

STUDENT CATALOG

BARBERING



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Lancaster Location
Champ's Barber School
54 & 56 West King St.
Lancaster, PA 17603



York Location
Champ's Barber School
2533 E. Market Street
East York, PA 17402



Lebanon Location
Champ's Barber School
37 S. 8th Street
Lebanon, PA 17042

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MISSION STATEMENT

*"It is the Hope & Purpose of Champ's Barber School
To Provide Students with a Positive Learning Environment
& a Pathway to Career Success".*

INSTITUTIONAL GOALS AND OBJECTIVES

Quality education is frequently heard—but rarely defined. At Champ's Barber School, it means providing the atmosphere, facilities, and faculty necessary to enable the conscientious student to master the skills, attitudes, and theory necessary for success. Our goal is to ensure that each student has the opportunity to enjoy a "quality education." Satisfactory complete the course, Pass the required State Board Examination, and obtain entry-level employment within the Barber profession. This is not possible without a system of rules and procedures designed to provide a calm educational environment and to guarantee that all students are trained uniformly.

STUDENT CATALOG'S PURPOSE

The Student Catalog provides many benefits for the student. By putting our rules and procedures in writing, you are given the opportunity to read and review them, resulting in a better understanding and less chance for error. The Student Catalog protects you, the conscientious and interested student, from distractions or disruption, thereby preserving and enhancing your ability to get the most from your training. In addition, the Student Catalog exhibits our commitment in standardizing the operation of the school.

If you have questions regarding our catalog or its content, please seek clarification from an official source. This means an instructor, your School Manager, your Admission Representative, our financial assistance office or our administrative staff. Any member of our school will be happy to speak with you and clarify questions you may have.

All students are required to sign that they have received, read, and understand Champ's Barber School's student catalog within 30 days of enrolment, 30 days of knowledge that the student has not signed, or within 60 days of any changes made to the catalog.

PROGRAM PURPOSE

Students will acquire a broad knowledge of both the science and art of Barbering and a foundational knowledge for success in the Barbering profession.

Students will develop his/her physical dexterity and manipulative skills and develop a loyalty and enthusiasm for the profession.

Students will acquire an ethical standard and to work to achieve a high level of ability through diligent practice, continuous study, hard work and perseverance, whereby they will be able to use their initiative to produce professional results.

Students will be prepared for the Pennsylvania State Board of Cosmetology/Barbering exam to gain entry-level employment as a Barber.

PROGRAM DESCRIPTION

The program operates beginning each month on the date of the Instructional Schedules Dates listed on page 10 until curriculum and school requirements are reached, and required hours are completed.

Barbering is the cosmetic treatment of the skin, hair, and nails. The art of Barbering is the actual performance of many cultural beauty practices. To derive the utmost benefit from Barbering, practical performance, demonstration, and practice are employed in conjunction with the study of theory.

INSTRUCTIONAL METHODS

Methods used by the Instructors will include demonstration, drill, role-play, discussion, handouts, assignment sheets, job sheets, audio/visual aids, student participation, question and answer, and textbook/workbook.

Students are required to take notes, participate in drills, role-play, and discussions, and complete all homework and reading assignments. Also required are hands-on practice sessions and performance of practical tasks. Students will take examinations and evaluations in practical skills and theory.

TEACHING STRATEGY

Instructors will utilize audio/visual aids and live models whenever possible. Students will be introduced to new material in a manner in which they can relate by using differentiated instruction to reach each type of learner. Instructors will explain new words, terms, techniques, implements, and equipment. Demonstrations will include student participation. Taking good notes and asking questions are encouraged.

ADMISSIONS REQUIREMENTS

A student is eligible to receive Title IV, HEA program assistance if the student is a regular student enrolled, or accepted for enrollment, in an eligible program at an eligible institution as required by 34 C.F.R. § 668.32(a)(1)(i).

The National Accrediting Commission of Career Arts and Sciences (NACCAS) defines a “Fully Executed Enrollment Agreement” as:

One that clearly outlines the obligations of the institution and student, including all required elements of the *Enrollment Agreement Requirements*, having no blanks. Where a portion of the enrollment does not apply, “Not applicable” or “N/A” is written or a dash is placed through the space. Where changes are made, changes are initialed by all applicable parties or changes are outlined on an addendum to the contract signed by all applicable parties.

Champ's Barber School shall complete, sign, and properly file an Enrollment Agreement as defined above for each prospective student. The Title IV academic year for the school is from January to December and will be used to accurately award and disburse Title IV funds.

Admission to Champ's Barber School is on a selective basis. A personal interview and visit to the school are required of all prospective students. Champ's Barber School does not discriminate on the basis of sex, race, age, color, ethnic origin, sexual orientation, religion, or handicap. Students must meet the state minimum age requirement to enter school (if applicable) and must submit or complete the following:

- ✕ Completion of a Pre-Enrollment Application
- ✕ Completion of an interview with a member of the local admissions department.
- ✕ Complete and sign an Enrollment Agreement
- ✕ Provide a federal issued social security card.
- ✕ Non-US residents must submit either an Alien Registration Card or a recognized Visa (I-94).
- ✕ Provide a state or federal issued photo ID or birth certificate and photo ID.
- ✕ Provide a copy of their high school diploma, or its equivalent (GED). Champ's Barber School does not offer ATB.

*If Champ's Barber School has reason to believe the high school diploma or GED provided by the potential student is not valid and not provided from an entity that offers secondary school education, the school will no longer move forward with the enrollment process until the student can provide further documentation of its legitimacy to the school. To do so a student can provide documentation of the school's accreditation status, a transcript showing grades and a date of graduation, a letter from the principle, validation from www.parchment.com, or any other letter of documentation the school can call and verify it's accuracy.

In addition to the above:

✂ Licensed Cosmetologists applying the State Board of Barbering transfer of 555 hours of credits to the Barbering program must be in possession of a valid Pennsylvania Cosmetology License.

✂ Vaccination Policy

Disclosure: We do not require vaccinations in order to enroll in school

✂ Re-Entry Policy

Any student who withdrew or was dropped from the school that is interested in re-applying for admission, may do so after 30 days, following the effective withdrawal or drop date. Upon re-entry to Champ's Barber School all students will, return under the SAP and financial status they were in prior to their absence. If a student returns outside of the 180 days, they will return with their previous hours as transfer hours and financial aid will be disbursed according to transfer hours and student's previous ledger balance remains. A letter from the enrollee outlining the circumstances revolving their dismissal and steps to which they will be correcting them and adhering to is required upon reapplication. A reentry/counseling meeting will be scheduled with the enrollee to be conducted by the Admissions/Campus/Education Directors. A determination by the Directors shall follow, taking into consideration that Educational and Financial obligations can be met.

✂ Champ's distributes gainful employment information to all prospective and currently enrolled students. Students will sign the gainful disclosure information form and acknowledge that they received the gainful disclosure information.

Credit from Previous Education/ Transfer Students

The school will accept transfer students on a case-by-case basis. Hours earned must be certified and provided to the school prior to enrollment. The student will have to meet the education and age-level requirements as established by Champ's Barber School. He or she will be charged the Registration Fee, books and kits (if needed) and a pro-rated rate of tuition based off a \$15.12 per hour charge.

Rules and Regulations

As a condition upon which we accept you for training, you agree to abide by the rules and procedures of our Student Catalog. The contents of our Student Catalog represent the standards of the school and apply to all students without regard for race, creed, color, sex, national or ethnic origin, age, sexual orientation, religion or handicap.

1. Each student is permitted **3** excused personal emergency days during the program.
 - The absence must be verified by submission of statement (ex. Doctor, family emergency etc.)
 - ALL unexcused hours must be made up by student and student must fill out a make-up hour sheet to be approved by instructor.
2. Students absent for **14** consecutive days (Including weekends) will be automatically dropped from the school.
3. All students are responsible for their own equipment and personal property.
4. Students must inform a teacher or an administrator when they will be absent.
5. It is mandatory that students wear the Barber Jackets or Aprons that are provided while on the clinic floor. (Must take off when leaving the premises).

6. Students must sign IN and OUT using the hand scanner to receive training hours for the day. (If the hand scanner doesn't work, you must get your hours signed by a teacher or administrator).
7. Daily punctual attendance is required for all classes. Doors lock at 9:05 for AM theory.
 - Students must receive permission if leaving the building for more than five minutes.
 - If you are unaccountable for more than ten minutes you will be signed out and written up.
8. Alcohol, inappropriate language, and inappropriate behavior are prohibited at all times while on school premises.
 - **No tolerance** policy for use of illicit drugs or abuse of alcohol. You will be immediately terminated.
 - Students are allowed to smoke only during their breaks and are required to do so in the designated smoking area (on the side of the building).
9. Breaks cannot be taken on the clinic floor.
10. Students should be engaged at all times.
 - Champ's Barber School Administrators and Instructors reserve the right to clock a student out who appears to be "stealing hours".
 - If you are not cutting, you are to be doing Book Work, Mannequin Work, State Board Prep, Make Up Tests, or a Task Sheet).
11. Borrowing tools and equipment are prohibited.
12. Cell phones are not to be used on the clinic floor.

Leave of Absence

If you find that you are having trouble meeting your attendance obligations due to outside extenuating circumstances, we encourage students to take a leave of absence. The Department of Education regulations allows for Leave of Absences for up to a total of 180 days in any 12-month period. Students must follow the school's policy in requesting a LOA. There must be a reasonable expectation that the student will return from the LOA. Therefore, the student will provide an expected date of return. In the event that a leave of absence must be taken unexpectedly, the start date will be the first day the student was unable to attend class due to the circumstance causing the leave. If the school grants a LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances, the school will document the reason for its decision and the institution will collect the request from the student at a later date. The contract end date will be extended based on the length of the leave and the student will be considered active, but on leave. They will not be considered to be withdrawn. The student will return to the school at the same status at which they left. The student's contract end date will be extended accordingly and there will be no additional charges assessed. The student will not be eligible for any additional Federal Student Aid while on LOA. All parties must initial changes to the contract period on the enrollment agreement or an addendum must be signed and dated by all parties. The withdrawal date for calculating a refund will be the last day the student attended class. For Financial Aid recipients, you will have their federal aid adjusted in accordance with the Federal Return of Title IV funds calculation and you will begin repayment of your loans 6 months from this date.

