

# **General Institutional Information**

Information about Federal civil rights laws that prohibit discrimination, federal protection for an individual's privacy of certain records, academics accreditation and licensure, SSAG certificate programs, faculty, and facility locations; student responsibilities including copyright infringement, transfer of credit policies, and college comparison data for prospective students.

## **Accessibility Policies**

#### **Access Services for Students with Disabilities**

If you are a student with a disability and need accommodations, contact the Campus Director.

We provide equal access to qualified individuals with disabilities as mandated by the Americans with Disabilities Act.

Some of the services that we offer include testing accommodations, note-taking assistance, alternative text, allowing use of assistive technology and tutoring (when available). All accommodations are determined on a case-by-case basis during a meeting with the Campus Director.

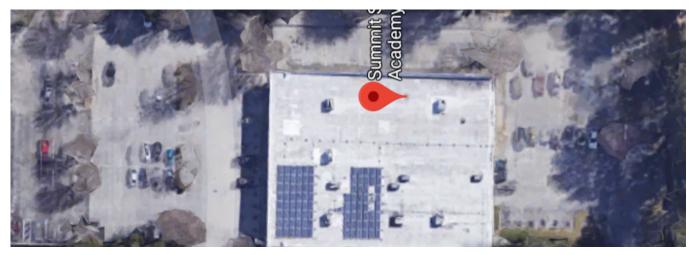
#### **Accessible Parking and Entrance Locations**

#### Parking Locations

SSAG has more than 100 parking spaces in lots that surround the building on campus.

#### Parking Areas and Accessible Entrances

- Standard Parking Spaces are white.
- Handicapped Spaces are in the front of the facility and are blue.
- All Entrances of the academy are Wheelchair Accessable.





## **Employee Americans with Disabilities Act (ADA) Information**

Summit Salon Academy - Gainesville (SSAG) will not discriminate against individuals on the basis of disability.

SSAG will make employment decisions based on the ability of a person to perform the essential functions of a job and not the person's disability or limitations. Further, the ADA requires the academy to reasonably accommodate individuals with disabilities, if possible.

In this regard the SSAG will:

- evaluate whether a person with a disability is qualified to perform the essential functions of his or her position with or without accommodation; and
- determine whether a reasonable accommodation can be made for a qualified individual.

If you believe you need some type of accommodation, please notify one of the following listed individuals as soon as possible. SSAG will then work with you to determine if a reasonable accommodation is necessary or possible.

#### **Contact Information**

#### Current Employees

Joni Jarrell, 352-331-2424 ext. 7, or email jarrell@ssag.edu

#### Job Applicants

If you require an accommodation in the application process, please contact the hiring manager at 352-331-2424.

#### Web Publishing Guidelines and Accessibility

The purpose of the SSAG website is to quickly provide useful, clear and accurate information that students and the community need to know to use SSAG's services.

The SSAG home page and associated upper-level pages are official publications of SSAG. Unless otherwise indicated, all text, photographs and original graphics are copyrighted and should not be reproduced without written permission from the academy.

Development of the SSAG website is guided by the academy's marketing and web development team.

#### Web Accessibility

Summit Salon Academy - Gainesville (SSAG) is committed to offering an accessible, barrier-free learning environment for all students and members of the acadey. The Web is a primary source for information about the academy and its offerings for students and the community. It is also a primary tool used in the delivery of instruction. Additionally, the academy affirms the importance of universal design (accessibility



for all users) as an approach that benefits all people, those with physical and learning disabilities as well as individuals with various learning styles and needs. As a result, the academy is committed to providing accessible, barrier-free access to all of the academy's Web pages.

Therefore, Web pages published and/or hosted by SSAG should be in compliance with the academy's accessibility standards. Pages within the academy's web site management system, are designed and programmed to be accessible. Pages outside that system that appear on the SSAG website should abide by these accessibility standards.

- All Web pages must be designed with readability in mind, e.g., there should be sufficient contrast between text and background images to enable the page to be easily read. Color combinations that cause problems for individuals with color blindness should not be used, and so on.
- Alternative text descriptions for all images must be included on all Web pages. The alternative text descriptions must be sufficiently descriptive to convey the same information as would be experienced by a sighted individual.
- Access to the Web pages should be tested using different browser products and versions and on different work stations and platforms.

