucher to the student. Disbursements are usually made in two payments for all students. All Pell disbursements are made out to the school and applied towards the students school expenses.

STUDENT PLACEMENT SERVICES

John Jay Beauty College offers the student both placement services and advising. The school maintains placement services with salons in the metro area. The school will help to place the student in an area salon.

John Jay Beauty College DOES NOT GUARANTEE PLACEMENT. The student may avail themselves of the school's advising staff at any time.

ACCESS TO STUDENT FILES

All students and parents of minor students have a right to review academic and financial files within twenty-four (24) hours of written request submitted to the college administrative office. If requested, students will be given copies within (3) days. An officer of the college must be present when viewing the files.

PRIVACY POLICY

No academic or financial information will be released without written permission from the student and parents or guardian of dependent minor student for each third party request. NACCAS and the law do not require consent prior to requesting information about a student.

CONDUCT

A student is expected at all times to uphold the high standards of integrity and behavior which will reflect upon himself/herself, family and school. Students are expected to maintain a satisfactory attitude and appearance at all times. A student will not be allowed into class without a clean, proper uniform and/or the necessary equipment. He/she is expected to abide by the rules and regulations of the school. Failure to do so may result in suspension or dismissal at the discretion of the Director. Suspension from training may be from one hour to any number of weeks. During this period of time a student will receive no credit. All missing class hours must be made up at the convenience of the school before the previously set graduation date.

MAKE-UP WORK

Students may be granted the privilege of make-up work due to absenteeism weekly on Tuesday or Thursday by scheduling with authorized school personnel. At the time of completion of the course, as determined by the scheduled graduation date on the Enrollment Contact, students must have all make-up work completed.

NOTIFICATION OF SCHOOL CLOSURE

In the event of unexpected closure due to extenuating circumstances, the school will notify each student by phone or text message.

SCHOOL CALENDAR

Classes are offered every 10 weeks in January, March, June, August and October.

SCHOOL HOLIDAYS

New Year's Day, Christmas, Thanksgiving, Mardi Gras and 4th of July.

ATTENDANCE POLICY

Attendance is the first priority in order to achieve success in the school and work environment. Therefore, students are expected to attend classes scheduled by their respected instructor. An excused absence is one that is due to personal illness, illness or death in the immediate family or an emergency situation. All missed work must be made up.

OVERTIME CHARGES

Our contract is a weekly/hourly contact with renewal each Tuesday until completion and in accordance with satisfactory progress commencing on the start date as established. I understand and agree that if I do not complete all graduation requirements for the course which I have selected at the agreed upon number of weeks, I will be charged for those additional hours necessary to complete the course at the agreed hourly rate disclosed on the school contract.

LEAVE OF ABSENCE PROCEDURES

Any student requesting a leave of absence from the institution must submit a written request to the Director or Financial Aid Director. The request should be signed and dated by the student and must contain the dates the student expects to be unable to attend school. All leave of absence requests must be approved by a school official.

John Jay Beauty College allows an approved leave of absence of no more than 120 calendar days. There are no exceptions. Only one leave of absence may be granted to a student in any 12-month period. A student on a leave of absence will incur no additional charges by the school. Any student failing to return to school the day after the expiration of a leave will be withdrawn from the school on that day and all refunds will be due 30 days from the date the student began leave of absence.

A copy of the leave of absence request must be maintained in the students file.

For VA certified students, no leave of absence is granted.

A leave of absence may be granted to a student who does not provide the request prior to the leave of absence due to unforeseen circumstances. When the school is notified that a leave of absence is needed, the beginning date of the approve leave of absence will be the first date the student was unable to attend. A student meeting this criteria, is not considered to have withdrawn, and no refund calculation is required at this time. All leave of absences will extend the student's contract end period by the same number of days in the Leave of Absence.

INSTITUTIONAL REFUND POLICY

1. An applicant not accepted by the school is entitled to a full refund of all monies paid.
2. If a student (or in the case of a student under legal age, his/her parent or guardian) cancels their contact and demands their money back in writing within three (3) business days of the signing of an enrollment agreement or contact, all monies collected by the school shall be refunded. The cancellation date will be determined by the postmark on written notification, or the date said information is delivered to the school administration/owner in person. This policy applies regardless of whether or not the student has actually started training. If a student cancels their contract after three business days after signing, but prior to entering classes, they shall be entitled to a refund of all monies paid to the school less a \$100.00 administrative fee.
3. Our schools refund policy applies to all terminations for any reason by either party including student's decision, course of program cancellation or school closure.
For students who enroll in and begin classes, the following schedule of tuition adjustment is authorized:

*The school refund policy is based on the number of hours scheduled.