Maintaining Eligibility for Financial Assistance

In order for a student to continue financial assistance eligibility, a student must maintain satisfactory progress (refer to the Satisfactory Academic Progress Policy). Any student not maintaining satisfactory progress may be ineligible to receive future disbursements of financial assistance **and will be notified in writing and a student must sign their SAP notification**. In order for the student to have financial assistance reinstated, the student's financial assistance and Champ's Barber School account, along with the maximum timeframe, will be evaluated to determine the student's ability to complete the program within the recommended scheduled allotments.

When the student has met both the academic and attendance requirements, the student will be removed from the Unsatisfactory Progress status and financial assistance eligibility will be reinstated for the remaining time in the program **and the student will be notified in writing and a student must sign their SAP notification**. A student must complete the program of study in a period of time not to exceed those outlined in the Instruction Schedules or Maximum Time Allowed sections.

School holidays will not be considered in the calculation of cumulative attendance. Incomplete coursework does not count towards satisfactory progress standards. Institutions that enter into an agreement with a potential student or parent of a student regarding a Title IV or HEA loans are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

GRADUATION REQUIREMENTS

In order to graduate and receive a certificate of completion, students must meet the following requirements:

- ✂ Achieve a minimum written grade average of 70% and pass a FINAL written and practical exam prior to graduation.
- ✂ Achieve a minimum grade of "A" for final practical evaluation.
- ✂ Complete 100% of required program hours.
- ✂ Must have a minimum attendance rate of 67% overall.
- ✂ Attend an exit interview with the Financial Aid office & Career Services office and complete
- ✂ Exit Counseling

Upon completion of all course requirements, successful completion of the State Board of Cosmetology and Barbering Examination is required to obtain a license to practice. Please contact the Career Services office for details and to register and apply for the Exam. The school's job board is located down in the admissions office.

Practical Evaluations

All instructors' use a practical grading rubric provided by administration, at time of hire and are trained on the grading how to administer practical exams. This rubric outlines specific criteria to determine level of competency during the practical evaluation process.

Upon completion of the practical evaluation or assignment the instructor provides feedback either verbal or written to the student to inform the student of any deficiencies that may exist in a specific skill set.

School Exit Interview

Students must attend an exit interview upon completion of the program of study. An appointment must be scheduled in advance, with the Director of Education, Financial Aid Office, and Campus Director for the last day of attendance. All curriculum requirements and financial obligations must be completed prior to the scheduled appointment. At this time the student will be awarded a Certificate of Completion and all necessary administrative work will be completed to apply for a scheduled time to take their Pennsylvania State Board of Cosmetology and Barbering Examination. At this session, if you have received any loans through the Financial Aid Programs offered at Champ's Barber School, the Financial Aid Office will provide you with information on the average amount that you owe, the amount of your monthly payments, and information about deferment, refinancing, and loan consolidation options.

GENERAL INFORMATION

Advising

Immediate advising is available for emergency problems, serious academic, or personal concerns. If you have concerns, questions, complaints or suggestions, please discuss them with any staff member.

Attendance Policy

Attendance policies are strictly enforced, and a student must attend regularly. Students sign in with the CSM upon arriving and sign out when leaving and the total hours are tallied as straight time (we do not round the hours to the nearest quarter). Students receive credit for all time attended and no time will be deducted as a penalty for any reason.

The enrollment agreement indicates the time allowed to complete the course and a completion date. This date represents the time it would take a student, attending all scheduled hours, to complete the course, and makes allowance for normal absences as well as scheduled holidays. Students must complete the course by this date. **The maximum timeframe in which the student must complete his or her educational program is outlined on the enrollment agreement, which may be up to 18 months.**

All scheduled time, which elapses following the starting date, counts toward the Maximum Time Frame. The only exception is the time a student is not in school due to a school-authorized leave of absence or an official school closure.

Each student is permitted three excused personal emergency days during the course of training. To be considered an excused personal emergency, an absence must be verified by submission of a statement from a doctor, a car repair, funeral or other source deemed valid by school management.

If student is unable to attend classes, a call to the campus must be made prior to the start of class. If student fails to call and speak with an administrator or leave a message on the answering machine student will not be permitted on the clinic floor, students next day of attendance.

If student is late to school, a call to the campus must be made prior to the start of class. Failure to do so will result in loss of remaining clinic time for the day.

If a student misses time from tardiness or absence, they can make up time by attending school before or after their normal scheduled hours so long as the school is open for business and this time is approved by the administration.

Students must sign in/out each time they enter and leave the building unless authorized by administration. First violation will result in verbal warning; second violation will result in written warning. Third violation will result in a one-week suspension and a final written warning. Continued violation could result in termination.

Students must attend all classes; failure to report to class on-time will result in loss of practical time for the remainder of the day and a verbal warning. Second violation will result in suspension for the day and a written warning. Third violation will result in a written warning and three-day suspension. Continued violations may result in termination.

The school reserves the right to dismiss any student who has not completed the course by the contracted completion date. It is to be noted that any student who is absent for 14 consecutive days in accordance to their schedule will be dismissed from the school.

Behavioral Misconduct Policy

Champ's Barber school has a no tolerance policy and at no time are any of the following acceptable or permitted on campus: Physical violence, Sexual Harassment, Fighting, Verbal Threats, Offensive/Defaming Language, Drugs and/or Alcohol, Weapons, Stealing.

Champ's Barber School reserves the right to dismiss any student from the program deemed a threat or unfit to attend based on behavior.

Career Advising/Placement Assistance

Career guidance is available at Champ's Barber School. In the absence of Career Services personnel, students should seek out the Campus Director. During this time, we will review professionalism, job search skills, Interview preparation and practice, and Resume Development. Regulations prohibit any school, college or institution of higher learning from guaranteeing placement as an inducement to enter school. Champ's Barber School does not guarantee placement, wages, licensure, etc in any way.

The school has many salon contacts in the community as is happy to use them to help place students within the industry. In addition, a file of locally available positions in the barbering

industry is maintained at the campus. Criminal convictions may prohibit a student from being licensed in their chosen field and may limit the chances of becoming employed.

Educational Objective

The educational objective of each course offered at our school is to provide the requisite theoretical and practical training to enable you to:

- ✂ Satisfactorily complete the course
- ✂ Pass the required State Board Examination
- ✂ Obtain a professional Barber license
- ✂ Obtain entry-level employment within the profession
- ✂ Strive for higher goals so as to advance beyond the basic requirements

New Classes

New classes begin on a needs basis. An orientation will be conducted for all new students on the first day of class. Should a student need to change their first day to accommodate the new class start, the student is responsible for reaching out to the Admissions office for a new specified date selected by the administration to be established.

Class Schedules - Lancaster and York

Full Time: Monday-Friday 9:00am – 3:00pm (*Morning*)

Tuesday – Saturday 9:00am- 3:00pm (Morning)

Tuesday-Friday 1:00pm – 7:00pm; Saturday 9:00am – 4:00pm (Evening)

Part Time: Monday & Wednesday 9:00am – 3:00pm; Saturday 9:00am – 5:00pm (*Morning*)

Tuesday & Thursday 9:00am – 4:00pm Saturday 9:00am – 4:00pm (Morning)

Wednesday & Friday 1:00pm – 7:00pm Saturday 9:00am – 4:00pm (Evening)

Tuesday & Thursday 1:00pm – 7:00pm Saturday 9:00am – 4:00pm (Evening)

Class Schedules - Lebanon

Full Time: *Tuesday-Friday 10:00am - 6:00pm*

Part Time: *Tuesday, Wednesday, Thursday 10:00am-3:00pm Saturday 9:00am - 2:00pm*

Holidays – The school will be closed on the following Holidays

Labor Day , Thanksgiving , Christmas Day , New Year's Day, Memorial Day, and Independence Day

In the event of a snow day/bad weather, all locations will follow the K-12 School District delays and closure schedules for the district the school is located in.

Constitution Day

Constitution Day commemorates the formation and signing of the U.S. Constitution on September 17, 1787, recognizing all who are born in the U.S. or who by naturalization have become citizens.

Each year on September 17, Champ's Barber School celebrates Constitution Day educational programming and/or activities. In the event September 17 falls on a day in which the school is not operating Constitution Day will be celebrated within the following week.

Noncredit, Remedial Courses, Repetitions

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

Success

The common interest we share is your success with the training. We have attempted to ensure that everything within our school, including rules, procedures, teaching methods, faculty and facilities, are designed to provide the maximum potential for your success. You can help by familiarizing yourself with the contents of this catalog and by clarifying any questions you may have.

Test & Exam Make-up Policy

The student must re-take the test at the next scheduled class day unless otherwise arranged with Campus Director. A student who does not successfully pass an examination may retake the test within three (3) school days.

STUDENT RIGHTS

Non-Discrimination

Champ's Barber School does not discriminate regarding race, creed, color, sex, national or ethnic origin, age, sexual orientation, religion or handicap. No qualified person shall, on the basis of discrimination, be excluded from or denied the benefits of any program or service of the school. The school will make such services available as are necessary to ensure equal opportunity to benefit from the program to all students.

Privacy Rights

The school will not disclose information from any student record to unauthorized persons without the signed written consent of the student and parents or guardians of dependent minors. The school DOES provide access to student and other school records to our accrediting agency (National Accrediting Commission of Career Arts and Sciences.) This policy relates to all information, which is personally identifiable and may not be altered as required by law, the accrediting body for accreditation purposes and designated staff members. (This includes any documentation including personal student information or signatures, and any documentation that may not be altered after it has been placed in file.)

Access Rights

The school will provide any student and parents or guardians of dependent minors the opportunity to review the student's educational records, and to seek correction of any inaccurate information contained within. To review your file, schedule an appointment by making a request, in writing, addressed to the Administrative Office, where all records are maintained.