# **Computer Use and File Sharing**

## **Use of Technology and Communication Systems Policy**

Students, employees and visitors must comply with the terms of use for the SSAG website and other online communication vehicles.

SSAG's Technology and Communication Systems are provided for the purpose of promoting SSAG educational activities and conducting business on behalf of SSAG.

Users must comply with all applicable federal, state and local laws and regulations. To maintain the integrity of the Technology and Communication Systems and to ensure compliance with applicable Policies/Procedures, SSAG has the ability to monitor and manage access and use of the Technology and Communication Systems and may do so in accordance with this Policy. Any User who violates this Policy may have his/her account and/or User privileges revoked and such violation may result in student/employee disciplinary and/or legal action.

# **Copyright Infringement Policies and Sanction**

Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer sharing, and the use of academy information and its technology systems will subject students to Academy disciplinary actions and may subject students to civil and criminal liabilities and penalties of federal copyright laws.

A student may be terminated from The Academy for the following reasons:

- On an Academy computer without permission
- On an Academy computer unattended
- On an Academy computer not authorized to use



- Tampering or disabling an Academy computer
- Removing information from an Academy computer by print or illegally downloading
- Moving or deleting information from an Academy computer
- Distributing Academy copyrighted material in any form with unauthorized persons or companies

Students have limited access to the following Academy computers and may not log into the following Academy computers without authorization from an Academy owner.

- Student Salon Area Front Desk Appointment Book
- Student Salon Area Booking Station
- Student Library

The student must be under the supervision of a licensed educator or an Academy staff member always while using the Academy computer. Students do not have access to the following Academy computers:

- Admissions
- Educators
- Financial Assistance Office
- Owners

In addition, a student may be subject to criminal penalties resulting from prosecution. This abovementioned list is not all-inclusive, and the student and employee need to be aware of possible severe sanctions if found to be violating the copyright policies.

Copyright infringement is the act of pursuing, without Academy permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute any copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. An alternative to copyright infringement is to purchase information legally.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringement. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorney's fees. For details, see Title 17, United States Code, Section 504,505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information please see the Web site of the U.S. Copyright office at <u>www.copyright.gov</u>.

# **Nondiscrimination Policies**

Applies to all academic and service areas and departments of the academy, including financial aid, employment, admissions, placement, recruitment and educational services. Includes information on how to report an incident or file a complaint.



Summit Salon Academy – Gainesville 6915 Northwest 4<sup>th</sup> Boulevard, Suite B Gainesville, Florida 32607 (P) (352) 331-2424 (F) (352) 332-2470 www.SSAG.edu

## **Nondiscrimination Policy**

SSAG is a place where freedom of expression and civility are encouraged. In valuing diversity, the academy recognizes the individual differences based on unique ethnic, cultural, gender and political backgrounds, and the differences represented by staff in age, education and physical ability. In a diverse environment, it becomes the responsibility of each employee to respect these individual differences and to refrain from imposing personal viewpoints on other staff or students.

All personnel policies of SSAG shall be applied without regard to a person's race, color, age, sex, religion, genetic information, marital status, national origin, disability, veteran's status, sexual orientation or other factors which cannot be lawfully considered, to the extent specified by applicable federal and state laws.

SSAG does not discriminate on the basis of sex, race, color, national origin, disability, age, religion, genetic information, marital status, veteran's status, sexual orientation, or other factors that cannot be lawfully considered in its programs and activities as required by all applicable laws and regulations. Inquiries concerning the academy's compliance with its non-discrimination policies may be referred to the Campus Director, Summit Salon Academy - Gainesville, 6915 Northwest 4<sup>th</sup> Boulevard, Suite B, Gainesville, FL 32607, 352-331-2424; or to Office for Civil Rights, Atlanta Office, U.S. Department of Education, 61 Forsyth Street S.W., Suite 19T10, Atlanta, GA 30303-8927, Telephone: (404) 974-9406, Facsimile: (404) 974-9471, Email: <u>OCR.Atlanta@ed.gov</u>.