If termination occurs between 10.1% and 20% of the program length, the institution retains 20% of the tuition, 100% of the kit and books plus a \$100.00 registration fee. *

If termination occurs between 20.1% and 30% of the program length, the institution retains 30% of the tuition, 100% of the kit and books plus a \$100.00 registration fee. *If termination occurs between 30.1% and 40% of the program length, the institution retains 40% of the tuition, 100% of the kit and books plus a \$100.00 registration fee. *

If termination occurs between 40.1% and 50% of the program length, the institution retains 50% of the tuition, 100% of the kit and books plus a \$100.00 registration fee. *

If termination occurs between 50.1% and 60% of the program length, the institution retains 60% of the tuition, 100% of the kit and books plus a \$100.00 registration fee. *

If termination occurs after 60% of the program length, the institution retains 100% of the tuition, 100% of the kit and books plus a \$100.00 registration fee. *

4. (*) Kit – Is non-refundable for health and sanitary reasons and Books are non-refundable unless returned in “like new” condition within 20 days of the last day of attendance.
5. Enrollment time is defined as the time elapsed between the actual starting date and the date of the students last day of scheduled hours attended at the school. Any monies due the applicant or student shall be refunded within 30 days of formal cancellation by the student as defined in item 12-2, formal termination by the school, which shall occur no more than 30 days from the last day of physical attendance or unofficial withdrawals for clock hour students which are determined by school monitoring clock hour attendance at least every thirty days or in the case of leave of absence, the student notifies the school that they are not returning. Date of withdrawal determination shall be the earlier of the scheduled date of return from the leave of absence or the date the student notifies the institution that the student will not be returning. All refunds are calculated based on the students scheduled hours as of their last date of attendance.
6. If permanently closed or no longer offering instruction after the student has enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is cancelled 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. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach Out Agreement OR provide a full refund of all monies paid.

In case of illness or disabling accident or death of immediate family or other circumstances beyond the control of the student, the school will make a settlement which is reasonable and fair as negotiated. Students who receive financial assistance from Title IV programs (Federal Pell Grant, Campus-Based Programs, Stafford Loans, PLUS Loans) and withdraw from school prior to completing more than 60% of the payment period are subject to the Return of the Title IV Funds requirements of the United States Department of Education.

RETURN OF TITLE IV FUNDS POLICY

Students who receive financial assistance from Title IV programs (Federal Pell Grant, Campus-Based Programs, Stafford Loans, PLUS Loans) and withdraw from school prior to completing more than 60% of the payment period are subject to the Return of the Title IV Funds requirements of the United States Department of Education.

The Return of Title IV Funds procedure is as follows:

1. Determine the percentage of the payment period the student completed. To determine the percentage, the number of clock hours, up to and including the students last day of attendance is divided by the number of hours in the payment period. Do not count excused absences as completed hours.
 - A. If the percentage is greater than 60%, 100% is used in step 3 below.
 - B. If this percentage is less than or equal to 60%, determine the clock hours completed in the payment period divided by the clock hours scheduled to be completed as of the date the student withdrew.
 - C. If this amount is less than 70%, the percentage from Step 1 above is used in Step 3 below.
 - D. If this amount is 70% or greater, the institution will determine the clock hours scheduled to be completed as of the date the student withdrew divided by the total clock hours in the payment period. This amount will be used in Step 3 below.
2. Determine the amount of aid earned by the student. The amount of aid the student earned for the payment period is determined by multiplying the percentage derived from Step 1 (a – d) by the total amount of Title IV aid that was disbursed or that could have been disbursed as of the students withdrawal date.
3. Compare the amount earned to the amount disbursed. If less aid was disbursed than was earned, the student may receive a post withdrawal disbursement for the difference. If more aid was disbursed than was earned, the difference is refunded back to the Title IV Programs.
4. Allocate responsibility for returning unearned aid between the school and student. Students who receive living expenses would be responsible for repayment of any unearned aid. If the students share of unearned funds that must be returned are attributed to a Title IV Loan program, then repayment will still be based under the terms and conditions of the promissory note. If the students share of the unearned funds that must be returned are attributed to a Title IV Grant Program, the initial amount to be returned will be reduced by 50%.
5. Distribute the unearned aid back to Title IV programs.

Refund Timeline and Refund Allocation

The school will make refunds within 30 calendar days of the date the student officially withdraws or the date the school determines that the student has unofficially withdrawn. Refunds will be returned in the following order:

1. Unsubsidized Federal Stafford Loans/William Ford Direct Loans
2. Subsidized Federal Stafford Loans/William Ford Direct Loans
3. Federal Perkins Loan Program
4. Federal PLUS Loans/Direct PLUS Loans
5. Federal Pell Grant Program
6. Federal SEOG Program
7. Other Title IV Programs
8. Other Federal, State, private or institutional assistance
9. The Student

Refunds less than \$25.00 will not be made to Title IV programs. By signing the enrollment agreement, the student authorizes the institution to retain any amount of the refund that would be allocated to the Title IV, HEA loan programs.

Please be advised that this is only the Refund to Title IV refund. Once the school determines the amount of Title IV aid that the school may retain the institution will then calculate the institutional/accrediting agencies refund policy.