Student Right-To-Know Act

The Student Right-to-Know Act, passed by Congress in 1990, requires institutions eligible for Title IV funding, under the Higher Education Act of 1965, to calculate completion or graduation

rates of certificate- or degree-seeking, full-time students entering that institution, and to disclose these rates to current and prospective students. Every institution that participates in any Title IV program and is attended by students receiving athletically related student aid is required to disclose graduation/completion rates of all students as well as students receiving athletically related student aid by race/ethnicity, gender and by sport, and the average completion or graduation rate for the four most recent years, to parents, coaches, and potential student athletes. To read more about the Student Right-to-Know Act, please visit the National Center for Education Statistics website at <http://nces.ed.gov>.

Summary of Penalties for Violation of Federal Copyright Laws

****Unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject student to civil and criminal liabilities. ****

Copyright infringement is the act of exercising, without 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 a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

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 infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the Web site of the U.S. Copyright Office at www.copyright.gov, especially their FAQ's at www.copyright.gov/help/faq.

FINANCIAL RECORDS MANAGEMENT

Financial Aid Officer is responsible for maintaining all records required under the individual Title IV HEA program regulations, including fiscal reports and financial statements. The Financial Aid Officer receives the fiscal reports and financial statements and provides the information to the 3rd party servicers, FAS, for reconciliation of bank account and internal ledger. In addition, the Financial Aid Officer works directly with Key Business Essential, LLC, the book keeping company, to provide reconciliation verification. The Chief Compliance Officer will periodically audit or provide assurance of financial records.

RECORDS RETENTION

Record retention and examination of program records are managed by the Financial Aid Officer and periodically audited or assurance by the Chief Compliance Officer. Program records include any application for Title IV, HEA program funds, eligibility to participate in the Title IV, HEA programs, eligibility of educational program for Title IV, HEA program funds, administration of

the Title IV, HEA programs, financial responsibility, and disbursement and delivery of title IV, HEA program funds.

The Financial Aid Officer is responsible for working in collaboration with the 3rd party servicers, FAS, and Key Business Essential, LLC to account for the receipt and expenditure of Title IV, HEA program funds in accordance with generally accepted accounting principles; will maintain financial records that reflect each HEA, Title IV program transaction; will maintain general ledger control accounts that identify each Title IV, and HEA program transaction and separate those transactions from all other institutional financial activity.

The Financial Aid Officer is responsible for working in collaboration with the 3rd party servicers, FAS, and Key Business Essential, LLC to maintain the Student Aid Report (SAR) or Institutional Student Information Record (ISIR) used to determine eligibility for Title IV, HEA program funds; to maintain application data submitted to the Secretary, lender, or guaranty agency by the school on behalf of the student or parent; documentation of each student's or parent borrower's eligibility for Title IV, HEA program funds; to maintain documentation relating to each student's or parent borrower's receipt of Title IV, HEA program funds, including but not limited to documentation of:

- The amount of grant, loan or award; its payment period; its loan period, if appropriate; and the calculations used to determine the amount of the grant, loan, or award;
- The date and amount of each disbursement or delivery of grant or loan funds, and the date and amount of each payment of awards/wages;
- The amount, date, and basis of the school's calculation of any refunds or overpayments due to or on behalf of the student, or the treatment of Title IV, HEA program funds when a student withdraws
- The payment of any overpayment or the return of any Title IV, HEA program funds to the Title IV, HEA program fund, a lender, or the Secretary, as appropriate
- Documentation of and any information collected at any initial or exit counseling required by applicable program regulations
- Reports and forms used by the school in its participation in a Title IV HEA program, and any records needed to verify data that appear in those reports and forms
- Documentation supporting the school's calculations of its completion or graduation rates.

All records will be managed by the Financial Aid Officer in a systematically organized manner in the locked office. All records will be readily available for review by authorized representative at Champ's. All records are securely managed in hard copy and computer file format. Student Aid Report (SAR) or Institutional Student Information Record (ISIR) are retrievable in a coherent hard copy or computer file format and will be maintained to determine eligibility for Title IV, HEA program funds. All file formats are capable of reproducing an accurate, legible, and complete copy of the original document, and when printed, the copy will be maintained in its original hard copy or imaged media format. All documents that contain a signature, seal, certification, or any other image or mark required to validate the authenticity of its information must be maintained in its original hard copy or in an imaged media format.

If Champ's closes, stops providing educational programs, is terminated or suspended from the Title IV, HEA programs, or undergoes a change in ownership that results in a change of control,

the school will provide the retention of required records and access to those records, for inspection and copying, by the authorized representatives.

Champ's will keep records relating to its administration of all federally funded programs for three years after the end of the award year for which the aid was awarded and disbursed under those programs, including Fiscal Operations Reports and Application to Participate, and any records necessary to support the data contained in the reports; repayment records for all federally funded loan programs; records relating to a student or parent borrower's eligibility and participation in the Direct Loan Program for three years after the end of the award year in which the student last attended the school; all other records relating to the participation in the Direct Loan Program, including records of any other reports or forms, for three years after the end of the award year in which records are submitted; and all records involved in any loan, claim, or expenditure questioned by a Title IV, HEA program audit, program review, investigation, or other review until the later of the resolution of that questioned loan, claim, or expenditure or the end of the retention period applicable to the record.

To ensure compliance with the record retention requirements, the Chief Compliance Officer will periodically review the record retention process in the form of a verification review or audit. In addition, an external audit is performed on an annual basis by a 3rd party, independent auditor.

Champ's and any third-part servicer will cooperate with an independent auditor, authorized department, and/or accrediting agency in audits, investigations, program reviews, or other reviews authorized by law by: providing timely access, for examination and copying, to requested records, including but not limited to computerized records and records reflecting transactions with any financial institution with which the school or servicer deposits or has deposited any Title IV, HEA program funds, and to any pertinent books, documents, papers, or computer programs; providing reasonable access to personnel associated with the school's or servicer's administration of the Title IV programs for the purpose of obtaining relevant information; permits interviews with those personnel only if the school's or servicer's management is present; permits interviews with those personnel only if the interviews are tape recorded by the school or servicer; and/or upon request Champ's or servicer promptly shall provide any information the school or servicer has respecting the last known address, full name, telephone number, enrollment information, employer, and employer address of a recipient of Title IV funds who attends or attended the school.

To ensure compliance with the record retention requirements, the Chief Compliance Officer will periodically review the process in the form of a verification review or audit. In addition, an external audit is performed on an annual basis by a 3rd party, independent auditor.

Champ's Barber School will update the Eligibility and Certification Approval Report (ECAR). The Financial Aid Officer is responsible for completing, updating, and submitting a timely and complete Eligibility and Certification Approval Report (ECAR). The school keeps a copy of ECAR supporting documentation in the school's office and/or electronically.

SATISFACTORY ACADEMIC PROGRESS POLICY

Federal and non-federal aid is identified and processed by Financial Aid Officer and the 3rd Party Servicer, Financial Aid Services, Inc. (FAS).

The Satisfactory Academic Progress Policy consistently applied to all students enrolled at the school, comply with the federal regulations established by the United States Department of Education. The qualitative element used is 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 which is 1875 hours or 150% of the program.

Students pertaining to the Veterans Affairs Benefit Program, the VA will only provide benefits up to 110% of the approved time for a clock hour program The quantitative 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 70% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

Grading Scale

A grade of 70% or better is considered passing, with the following grading scale in effect:

- 90%-100% = A: 4.0 (Excellent)
- 80%- 89% = B: 3.0 (Good)
- 70% - 79% = C: 2.0 (Satisfactory)
- 60% - 69% = D: 1.0 (Poor)
- 0% - 59% = F: 0.0 (Failing)

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 copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Students deemed not maintaining Satisfactory Academic Progress will have their Title IV Funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

Evaluation Periods

Students are evaluated for Satisfactory Academic Progress as follows:

Barbering program = 450, 900, and 1,075 clocked (actual) hours

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. The frequency of evaluations ensures that students have had at least one evaluation by midpoint in the course.

Transfer Hours

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the allowable Maximum Time Frame has been exhausted. SAP evaluation periods are based on active contracted hours at the institution.

Attendance Evaluation

Students are required to attend a minimum of 67% of the possible hours based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each SAP 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.

Students who fail to meet minimum requirements for attendance or academic progress by the first evaluation period (450 hours) 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 (900 hours). If at the end of the warning period, the student has still not met both the attendance and academic requirements, he/she may be placed on probation if the student will be able to prevail above SAP by graduation, and, if applicable, students may be deemed ineligible to receive Title IV funds.

Probation

Students who fail to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet the Satisfactory Academic Progress Policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making Satisfactory Academic Progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be deemed eligible to receive Title IV funds. Champ's will not allow a student on financial aid probation for a payment period to receive Title IV, HEA program funds for the subsequent payment period unless the student makes SAP, or the school determines that the student met the requirements specified by the school in the academic plan for the student.

Re-Establishment of Satisfactory Academic Progress

Students may re-establish satisfactory academic progress and Title IV aid, as applicable, by meeting minimum attendance and academic requirements by the end of the warning or probationary period.

Interruptions, Course Incompletes, Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. Course incomplete, repetitions, and non- credit remedial courses have no effect upon the school's satisfactory academic progress standards.

Appeal Policy & Procedures

If a student is determined to be making less than satisfactory academic progress, the student may appeal the determination within ten calendar days. Reasons for which students may appeal a negative progress determination include death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school on the designated form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed by the Campus Director and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed, and federal financial aid will be reinstated, if applicable.

Re-Entry Policy

Any student withdrawn or dropped from the school and wishing to reapply for admission may do so after 30 days following the effective withdrawn or dropped date. A letter from the enrollee outlining the circumstances revolving their dismissal and steps to which they will be correcting them and adhering to is required upon reapplication. A reentry/counseling meeting will be scheduled with the enrollee to be conducted by the Admissions/Campus/Education Directors. A determination by the Directors shall follow, taking into consideration that Educational and Financial obligations can be met.