## **Student Discrimination, Harassment or Retaliation Complaint Policy**

SSAG is committed to providing an environment free from harassment, discrimination and retaliation. Specifically, the academy, its students and its employees shall not participate in any harassment, discrimination or retaliation as set forth in applicable academy policies. As such, no student shall engage in discrimination, harassment or retaliation toward another student or employee of the academy.

Examples of prohibited conduct include, but are not limited to, the following:

- Sexual Misconduct as defined in the Sexual Misconduct Policy.
- Harassment or discrimination based on race, gender, national origin, disability, age, religion, marital status, veteran status, sexual orientation, genetics or any other legally protected class.
- Retaliation against any person for filing or providing information related to a complaint of prohibited conduct.
- Retaliation against any person engaging in otherwise protected activity.

Prohibited harassment or discrimination includes any unwelcome conduct or behavior of an inappropriate nature where:

- Submission to the conduct is made either explicitly or implicitly a term or condition of academic success or employment; or
- Submission to or rejection of the conduct is used, threatened, or suggested to be used as the basis for academic decisions or employment-related decisions; or



• Such conduct has the purpose or effect of substantially interfering with a student or employee's performance or creating a hostile, intimidating or offensive educational or work environment.

Prohibited retaliation includes conduct which may have an adverse impact on the terms or conditions of the educational environment or employment, if such conduct (whether actual or threatened) is because of the individual's filing of or participation in a complaint under this Policy, whether or not such complaint is determined to be valid.

Persons violating this Policy will face strict discipline up to and including suspension or expulsion.

Any person believing that he/she has been subject to prohibited harassment, discrimination or retaliation as set forth in this Policy may file a complaint with the Campus Director.

# **Privacy of Records**

SSAG protects the privacy of certain personal information, financial records, educational records, and personal computer information.

## **Confidentiality Policy**

The Gramm-Leach-Bliley Act (GLB), the Family Educational Rights and Privacy Act (FERPA) and other applicable federal and state laws require the academy to protect the privacy of certain personal health information, financial records, educational records and personal customer information. It is the intent of the academy to comply with all applicable provisions of these laws.

Employees shall abide by and follow all Academy Policies, Procedures and workplace rules regarding the safeguarding of such information and shall take all necessary and required measures to otherwise protect private information created, collected, maintained, transmitted or stored by or for the Academy.

Individuals who believe their privacy rights have been violated may file a complaint with the Campus Director in person or at <u>jarrell@ssag.edu</u>.

#### **Gramm-Leach-Bliley Privacy Protection Act**

The regulations under 16 CFR Part 314, published in May 2002 (May 23 Federal Register, p. 346484), stem from the Gramm-Leach-Bliley Act (the GLB Act or the Act) which was enacted in 2000 to repeal Depression-era restrictions prohibiting banks from engaging in "risky" financial practices under the Glass-Steagall Act.

The law mandates extensive new privacy protections for consumers. The GLB Act requires financial institutions to take steps to ensure the security and confidentiality of customer records, such as names, addresses, phone numbers, bank and credit card account numbers, income and credit card account numbers, income and credit histories, and Social Security numbers.

Colleges and universities are deemed to be in compliance with the privacy provisions of the GLB Act if they are in compliance with the Family Educational Rights and Privacy Act (FERPA). However, higher



education institutions are subject to the provisions of the Act related to the administrative, technical and physical safeguarding of customer information.

How does GLB differ from FERPA? Both the GLB Act and FERPA have specific requirements regarding privacy of customer financial information. The difference however, is that the GLB Act has requirements pertaining to the actual administrative, technical and physical safeguarding of the customer financial information.

## **Establishing and Maintaining Information Security**

The Gramm-Leach-Bliley Act (Public Law 106-102) provides consumers the right to the protection of their nonpublic Personally Identifiable Information (PII) and requires financial institutions possessing such information about consumers to publish a privacy policy.