Maximum Time Frame

Students must complete the educational program that is no longer than 150% of the NACCAS approved length of the educational program based on 100% attendance schedule measured in clock hours completed. Students pertaining to the Veterans Affairs Benefit Program must complete the educational program within 110% of the VA approved length based on a 100% attendance schedule measured in clock hours completed. Students who exceed the maximum time frame will be withdrawn from the program. Students approved for a Leave of Absence (LOA) receives extension to student's contract period and maximum time frame by the same number of days taken in the LOA.

Discrepancies and Resolving Conflicting Data

The Admissions Office will collect and properly file and securely manage student data. If a discrepancy is found in the information that the school receives from different sources with respect to a student's application for financial aid by the Financial Aid Officer, Chief Compliance Officer, or 3rd Party Consultants, the Financial Aid Officer and/or the Chief Compliance Officer will coordinate the correction/update of data. Students may be selected for verification or not selected for verification. Below are categories of conflicting data resolution:

- Applicants selected for verification – If the school has reason to believe that any information on the application used to calculate the EFC is discrepant or inaccurate (or if any supporting documentation is discrepant or inaccurate), Champ's will require the applicant to provide adequate documentation to resolve the conflict.
- Applicants not selected for verification – The school will resolve conflicting information regardless of whether or not the applicant was selected for verification. The financial aid officer will review all tax returns provided to the school even if they were not requested. All C Codes on the ISIR will be reviewed and resolved by the financial aid officer.
- Other applicant information received by the school – The school will have an adequate internal system to identify conflicting information that it may have regardless of the source. The financial aid officer will provide information that could impact the financial aid status of each student applicant e.g. (Admissions Office: High School Diploma, Fiscal Office: Report outside awards, Graduate Aid Office: Report outside awards, Registrar: Report changes in enrollment, FWS Office: Report FWS earning in a calendar year, NSLDS: Review financial aid history, (e.g. review aid received from prior colleges attended).

Process

- All student aid applications and associated documents, including eligibility notification documents presented by or on behalf of each aid applicant will be reviewed by the Financial Aid Officer and periodically audited by the Chief Compliance Officer.
- The Admissions Director receives all student data. The Financial Aid Officer reviews for discrepancies as well as sends the student file to FAS (3rd party server) to verify information received from the student or other sources.
- The coordination of any other information regarding a student's citizenship, previous educational experience (NSLDS), documentation of the student's social security number, or other factors relating to the student's eligibility for Title IV Aid (e.g. coordinating outside aid received by various offices on campus) is done between the Financial Aid Officer and FAS (3rd party server).
- If it has been determined by any of Champ's staff that an applicant for Title IV may have engaged in fraud or other criminal conduct, the applicant will be immediately referred to the Office of the Inspector General of the Department of Education for investigation.
- If it has been determined by anyone that any employee, third-party servicer, or other agent of the school, who acts in a capacity involving the administration of Title IV, HEA programs, or the receipt of funds under those programs may have engaged in fraud, misrepresentation, conversion or breach of fiduciary responsibility or other illegal conduct involving the Title IV, HEA programs, the person will be immediately referred to the Office of the Inspector General of the Department of Education for investigation.

GRIEVANCE/COMPLAINT & APPEAL PROCEDURE POLICY

1. A Student, teacher or interested party may file a complaint against the school; however, the complaint should be in writing to the Campus Director and should outline the allegations or nature of the complaint.
2. The Campus Director will meet with the complainant within seven (7) calendar days of receipt of the written complaint. If after careful evaluation, the problem is not solved through discussion, the complaint will be referred to the School's Chief Compliance Officer.
3. The Chief Compliance Officer will respond within seven (7) (additional) calendar days of receipt of the complaint and review the allegations. If more information from the complainant is needed, a letter will be submitted outlining the additional information required. If no further information is needed, a decision will be rendered, and a letter will be sent to the complainant within fifteen (15) calendar days, stating the steps taken to correct the problem, or information to show that the allegations were not warranted or based on fact.
4. If the complainant wishes to pursue a matter, a complaint form is available through the schools' accrediting agency, National Accrediting Commission of Career Arts and Sciences (NACCAS). NACCAS requires that the complainant attempt to resolve any issues through the School's complaint process prior to filing a complaint with the School's accrediting agency. This procedure does not in any way limit a student's right to exercise his or her legally protected rights.
5. The student has the right to appeal any decision, in writing, to the appropriate state agency, concerning school violations of state regulations:

State Board of Barber Examiners P.O. Box 2649 Harrisburg, PA 17105 717-783-3402 www.dos.state.pa.us	Pennsylvania Dept. of Education 333 Market Street Harrisburg, PA 17126 717-783-6788 http://www.portal.state.pa.us
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CANCELLATION, WITHDRAWAL & REFUND POLICY

This policy applies to all terminations for any reason, by either party, including student decision, program cancellation, or school closure.

A registration fee is charged for all programs (which may not exceed 10% or \$100.00, whichever is less of the total contract price of the program).

Three Day Cancellation Period: All fees paid by a student shall be refunded if the student or legal guardian cancels the contract and demands his/her money back in writing, within 3 business days of signing the contract regardless of whether the student has actually started training. If a student cancels after the three business days of signing but prior to entering classes, he/she is entitled to a refund of all monies paid to the school less the registration fee of \$100. If a student withdraws after the 3-day cancellation period and after instruction begins, refunds shall be based on the total contract price of the program and shall include all fees, except the registration fee of \$100. Books and Kits are

nonrefundable items after they are issued to the students. These fees are not part of the tuition. Refunds shall be made within 45 days of cancellation or withdrawal, officially or unofficially. Attendance is monitored daily. Fourteen consecutive days absent must pass in order for a student to be considered an unofficial withdraw. The effective date of the termination for refund purposes will be the earliest of the following:

- The last date of attendance if the student is terminated by the school;
- The postmark date on written notification or the date said information is delivered to the school in person;
- Fourteen consecutive days following the last date of attendance;
- The date the student notifies the school that they will not be returning from an approved Leave of Absence or the date the student fails to return from the leave of absence.
- The date the student is expelled by the school.

The 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 he/she will not be returning.

If an applicant is not accepted by the school, they are entitled to a refund of all monies paid. If tuition is collected in advance of entrance, and if, after expiration of the 3-day cancellation period, the student does not enter the school, not more than \$100 shall be retained by the school.

If the school cancels a course and or program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall have its option to do one of the following: a) provide a pro-rata refund for all students transferring to another school based on the hours accepted by the receiving school; b) provide completion of the program; c) participate in a teach-out agreement; or d) provide a full refund of all monies paid.

If the School closes permanently and ceases to offer instruction after students have enrolled and instruction has begun, the school must make arrangements for students. The school has at its option provide a pro-rata refund or participate in a Teach-Out Agreement.

If a program is canceled subsequent to a student's enrollment, and before instruction in the program has begun, the school shall provide a full refund of all monies paid. The school may exceed the minimum tuition adjustment schedule when situations of mitigating circumstances are in evidence.

The school may withhold a student's transcript upon withdrawal if there is an outstanding balance on the student's account. This policy is typically enforced to ensure that all financial obligations are met before releasing academic records. The outstanding balance could include tuition fees, enrollment fees, or kit and book fees. Until the balance is paid in full, the college may restrict access to transcripts, preventing the student from obtaining or transferring their academic records.

The refund is calculated based on the student's last date of attendance. For students who enroll in and begin classes, the following schedule of tuition adjustment based on scheduled hours will be considered to meet minimum standards for refunds:

PERCENTAGE LENGTH COMPLETED TO TOTAL LENGTH OF PROGRAM	Amount of Total Tuition Owed to the School
0.01% to 4.9%	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

Unofficial withdrawals for clock hour students are determined by the school through monitoring clock hour attendance at least every (30) days.

Collections

Collection procedures shall reflect ethical business practices. Any collection correspondence regarding cancellation and settlement from Champ's Barber School, banks, collection agencies, lawyers, or any other third parties representing the institution clearly acknowledges the existence of the Withdrawal and Settlement Policy.

Return of Title IV Funds

Refund calculations are performed, and refunds are made timely. Refunds are calculated based on the student's last day of attendance.

For a student withdrawing from or discontinuing the program prior to completing more than 60% of any payment period, eligibility of the student and/or his/her parent(s) for Federal Aid will be recalculated based on the percentage of payment period completed. The unearned portion of the Federal Aid will be refunded. The eligibility for Federal Aid is calculated as follows:

- ✕ Number of scheduled hours completed by the student in the payment period
- ✕ Total number of scheduled hours in the payment period
- ✕ Payment periods are defined as 0-450, 451-900, 901-1250 scheduled hours.
- ✕ Total number of scheduled hours in a payment period excludes scheduled breaks of more than five days.

Unearned Federal Aid will be returned in the following priority order:

- ✕ Federal Stafford Loans (Unsubsidized)
- ✕ Federal Stafford Loans (Subsidized)
- ✕ Federal PLUS Loans
- ✕ Federal Pell Grant

Following the return of Federal Title IV Funds, the next priorities for refunds are:

- Other Federal, State, Private, or Institutional Aid
- Student Payments

All refunds will follow required guidelines. Please note that students are responsible for any balances owed to Champ's Barber School as a result of the return of Federal Aid. The school will notify a student via mail or email of any balance that must be repaid by the student as the result of a return of Federal Aid that exceeds the school's portion within 30-days of determining that a student withdrew.

Post-Withdrawal Disbursement

In the event of a withdrawal, the school will complete an R2T4 calculation to determine if a student is eligible for a Post-withdrawal Disbursement (PWD). If the student is eligible for a PWD, the school will credit the funds directly to the students account in the order of Pell Grant first, and then Loan Funds second to satisfy outstanding allowable charges. A school must credit the student's account with the PWD for current charges within 180 days of the date of determination.