## **General Privacy Policy**

SSAG carefully protects all nonpublic personal information in our possession regarding students and their families. The academy will not release nonpublic, private, personal, or financial information about our students or applicants to any third party, except as specifically provided in this policy. The academy will release certain nonpublic personal information to federal and state agencies, government contractors, student loan providers/servicers, and other parties as necessary for the administration of the federal student aid programs, for enforcement purposes, for litigation, and for use in connection with audits or other investigations. Disclosure is permitted to law enforcement or emergency services agencies in the performance of their duties or when student safety or health may be in jeopardy. The academy will not sell or otherwise make available personal information for marketing purposes to any third party at any time.

## Protection of Personally Identifiable Information

The academy employs office procedures and password-protected computer systems to ensure the security of paper and electronic records. The academy does not disclose specifics of its internal security procedures to students or the public to protect the effectiveness of those procedures.

Access to social security numbers and other Personally Identifiable Information (PII) is strictly limited to those academy officials with a need-to-know. Each employee is responsible for enforcement of this policy regarding the information within his/her office. The Campus Director will be responsible for overall control of information release and will resolve any disagreements and make final decisions as necessary in accordance with this Policy.

The academy computer information systems are an important asset that is critical to providing an effective and comprehensive learning environment, openly communicating ideas, providing outstanding community service, and supporting the academy's operations. This information includes sensitive and personal student, faculty, and staff data as well as the academy's operational data. To maintain effectiveness and protect individuals, the academy's information assets must be protected from misuse, unavailability, destruction, and unauthorized disclosure or modification. The leadership of academy is



committed to protecting the value of the academy's information assets. The academy's Third-party IT Company is charged with establishing and maintaining a program that preserves the confidentiality, integrity, and availability of information and information systems. This responsibility is addressed by:

- Continually assessing risks and defining appropriate protection strategies
- Complying with applicable legal and regulatory requirements
- Protecting the reputation, image and competitive advantage of the academy
- Supporting the academy's strategic mission and goals
- Maintaining partnership with administrative units, faculty, and staff to ensure a collaborative approach to information security

Our third-party IT company deals with numerous threats and challenges including data loss or theft, malicious software (e.g., viruses, worms, Trojan horses), identity theft, social engineering, phishing scams, and risks associated with new technologies. Security measures also must be implemented to comply with several laws and regulations that address student information (FERPA), financial information, individuals' privacy data and individuals' health information. The third-party IT company offers a wide range of products and services to address information security risks and requirements. These offerings are designed to balance strategic, tactical, and operational needs, and they include the following specific products and services:

- Security policies, procedures, standards, and methodologies
- Security awareness and training
- Legal and regulatory compliance
- Security strategy, architecture, and technologies (including technologies to protect against malicious software)
- Technical system configurations and vulnerability management
- Response to information security incidents or breaches
- Security requirements for software development and acquisition
- Disaster recovery and continuity planning

Any suspected information security breach or issue should be reported immediately to the academy's Campus Director.

# Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act (FERPA) affords eligible students certain rights with respect to their education records. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.) These rights include:

 The right to inspect and review the student's education records within 45 days after the day the Summit Salon Academy - Gainesville receives a request for access. A student should submit to the Campus Director, a written request that identifies the record(s) the student wishes to inspect. The Campus Director will plan for access and notify the student of the time and place where the records



may be inspected. If the records are not maintained by the school official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2. The right to request the amendment of the student's education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

A student who wishes to ask the school to amend a record should write the school official responsible for the record, clearly identify the part of the record the student wants changed and specify why it should be changed.

If the academy decides not to amend the record as requested, the academy will notify the student in writing of the decision and the student's right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to provide written consent before the academy discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorizes disclosure without consent.

The academy discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests. A school official is typically including a person employed by the academy in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person serving on the board of trustees; or a student serving on an official committee, such as a disciplinary or grievance committee. A school official also may include a volunteer or contractor outside of the academy who performs an institutional service of function for which the school would otherwise use its own employees and who is under the direct control of the school with respect to the use and maintenance of PII from education records, such as an attorney, auditor, or collection agent or a student volunteering to assist another school official in performing his or her tasks. A school official typically has a legitimate educational interest if the official needs to review an education record to fulfill his or her professional responsibilities for the academy.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the academy to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

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

5. FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued



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subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. A postsecondary institution may disclose PII from the education records without obtaining prior written consent of the student —

- To other school officials, including teachers, within the academy whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other parties to whom the academy has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(1) (a)(1)(i)(B)(3) are met. (§ 99.31(a)(1)) To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State-supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)
- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the public, the results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))



# **Comparison Tools**

## **College Navigator**

U.S. Department of Education, Institute of Education Sciences and National Center for Education Statistics website to help students search for and compare schools including SSAG.

### **Net Price Calculator**

An interactive calculator for prospective and current students and their families that provide estimated net price information using Cost of Attendance minus estimated aid based on what similar students paid in a previous year. The FAFSA must be completed at <u>www.fafsa.ed.gov</u> to be eligible for and receive Federal student aid funds once all required school-requested documents have been submitted.

### **Price of Attendance**

The academy offers quality education in cosmetology and other related arts at an affordable cost, however many qualified students will need financial assistance to attend school. To meet this need, Federal Financial Aid is offered to those students who qualify.

## **Educational Programs**

The Academy's Policies & Procedures and information on Educational Programs can be found in the academy's Catalog and Student Handbook.

## **Student Responsibilities**

Contains specific academic, financial, and personal conduct requirements that students must know and follow while attending SSAG.

## **Leave of Absence Policy**

A student who must take an approved Leave of Absence (LOA) from training will return to school in the same satisfactory academic progress status as prior to the leave of absence. A student may be granted a LOA for any of the following reasons and where there is a reasonable expectation that the student will return from the LOA:

- 1. Medical Issues
- 2. Military Requirements
- 3. Jury Duty
- 4. Mitigating Circumstances beyond the Student's Control
- 5. Financial Hardship
- 6. Personal or Family
- 7. Staff Recommendation

The LOA must be requested and approved in writing prior to LOA occurring and must specify the reason for the LOA. Emergency LOA, without prior written request, may be granted provided the student completes the LOA form and returns it to the Academy via mail or in person within a reasonable resolution



of the emergency. A student who is granted a LOA that meets the above-mentioned criteria is not considered to have withdrawn from the Academy and a refund calculation is not required.

The maximum time frame for a LOA is 180 calendar days. Summit Salon Academy permits more than one LOA provided the total number of days of all LOA's does not exceed 180 calendar days in the student's enrollment at the academy.

The day the student returns from a LOA the student is required to inform the financial aid office of their return. The student's contract will be extended for the same number of days the student was on a LOA without any additional institutional charges or penalty to the student. If the student is receiving Federal Direct Loans, no aid will be disbursed during the LOA.

Students not returning from an official LOA by the expected date of return will be considered withdrawn from the school. The school is required to take attendance and therefore the date of withdrawal will be considered the last day the student was in attendance. A refund calculation will be completed and any refunds due to the US Department of Education and/or the student will be returned. The student's loans will enter repayment 6 months from the students last date of attendance.

VA students will be terminated from VA educational benefits while on an approved leave of absence. (The school is not responsible for any equipment left at the school)

## Withdrawal Policy

#### **Official withdrawal**

Students who wish to withdraw completely from the academy must contact and schedule a meeting with the school's Campus Director to complete the necessary withdraw papers.

#### **Unofficial withdrawal**

If a student stops attending classes with no notification given to the school, after five scheduled class days of no attendance and no attendance the student is considered unofficially withdrawn. Additionally, if the student does call out for each absence but is absent from all classes for 14 consecutive days the student will be automatically withdrawn based on USDOE guidelines.

#### **Refund Policy**

This policy applies to all students (or Legal Guardian) regardless of whether the student has started training. Should the student be terminated or cancel for any reason, all refunds will be made according to the following refund schedule:

- 1. Cancellation must be made in person or by certified mail. Cancellation date is determined by post mark or day student delivers notice in person.
- 2. All monies will be refunded if the academy does not accept the applicant or if the student cancels within three (3) business days after signing the Enrollment Agreement and making initial payment.