Champ's Barber School will notify a student, or parent for a Direct Parent PLUS Loan, via mail or email writing prior to making any PWD of loan funds, whether those loan funds are to be credited to the student's account. The school will set a deadline of 14 days or more for the student or parent to respond. If the student or parent does not respond to the notification within the time frame, the school is not required to make the PWD. The school will document the student or parents response in writing. The school will notify the student within 30-days of the date of determination that student withdrew. In the event a credit-balance is owed to the student, the school will provide a refund check within 14-days of the student's PWD. This refund check will be given to the student in person or via certified-mail, by the student's request.

OUR FACILITY

(Lancaster Location)

Our facility consists of approximately 2,166 square feet of space. We take pride in offering students a very professional setting in which to learn and work. The school consists of a client/student reception area, the clinic floor, a theory classroom that doubles as a student break area, two restrooms as required by PA State Law, and a small dispensary closet. Additionally, there is a small closet used for storage

(Lebanon Location)

Our facility consists of approximately 3,344 square feet of space. We take pride in offering students a very professional setting in which to learn and work. The school consists of a client/student reception area, the clinic floor, a theory classroom that doubles as a student break area, two restrooms as required by PA State Law, and a small dispensary closet. Additionally, there is a small closet/ office used for storage

(York Location)

Our facility consists of approximately 3,219 square feet of space. We take pride in offering students a very professional setting in which to learn and work. The school consists of a client/student reception area, the clinic floor, a theory classroom that doubles as a student break area, two restrooms as required by PA State Law, and a small dispensary closet. Additionally, there is a small closet/office used for storage

EQUIPMENT

Equipment is governed by Pennsylvania State Board.

CURRICULUM & PROGRAM COSTS

Every student will be instructed in accordance to the following schedule:

Barber Curriculum Outline/Subjects - Hand-on learning and Lecture Hours**Barber Program – 1250 Hours (TOTAL)**

Academic Subject	Lecture Hours	Hands-On Hours	Approximate Hours
Honing/Stropping	10	15	25
Shaving/Straight Razor	100	140	240
Haircutting/Styling	200	335	535
Shampoo/Massaging	5	20	25
Hair Coloring	10	15	25
Facial Massages	10	15	25
Hair Waxing/Curling	15	10	25
Hair Weaving/Perms	15	10	25
Scalp, Skin, & Diseases	35	15	50
The Business of Barbering/PA Laws and Regulations	20	30	50
Physiology	15	35	50
Sterilization and Sanitation	10	40	50
Personal Hygiene	10	15	25
Electricity (Heat Tools and Implements)	10	15	25
Manager-Barber, Shop Management, Orientation, Exams, and career Advising	10	40	50
Professional Skills, Ethics, and Barbershop Image	15	10	25
TOTAL Minimum Hours Required	490 Hours	760 Hours	1250 Hours

Program Cost of Attendance

School Registration Fee:	\$100.00
Kit & Book Fee:	\$1,600.00
Tuition:	\$18,900.00
Total:	\$20,600.00

Cost of Attendance tuition rate is calculated by a flat fee of \$15.12 per hour. Our total program hours are 1250 hours and follows the Pennsylvania State Board requirement.

Students may have additional costs relating to attendance based on their own personal living situations.

****Estimated Additional Costs Related to Attendance:***

Room and Board: \$5,824.00

Transportation: \$1,008.00

668.164 An institution may include the costs of books and supplies as part of tuition and fees under [paragraph \(c\)\(1\)\(i\)](#) of this section if – **(i)** The institution – **(A)** Has an arrangement with a book publisher or other entity that enables it to make those books or supplies available to students below competitive market rates; **(B)** Provides a way for a student to obtain those books and supplies by the seventh day of a payment period; and **(C)** Has a policy under which the student may opt out of the way the institution provides for the student to obtain books and supplies under this paragraph (c)(2). A student who opts out under this paragraph (c)(2) is considered to also opt out under [paragraph \(m\)\(3\)](#) of this section; **(ii)** The institution documents on a current basis that the books or supplies, including digital or electronic course materials, are not available elsewhere or accessible by students enrolled in that program from sources other than those provided or authorized by the institution; or **(iii)** The institution demonstrates there is a compelling health or safety reason.

Tuition Payment Plans

1. **Cash-** all payments are due to the school prior to completion. Tuition payments are due the 1st of each month with a 3-day grace period. If payment is not received by the 4th day, a late fee of 10% will be assessed to that month's payment.
2. **Check-** All payments are due to the school prior to completion.
3. **Utilization of Title IV funding** (for those who qualify for such options). \

*(Children of Champ's Barber School Employees Receive free tuition)

Federal Financial Aid

- ❖ Federal Pell Grant
- ❖ Federal Direct Unsubsidized Loans
- ❖ Federal Direct Subsidized Loans
- ❖ Parent Plus Loans

Funds will be disbursed at 0, 450, 900, and 1075 hours to student's ledger and any remaining funds will be disbursed to the student within 14 days from the date by check.

Descriptions and information about Federal funds listed can be found at www.studentloans.gov or www.studentaid.ed.gov

Applying for Financial Aid

1. Apply for a FSAID @ www.fsaed.ed.gov
2. Complete a FAFSA @ www.fafsa.ed.gov
 - Will need Personal and Tax Information (If you are a dependent student, we will need one parent's personal and tax information also).

- If you are independent from your parents, you may be eligible for a dependency override and must submit documentation.
- 3. Review Student Aid Report and make corrections and/ or submit verification documentation (Ex: Taxes, Low Income, Verification worksheets) if needed.
- 4. Receive Award Letter outlining the Financial Assistance available to you

Awarding Title IV funds

To be eligible for Federal Student Aid:

- Be a citizen or eligible noncitizen of the United States.
- Have a valid Social Security Number. (Students from the Republic of the Marshall Islands, Federated States of Micronesia, and the Republic of Palau are exempt from this requirement.)
- Have a high school diploma or a General Education Development (GED) certificate or have completed homeschooling. If you don't, you may still be eligible for federal student aid if you were enrolled in college or career school prior to July 1, 2012. Go to <https://studentaid.ed.gov/eligibility/basic-criteria> for additional information.
- Be enrolled in an eligible program as a regular student seeking a degree or certificate.
- Maintain satisfactory academic progress.
- Not owe a refund on a federal student grant or be in default on a federal student loan.
- Register (or already be registered) with the Selective Service System, if you are a male and not currently on active duty in the U.S. Armed Forces. (Students from the Federated States of Micronesia, the Republic of the Marshall Islands and the Republic of Palau are exempt from registering; see <https://sss.gov> for more information.)
- Not have a conviction for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans). If you have such a conviction, you must complete the Student Aid Eligibility Worksheet to determine if you are eligible for aid or partially eligible for aid.

To determine if you are eligible for Financial Assistance, you may fill out a FAFSA on www.fafsa.gov

Disbursement of Title IV Funds

RETURN TO TITLE IV (R2T4)

Champ's Financial Aid Officer will perform the initial Return to Title IV (R2T4) calculations on all Title IV students' who have 100% withdrawn from the school to determine the earned and unearned amounts of Title IV aid as of the date the student ceased attendance based on the amount of time the student was scheduled to be in attendance. The information is then forwarded by the Financial Aid Officer to the 3rd party services for verification and processing. A student is considered to have withdrawn from a payment period when the student ceases to be enrolled prior to the end of a payment period (the student does not complete all of the clock hours and weeks of instructional time in the payment period that the student was scheduled to complete.)

Please note that students are responsible for any balances owed to Champ's Barber School as a result of the return of Federal Aid. The school will notify a student via mail or email of any balance that must be repaid by the student as the result of a return of Federal Aid that exceeds the school's portion within 30-days of determining that a student withdrew.

Up to the 60% 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. If the amount of Title IV aid disbursed to the student is greater than the amount the student earned, the unearned funds will be returned to the Department of Education. The school will return any unearned Title IV funds it is responsible for returning within 45 days of the date the school determined the student withdrew or will occur on the date that the institution credits the student's ledger account, whichever is the earliest date.

For a Title IV student who withdraws after the 60% point-in-time, there are no unearned funds. However, the student may be eligible for a post-withdrawal disbursement (PWD). A disbursement paid to the student's account after the student has 100% withdrawn from the payment period. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post withdrawal disbursement of the earned aid that was not received. The school may offer any post-withdrawal disbursement of loan funds within 30 days of the date the school determined the student withdrew and any loan funds a student accepts within 180 days of the date the school determined the student withdrew. **The school will notify the student of a post-withdrawal Direct Loan disbursement offer via email or mail writing and allows a student 14 days to accept or decline these funds.** The school may also offer a post withdrawal disbursement of federal grant funds within 45 days of the date the school determined the student withdrew and any loan funds a student accepts within 180 days of the date the school determined the student withdrew.

The school will use the student's attendance records to determine the student's last date of attendance. The date of the school's determination that the student withdrew will be no later than 14 days after the student's last date of attendance as determined by the school from its attendance records. If the student is eventually determined to be a withdrawal, the end of the 14-day period begins the time frame for completing a Return of Title IV calculation. If a student provides notification to the school of their withdrawal prior to the date that the school normally would determine that the student withdrew, the date of determination is the date of the student's notification.

The Financial Aid Officer will perform a R2T4 calculation if a Leave of Absence does not meet the Department of Education's guidelines to qualify as an approved LOA, the student is considered to have ceased attendance and to have withdrawn from the school. When a student withdraws during a payment period and has a Title IV credit balance created during the period, the school will not release any portion of a Title IV credit balance to the student, nor return any portion to the Title IV programs prior to performing the R2T4 calculation. The school will hold these funds even if it would otherwise be required to release them. The Financial Aid Officer will forward to the 3rd party services for verification and processing.

For a Direct Loan for which the student is subject to the delayed disbursement requirements the school may credits a student's ledger account with school funds earlier than 30 days, the school determines that the disbursement is made on the 30th day after the beginning of the payment period. If the school credits the student's ledger account with institutional funds earlier than 10 days before the first day of classes of a payment period, the institution determines that the disbursement is made on the 10th day before the first day of classes of a payment period. **Students will be notified in writing or verbally of any financial changes regarding their accounts or award changes due to verification.**

DISBURSEMENT

The school disburses during the current payment period the amount of Title IV, HEA program funds that a student enrolled at the institution, or the student's parent, is eligible to receive for that payment period. If Champ's makes a prior year, late, or retroactive disbursement, the Financial Aid Officer and 3rd party servicer, FAS, ensures that the student was enrolled and eligible during the payment period covered by that prior year, late, or retroactive disbursement.

At the time a disbursement is made to a student for a payment period, the Financial Aid Officer and 3rd party servicer, FAS, will confirm that the student is eligible for the type and amount of Title IV, HEA program funds identified by the disbursement. The Chief Compliance Officer will periodically ensure that disbursement by payment period was performed per the manual. Students will be notified in writing or verbally of any financial changes regarding their accounts.

CREDITING A STUDENT LEDGER ACCOUNT

Credit balances occur once all payment period's tuition and fees have been paid. If a credit balance exists after the disbursement of Title IV funds, the student is funded. The Financial Aid Officer and 3rd party servicer, FAS, verifies the credit is owed prior to disbursement. The Financial Aid Officer and 3rd party servicer, FAS, ensures that the prorated amount of charges associated with the current payment period by dividing the number of clock hours in the current payment period by the total number of clock hours in the program, and multiplying that result by the total school charges. The Owner then writes the appropriate credit balance check to the student. The credit balance check is given to the student as soon as possible within 14 days of disbursement. Students will be notified in writing or verbally of any financial changes regarding their accounts. After the completion of an R2T4 for official and unofficial withdrawals, the credit balance will be issued to the student no later than 14 days .

COMPLIANCE AUDIT AND AUDITED FINANCIAL STATEMENTS

Champ's has an independent auditor conduct a compliance audit annually of its administration of the Title IV programs and an audit of the school's general-purpose financial statements. The due date of the audit is by June 30 of each year. The Owner, Admissions Director, Chief Compliance Officer, Financial Aid Officer, and 3rd party servicers provide required documents for review as requested by independent auditor.

As a Student You Have the Right To:

- Know what financial assistance is available to you, including all federal, state, and institutional financial aid programs.
- Know the deadlines for submitting applications for applicable financial aid programs and the process required.
- Know how your financial need is determined, including how cost of attendance budgets are developed.
- Know what resources are considered in the calculation of your financial need, and how much of your need as determined by MU has been met.
- An explanation of the types of aid contained in your financial aid award as well as how to retain eligibility for those funds (if applicable).
- Request a review of your current financial situation if you meet certain criteria based on changes since filing the current aid year FAFSA application.

- Know what portion of your aid package is grant or gift aid, and what portion must be repaid. In addition, you have the right to know interest rates, total amount to be repaid, procedures for repayment, when repayment begins, and how long you have to repay the loan.
- Know the criteria for continued financial aid eligibility, including guidelines for the determination of Satisfactory Academic Progress as defined by the Department of Education.
- Know the method and frequency of financial aid disbursements.

As a Student You have the Responsibility:

- You are responsible for providing accurate information to the Student Financial Aid Office.
- You are responsible for reapplying for financial aid each and every year.
- You are responsible for completing applications correctly and on time.
- You are responsible for reading and understanding all materials sent to you from the Student Financial Aid Office and all forms you are asked to submit or sign.
- You are responsible for requesting personal assistance if you have questions or don't understand the information provided to you.
- You are responsible for submitting documentation and information requested the Student Financial Aid Office in a timely manner and keeping copies for your own records.
- You are responsible for checking your profile regularly.
- You are responsible for notifying Champ's Barber School of any name or address changes.
- You are responsible for knowing and complying with the rules governing your financial aid awards.
- You are responsible for attending classes and completing the requirements for each course in which you enroll.
- You are responsible for compliance with Champ's Barber School refund policy and Federal Return to Title IV Aid policy, should you withdraw (either officially or unofficially).
- You are responsible for notifying the Financial Aid Office of any financial awards you receive from outside resources (including scholarships, grants, Veteran's Benefits, tuition waivers, or other educational/tuition assistance) not already listed on your Financial Aid Award Letter.
- If you borrow a student loan, you are responsible for completing loan entrance and exit counseling.
- You are responsible for the repayment of all loans in accordance with the terms of your promissory note. You are responsible for notifying your lender if any of the following occurs before your loan is repaid: change of address, graduation, withdrawal from Champ's Barber School or less than half-time attendance, name change, or transfer to another institution.
- You are responsible for maintaining Satisfactory Academic Progress.
- You are responsible for using financial aid for educational expenses incurred while attending Champ's Barber School.
- You are responsible for the repayment of any over award of financial aid.
- You are responsible for any lost or stolen equipment or property and Champ's Barber School has no obligation to use our cameras to check for student incident reporting.

 **Federal Student Aid Information Center**
Phone : 1-800-433-3243

ADMINISTRATION

Lancaster

Edward HallCEO/ Owner/Instructor (License # BT-000398-L)
Olivia GautiereAdmissions
Faye Gerard..... Chief Operations Officer
Jennifer Dolermo..... Financial Aid Compliance Director
Makayla Kimmel..... Financial Aid Administrator
Vern Moore..... Instructor (License # BT-000519)
Charles Dixon Instructor (License # BT-000513)
Margaret Santana Instructor (License #BT-000682)

ADMINISTRATION

Lebanon

Abdias J. Ayala Instructor (License # BT-000644)
Makayla Kimmel..... Financial Aid Administrator
Edward HallInstructor (License# BT-000398L)/Admissions
Emma Kimmel Admissions/Office Assistant

ADMINISTRATION

York

Jimmie Brock Sr Instructor (License # BT000658)
Makayla Kimmel..... Financial Aid Administrator
Edward HallInstructor (License# BT-000398L)/Admissions

Servicer and Accounting

Financial Aid Services, Inc. (FAS).....Third-party Servicer
Wrights International.....Default Management Company
Witmer Tax Bookkeeping

Employee job duties and staff functions

Business Office

Admissions: Receives and schedules appointments for incoming students. Conducts orientations and provides signature approval/disapproval of applications. Conducts orientations in accordance with school, state, federal, and other agency guidelines. Serves as the registrar and communicates with all personnel on student activities. Works

and communicates with the 3rd party default company, Wrights International on all default management activities.

Chief Compliance Officer: Review, assure and audit all reports, processes, and procedures. Provides operational oversight and management. Provides training and communications to all staff on operational activities. Coordinates the development and updates of manuals, processes, and procedures. Communicates with all 3rd party companies as required.

Instructors: prepares and teaches the material of a syllabus, mentoring and testing students, and grading students' work and exams. Barber's instructors may also be required to participate in school events and administrative meetings. Works on placing students upon graduation.

Financial Aid Office

Financial Aid Compliance Director: Provides responses to reports and audits.

Financial Aid Administrator: Responsible for managing the student financial assistance programs authorized under Title IV of the Higher Education Act of 1965. The primary responsibilities of this position include assisting students with financial aid options and processing federal, state and institutional financial aid applications in accordance with federal, state and college regulations. These programs provide grants, loans, and work-study funds to students attending this career school. Conducts entrance and exit interviews, in accordance with school, state, federal, and other agency guidelines. Works directly with 3rd party servicer to ensure all financial and fiscal services are performed.

External consultants

Third-party servicer to aid in the administration of Title IV Aid: Financial Aid Services, Inc. (FAS). The 3rd party servicer is Financial Aid Services, Inc. (FAS), which is a corporation duly organized by the law in the state of New Hampshire. FAS provides consulting and processing services to institutions eligible to participate in Federal Student Assistance programs regulated by The Title IV of the Higher Education Act of 1965, as amended (HEA). As such, FAS is a "Third Party Servicer" as defined in 34 C.F.R. § 668.2. Communicates with all personnel on financial related activities.

Default Management Company to aid in default management: Wright International Student Services

Statistics

Number of Financial Aid applications evaluated: 35 annually (approximate)

Number of students who receive Title IV assistance and the amount 32 (\$9,500 per year)

Appendix A
Title IV HEA Program Management
Verification and Audit Checklist

(for guidance only)
(to be used by the Chief Compliance Officer)

Title IV HEA Program Administrator Change

Champ's Barber School shall report to the Secretary any change in the individual the institution designates as its Title IV, HEA program administrator (i.e., Financial Aid Director) no later than 10 days after the change occurs as required by 34 C.F.R. § 600.21(a)(7). Champ's Barber School will update the Eligibility and Certification Approval Report (ECAR), where required.

Champ's Barber School will administer the Title IV, HEA programs in accordance with all applicable regulatory provisions prescribed, including:

1. Champ's Barber School shall update its Title IV, HEA Program Administrator by visiting the Application for Approval to Participate in Federal Student Financial Aid Programs at <https://eligcert.ed.gov/>.
2. Champ's Barber School's Financial Aid administrator shall complete applicable Fundamentals of Federal Student Aid Training within 12 months of the start date. The Federal Student Aid E-Training website contains additional information and can be found at <https://fsatraining.info/>.
3. Champ's Barber School shall provide written confirmation to the Department with supporting documentation that the Application for Approval to Participate in Federal Student Aid Programs and Fundamentals of Federal Student Aid Training.
4. Champ's Barber School will designate a capable individual to be responsible for administering (i.e., Financial Aid Director) all the Title IV, HEA programs in which it participates and for coordinating those programs with the institution's other Federal and non-Federal programs of student financial assistance.
 - a. "Capable" is defined as an individual certified by the State of Pennsylvania. The individual must successfully complete the Title IV, HEA program training provided or approved by the Secretary, and previous experience and documented success in administering the Title IV, HEA programs properly as defined in 34 C.F.R. § 668.16(b)(1).
5. Champ's Barber School will use an appropriate number of qualified persons to administer the Title IV programs as required by 34 C.F.R. § 668.16(b)(2).

6. Champ's Barber School has established written procedures or written information indicating responsibilities of the various offices with respect to the approval, disbursement, and delivery of Title IV, HEA program assistance and the preparation and submission of reports to the Secretary as required by 34 C.F.R. § 668.16(b)(4);
7. Champ's Barber School will administer the Title IV, HEA programs with adequate checks and balances in its system of internal controls, as required by 34 C.F.R. § 668.16(c)(1), by having annual internal assurance/audit activities to verify compliance.
8. Champ's Barber School will establish and maintain records required under the individual Title IV, HEA program regulations as required by 34 C.F.R. § 668.16(d)(1).