- Cancellation after the third (3<sup>rd</sup>) business day, but before the first class, will result in a refund of all monies paid, apart from the registration fee. NOTE: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE.
- 4. Withdraw after attendance has begun, but prior to 40% completion of the program, will result in a pro rata refund computed on the number of hours scheduled to the total program hours, apart from the registration fee and the books and kits fee. NOTE: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE. Refunds are calculated on hours scheduled, as of last date of attendance.
- Students withdrawing after 40%, but less than 50%, will be responsible for 70% of the total tuition.
  Withdraw after completing 50% of the program will result in no refund.

#### SETTLEMENT FORMULA

00.01% - 40.00%	Prorated refund computed on the number of hours scheduled to attend
40.01% - 49.99%	70% Tuition
50.00% and Over	100% Tuition

- 6. Termination Date: The termination date for refund computation purposes is the date the institution has determined that the student has withdrawn unless written notice has been received.
- 7. Refunds will be made within 30 days of termination or receipt of cancellation notice.
- 8. A student can be dismissed, at the discretion of the Director, for insufficient progress, nonpayment of costs, or failure to comply with rules and policies established by the institution as outlined in the catalog, student consumer information/handbook and this agreement.
- 9. Students who drop and are receiving veteran's educational benefits shall be refunded their fees based on a pro-rata formula. (*Hours remaining divided by Total Required Hours multiplied by the Tuition Charged*). If the student has completed the program no refund will be issued. Note: USED BOOKS and/or OPENED KITS ARE NON-REFUNDABLE.
- 10. Students using Federal Title IV Funds will follow (#1-#8 above) AFTER the Return of Unearned Title IV Funds Calculation has been made. This calculation often results in the Student owing tuition and fees to The Academy. The Federal Return of Title IV Funds Calculation will be used for students who have received financial assistance under the Higher Education Act, i.e. Federal Pell Grants, Direct Loans or Federal PLUS Loans awarded under the Direct Loan Program. If the enrollment is terminated during the first 60% OF THE SCHEDULED HOURS OF ANY PAYMENT PERIOD, THE Federal Return of Title IV Funds Calculation will apply. If over 60% of the scheduled payment period has elapsed, no refund is due. Students will receive refund within 45 days of termination or receipt of cancellation notice.



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#### SETTLEMENT FORMULA

00.01% - 40.00%	Prorated refund computed on the number of hours scheduled to
	attend
40.01% - 49.99%	70% Tuition
50.00% and Over	100% Tuition

In cases of extreme mitigating circumstances, the academy reserves the right to consider these extreme circumstances and exceed the Tuition Adjustment Guidelines. This policy exception must be presented with documentation of death certificate, military deployment notification, etc.

### **Return to Title IV (R2T4)**

If a student officially or unofficially withdraws from their course the student will be required to repay all or part of the financial assistance disbursed in that payment period.

The Return of Title IV (R2T4) calculation is determined by the number of days that a student attended classes during the payment period. If a student attends less than 60% of the payment period, the student will need to repay a portion of their financial assistance. For students who officially withdraw, the calculation will be made within 30 days of the withdrawal date. For students who unofficially withdraw, the calculation will be made within 30 days of the date that the school determined the student to be withdrawn.

\*Once a student has completed more than 60% of the payment period, the student will not incur repayment of financial aid funds; however, future financial aid could be affected due to not meeting Satisfactory Academic Progress.

The academy's institutional refund policy is separate from the federal requirement to return funds when a student withdraws. The amount returned is not dependent on if the student received a refund or how much the refund was.

Funds that are required to be returned on behalf of the student will be sent within 45 days of the withdrawal date. Federal regulations require Title IV aid to be refunded in the following order:

- 1. Unsubsidized Federal Direct Loan
- 2. Subsidized Federal Direct Loan
- 3. Federal PLUS Loan
- 4. Federal Pell Grant
- 5. Federal Supplemental Education Opportunity Grant

The student (or parents for a PLUS loan) must return any loan funds in accordance with the terms of their promissory note(s). That is, the student makes scheduled payments to the holder of the loan over a period.



For grants, the law requires the student return 50% of any grant funds they receive. Any amount the student is required to return is a grant overpayment. The academy will repay any grant overpayment to the applicable federal program on the student's behalf.

The academy will notify the student when a calculation is performed. The student will be billed for any outstanding obligations.