All efforts listed above will ensure the capability of Champ's Barber School and to provide proof that Champ's Barber School has the ability to administer a Title IV, HEA program as required by 34 C.F.R. § 668.16(j)(1). Champ's Barber School will act with the competency and integrity necessary to qualify as a fiduciary in the administration of the Title IV, HEA programs and will act in accordance with the highest standards of care and diligence in administering the Title IV, HEA programs as required by 34 C.F.R. § 668.82.

Default Prevention Plan

BACKGROUND

Champ's Barber School will use a disclosure template provided by the Secretary to disclose information about each of the Gainful Employment (GE) programs for enrolled and prospective students as required by 34 C.F.R. § 668.412(a).

All promotional materials to prospective students that identify a GE program by name or otherwise promote the program will include information as specified by the Secretary in a notice published in Federal Register, October 31, 2014, Vol. 79, No. 211, 64890-65103 as required by 34 C.F.R. § 668.412(d)(1)(ii).

Before a prospective student signs an enrollment agreement, completes registration, or makes a financial commitment to Champ's Barber School, we will provide the prospective student or a third party acting on behalf of the prospective student, as a separate document, a copy of the disclosure template as required by 34 C.F.R. § 668.412(e)(1).

The disclosure template will be provided to the prospective student or third party by (1) hand delivering the disclosure template to the prospective student or third party individually or as part of a group presentation; or (2) sending the disclosure template to the primary email address used by the institution for communicating with the prospective student or third party about the program as required by 34 C.F.R. § 668.412(e)(2)(i)(ii).

Champ's Barber School will obtain written confirmation from the prospective student or third party that the prospective student or third party received a copy of the disclosure template as required by 34 C.F.R. § 668.412(e)(3).

If Champ's Barber School sends the disclosure template to the prospective student or third party by email, the institution must: (1) ensure that the disclosure template is the only substantive content in the email; (2) receive electronic or other written acknowledgement from the prospective student or third party that the prospective student or third party received the email; (3) send the disclosure template using a different address or method of delivery if the institution receives a response that the email could not be delivered; and (4) maintain records of its efforts to provide the disclosure template required under this section as required by 34 C.F.R. § 668.412(e)(4)(i) – (iv).

Champ's Barber School will maintain records of its efforts to provide the disclosure templates.

PURPOSE- This plan is designed to assist Champ's Barber School to reduce its default rate.

TASK- Champ's Barber School has assembled a team to work on the default problem. Since the school is very small, all employees will work on helping lower the school's default rate. The team will consist of the owner, financial aid advisor, as well as the instructor.

ANALYSIS- Champ's Barber School recently submitted an economic disadvantage appeal due to its high default rate and it was approved. It was identified that a large number of students were in the low-income range. A majority of the students defaulted due to financial issues. The school will review its LRDR report to discover any additional factors that contributed to the school's high default rate.

WORK WITH THE FEDERAL SERVICERS- Champ's Barber School will identify all federal servicers that the student borrowers were assigned to and contact them for a few reasons. The school hopes to get proper contact information for the students to use to discuss their loans and options for repayment. Also, the school wants to find out any resources the servicers provide to assist in understanding repaying student loans. The school believes that ultimately working with the students and their servicers will ultimately assist in lowering their default rate.

EFFORT TO MIGATE DEFAULT- The school is working with a third-party default management company, Wright International Student Services, to use as another resource to assist with the default prevention. The school understands that it is ultimately their responsibility to manage their delinquency and default prevention plan.

ACTIVITIES TO MITIGATE DEFAULT-

- The school will monitor delinquency reports from NSLDS
- Create a financial literacy class to include in the program to better educate the students
- Provide servicer contact information to students who withdraw or graduate when they complete exit counseling.
- Collect solid contact information and references while the student is in school.

REPORTS- Champ's Barber School will use reports from NSLDS, federal servicers and WISS, their default management company, to identify any delinquent borrowers. Using these reports will allow the school to contact the students prior to them going into default.

MEASUREMENT- Champ's Barber School will continue to review its default management plan to ensure its effectiveness and will make the necessary adjustments to ensure it is a successful one.

Student Enrollment Reporting

Champ's Barber School shall notify the Secretary within 30 days after the date of discovery (1) a loan under Title IV was made to or on behalf of a student who was enrolled or accepted for enrollment at the school, and the student has ceased to be enrolled on at least a half-time basis or failed to enroll on at least a half time basis for the period for which the loan was intended or (2) a student who is enrolled at the school and who received a loan under Title IV has changed his or her permanent address as required by 34 C.F.R. § 685.309(b).

Further, Champ's Barber School will conduct periodic assurance and analysis of NSLDS enrollment data to evaluate the accuracy of reported enrollment statuses. Champ's Barber School will compare NSLDS information to corresponding information received by the Department's National Center for Education Statistics (NCES). Champ's Barber School will use the Department of Ed's Dear Colleague Letter GEN 12-06 issued on March 20, 2012 as a guide to emphasize the critical nature of accurate reporting. During the periodic assurance review, Champ's Barber School may review the Student Name, Student Enrollment Status as Indicated in student file, Student Enrollment Status Reported to NSLDS, Date of Student Enrollment Status change, and Corrections made to Student Enrollment Status.

Verification Process

Champ's Barber School has established and uses written policies and procedures for verifying an applicant's Free Application for Federal Student Aid (FAFSA) information as applicable to criteria established as required by 34 C.F.R. § 668.53(a).

Champ's Barber School will provide an applicant whose FAFSA information is selected for verification by the Secretary a completed verification before the Champ's Barber School exercises any authority to make changes to the applicant's cost of attendance or to the values of the data items required to calculate the expected family contribution (EFC) as required by 34 C.F.R. § 668.53(c).

Champ's Barber School will require an applicant selected for verification of Adjusted Gross Income, income earned from work or U.S. income tax paid to submit a copy of the income tax return or an Internal Revenue Service (IRS) form that lists tax account information of the applicant, his or her spouse, or his or her parents, as applicable for the specified year.

The copy of the return must include the signature (which need not be an original) of the filer of the return or of one of the filers of a joint return. For a dependent student, a copy of each IRS Form W-2 for the specified year received by the parent whose income is being taken into account if the parents filed a joint return, if the parents are divorced or separated, or if one of the parents has died.

For an independent student, a copy of each IRS Form W-2 for the specified year, if the independent student filed a joint return, is a widow or widower, or is divorced or separated as required by 34 C.F.R. § 668.57(a)(1).

Champ's Barber School may accept, in lieu of an income tax return or an IRS form that lists tax account information, the information reported for an item on the applicant's FAFSA for the specified year if the Secretary has identified that item as having been obtained from the IRS and not having been changed as required by 34 C.F.R. § 668.57(a)(2).

In lieu of an income tax return or an IRS form that lists tax account information, if the individual for the specified year has not filed and, under IRS rules, or other applicable government agency rules, is not required to file an income tax return, Champ's Barber School must accept a statement signed by that individual certifying that he or she has not filed and is not required to file an income tax return for the specified year and certifying for that year that individual's sources of income earned from work as stated on the FAFSA, including the amounts of income from each source. In lieu of a certification of these amounts of income, the applicant may provide a copy of his or her IRS Form W-2 for each source of income as required by 34 C.F.R. § 668.57(a)(4).

Champ's Barber School may use *Federal Register* (April 1, 2016), Vol. 81, No. 63 pages 18843 to 18847 and *Federal Register* (May 5, 2017), Vol. 82, No. 86 pages 21204 to 21208 as guidance.

Champ's Barber School shall require an applicant selected for verification of the number of family members in the household to submit a statement signed by both the applicant and one of the applicant's parents if the applicant is a dependent student, or only the applicant if the applicant is an independent student, listing the name and age of each family member in the household and the relationship of that household member to the applicant as required by 34 C.F.R. § 668.57(b).

Champ's Barber School shall require an applicant selected for verification of the number of household members in the applicant's family enrolled on at least a half-time basis in eligible postsecondary institutions to submit a statement signed by both the applicant and one of the applicant's parents if the applicant is a dependent student, or by only the applicant if the applicant is an independent student, listing the name of each family member in the household who is or will be attending and eligible postsecondary education institution as at least a half-time student in the award year; the age of each student; and the name of the institution that each student is or will be attending. Champ's Barber School shall require an applicant selected for verification of the number of family members in the household to submit a statement signed by both the applicant and one of the applicant's parents if the applicant is a dependent student, or only the applicant if the applicant is an independent student, listing the name and age of each family member in the household and the relationship of that household member to the applicant as required by 34 C.F.R. § 668.57(c).

Champ's Barber School will complete verification accurately for records prior to disbursing Title IV funds. During the periodic verification review, Champ's Barber School may review the Student Name, Dependency Status; Household Size on ISIR and on Verification Worksheet; Number in College on ISIR and on Verification Worksheet; Initial EFC; Revised EFC (if applicable); Marital Status; Verification of Employment; Verification of Income; Was Verification Completed Correctly? (Y/N); List of Corrected ISIR Items; Initial Title IV Aid Eligibility; and Revised Title IV Aid Eligibility (if applicable).

Recordkeeping/Attendance Reporting

Champ's Barber School, as a participant in the Title IV, HEA, Federal Student Aid programs, shall establish and maintain, on a current basis, program records that document their administration of the Title IV, HEA programs in accordance with all applicable requirements and their disbursement and delivery of Title IV, HEA program funds as required by 34 C.F.R. § 668.24 (a)(6).

The records that Champ's Barber School shall maintain in order to comply with this provision include but are not limited to: (1) reports and forms used by the institution, and any records needed to verify data that appear in those reports and forms as required by 34 C.F.R. § 668.24 (c)(1)(v).

Champ's Barber School shall maintain required records in a filing system in a manner that is systematically organized as required by 34 C.F.R. § 668.24 (d)(1). Champ's Barber School has implemented a new filing and back-up system to ensure files are orderly. Files will be assured for compliance on a semi-annual basis.

Title IV Credit Balance

Champ's Barber School may credit a student's ledger account with Title IV, HEA program funds to pay for allowable charges associated with the current payment period. Allowable charges are the amount of tuition and fees the student for the payment period, or the prorated amount of those charges if Champ's Barber School debits the student's ledger account for more than the charges associated with the payment period as specified in 34 C.F.R. § 668.164(c)(1).

Effective July 1, 2016, for a program with substantially equal payment periods, a school may determine the prorated amount of charges associated with the current payment period by dividing the total school charges for the program by the number of payment periods in the program as required by 34 C.F.R. § 668.164(c)(5).

For a program that does not contain substantially equal payment periods, the school determines the prorated amount of charges associated with the current payment periods by dividing the number of credit or clock hours in the current payment period by the total number of credit or clock hours in the program and multiplying that result by the total school charges for the program as required by 34 C.F.R. § 668.164(c)(5)(ii).

Champ's Barber School will review the notice published in Federal Register, October 30, 2015, Vol. 80, No. 210, 67140 which establishes how a school must prorate total school charges for the program by the number of payment periods.

A Title IV, HEA credit balance occurs whenever the amount of Title IV, HEA program funds credited to a student's ledger account for a payment period exceeds the amount assessed the student for allowable charges associated with that payment period. A Title IV, HEA credit balance must be paid directly to the student or parent as soon as possible, but no later than 14 days after the balance occurred if the credit balance occurred after the first day of class of a payment period as specified in 34 C.F.R. § 668.164(h).

Under the heightened cash monitoring payment method, a school must credit a student's ledger account for the amount of Title IV, HEA program funds that the student or parent is eligible to receive, and pay the amount of any credit balance due under 34 C.F.R. § 668.164(h), before the institution submits a request for funds from the Secretary as stated in 34 C.F.R. § 668.162(d).

If the Secretary provides funds to the school under the heightened cash monitoring payment method, the school is prohibited from obtaining written authorization from a student or parent to hold Title IV credit balances as stated in 34 C.F.R. § 668.165(b)(1)(ii).

Disbursement of Title IV Funds

A disbursement of Title IV, HEA program funds occurs on the date that the institution credits the student's ledger account or pays the student or parent directly with funds received from the Secretary or Champ's Barber School funds used in advance of receiving Title IV, HEA program funds as required by 34 C.F.R. § 668.164(a).

Champ's Barber School will disburse during the current payment period the amount of Title IV, HEA program funds that a student enrolled at the School is eligible to receive for that payment period as required by 34 C.F.R. § 668.164(b).

Prior to all disbursements, the CEO or COO will review and assure the proposed disbursements and calculations in advance of the refund.

Leave of Absence Policy

A leave of absence is a temporary interruption in a student's program of study. Champ's Barber School may grant a leave of absence upon request of the student. Champ's Barber School does not have to treat a leave of absence as a withdrawal if it is an approved leave of absence. A leave of absence is approved if, among other things, Champ's Barber School has a formal policy regarding leaves of absence and, if, upon his or her return from the leave of absence, the student is permitted to complete the coursework he or she began prior to the leave of absence as required by 34 C.F.R. § 668.22(d).

Withdrawal Policy

Champ's Barber School must have written procedures for, or written information indicating, the responsibilities of various offices with respect to the approval, disbursement, and delivery of Title IV, HEA program assistance as required by 34 C.F.R. § 668.16(b)(4).

Further, Champ's Barber School has established and maintained records required in 34 C.F.R. § 668.16 and the individual Title IV, HEA program regulations required by 34 C.F.R. § 668.16(d)(1). In the case of a program that is measured in clock hours, a student is considered to have withdrawn if the student does not complete all of the clock hours and weeks of instructional time in the payment period or period of enrollment that the student was scheduled to complete as required by 34 C.F.R. § 668.22(a)(2)(i)(B).

A student who ceases attendance at Champ's Barber School that is required to take attendance, including a student who does not return from an approved leave of absence, or a student who takes a leave of absence that does not meet the requirements, the student's withdrawal date is the last date of academic attendance as determined by Champ's Barber School from its attendance records as required by 34 C.F.R. § 668.22(b)(1).

Champ's Barber School will document a student's withdrawal date and maintain the documentation as of the date of Champ's Barber School determination that the student withdrew as required by 34 C.F.R. § 668.22(b)(2). Champ's will treat all such students as withdrawn and determine if those students earned the Title IV funds disbursed for the applicable period of enrollment. If not, Champ's will return those funds in accordance with the Return of Title IV (R2T4) Funds requirements.

Return of Title IV

When a recipient of Title IV grant or loan assistance withdraws from Champ's Barber School during a payment period or period of enrollment in which the recipient began attendance, Champ's Barber School must determine the amount of Title IV grant or loan assistance that the student earned as of the student's withdrawal date as required by 34 C.F.R. § 668.22(a)(1).

For students who unofficially withdraw, Champ's Barber School will perform a Return of Title IV (R2T4) calculation and follow the procedures in 34 C.F.R. § 668.22. If the total amount of Title IV assistance, the student earned is less than the total amount disbursed to the student, the difference between these two amounts must be returned to the Title IV programs as required by 34 C.F.R. § 668.22(a)(4)(i).

If the total amount of Title IV assistance, the student earned is greater than the total amount disbursed to the student as of the date Champ's Barber School determined that the student withdrew, the difference between these amounts must be treated as a post-withdrawal disbursement as required by 34 C.F.R. § 668.22(a)(5).

The unearned amount of Title IV assistance to be returned is calculated by subtracting the amount of Title IV assistance earned by the student from the amount of Title IV aid that was disbursed to the student as of the date of Champ's Barber School's determination that the student withdrew as required by 34 C.F.R. § 668.22(e)(4).

Champ's Barber School will return the amount of Title IV funds for which it is responsible as soon as possible but no later than 45 days after the date of Champ's Barber School's determination that the student withdrew. 34 C.F.R. § 668.22(j).

The records that Champ's Barber School maintains in order to comply with the provisions of required record keeping, include the amount, date and basis of Champ's Barber School's calculation of any refunds or overpayments due to or on behalf of the student, or the treatment of Title IV, HEA program funds when a student withdraws and the payment of any overpayment or return of any Title IV, HEA program funds to the Title IV, HEA program fund, a lender, or the Secretary, as appropriate as required by 34 C.F.R. § 668.24(a) (c)(1)(iv)(C)(D).

Satisfactory Academic Progress (SAP) Policy

For purposes of determining student eligibility for assistance under a Title IV, HEA program, Champ's Barber School has established, published and applied reasonable standards for measuring whether an otherwise eligible student is maintaining satisfactory academic progress in his or her education program. The Secretary considers a School's standards to be reasonable if the standards are in accordance with the provisions specified in § 668.34. 34 C.F.R. § 668.16(e).

A student is eligible to receive Title IV, HEA program assistance if the student maintains satisfactory academic progress in his or her course of study according to the Champ's Barber School's published standards of satisfactory academic progress that meet the requirements of §668.34. 34 C.F.R. § 668.32(f).

If Champ's Barber School's educational program is either one academic year in length or shorter than an academic year, that's student's academic progress is evaluated at the end of each payment period or at least annually to correspond with the end of a payment period. 34 C.F.R. § 668.34(a)(3)(i)(ii).

The policy must specify the grade point average (GPA) that a student must achieve at each evaluation or if a GPA is not an appropriate qualitative measure, a comparable assessment measured against the norm as required by 34 C.F.R. § 668.34(a)(4)(i).

The policy must specify the pace at which a student must progress through his or her educational program in order to ensure that the student will complete the program within the maximum timeframe and must provide for measurement of the student's progress at each evaluation as required by 34 C.F.R. § 668.34(a)(5)(i).

Champ's Barber School will evaluate satisfactory academic progress at the end of each payment period as described in 34 C.F.R. § 668.34(c).

Entrance/Exit Counseling

Champ's Barber School will ensure that entrance counseling is conducted with each Direct Subsidized Loan or Direct Unsubsidized Loan student borrower prior to making the first disbursement of the proceeds of a loan to a student borrower unless the student borrower has received a prior Direct Subsidized Loan, Direct Unsubsidized Loan, Subsidized or Unsubsidized Federal Stafford Loan, or Federal SLS Loan as required by 34 C.F.R. § 685.304(a)(1).

Entrance counseling for Direct Subsidized Loan, Direct Unsubsidized Loan, and graduate or professional student Direct PLUS Loan borrowers must provide the borrower with comprehensive information on the terms and conditions of the loan and on the responsibilities of the borrower with respect to the loan as required by 34 C.F.R. § 685.304(a)(3).

Champ's Barber School will ensure that an individual with expertise in the Title IV programs is reasonably available shortly after the counseling to answer the student borrower's questions as required by 34 C.F.R. § 685.304(a)(5).

Champ's Barber School will maintain documentation substantiating the school's compliance with conducting entrance counseling for each student borrower as required by 34 C.F.R. § 685.304(a)(9).

Champ's Barber School participates in the Title IV programs and will ensure that exit loan counseling is conducted with each Federal Direct Subsidized Loan or Direct Unsubsidized Loan borrower and graduate or professional student Direct Plus Loan borrower shortly before the student borrower ceases at least half-time study at the institution as required by 34 C.F.R. § 685.304(b)(1).

If the student borrower withdraws from Champ's Barber School without Champ's Barber School's prior knowledge or fails to complete the exit counseling as required, exit counseling must be provided either through interactive electronic means or by mailing written counseling materials to the student borrower at the student borrower's last known address within 30 days after the school learns that the student borrower has withdrawn from school or failed to complete the exit counseling as required by 34 C.F.R. § 685.304(b)(3).

Champ's Barber School will maintain documentation substantiating the school's compliance with conducting exit counseling for each student borrower as required by 34 C.F.R. § 685.304(b)(7).