



TOP OF THE LINE

Barber College

2020-21 Financial Aid Handbook

CONSUMER INFORMATION DISCLOSURES

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Introduction

Purpose

This report has been prepared to comply with the Higher Education Opportunity Act of 2008 (HEOA), which requires institutions of higher education to disclose information and provide reports on various aspects of the institution's policies, procedures, operations and costs.

Policies & Procedures Development

The Policies and Procedures development process is completed by the Director of Financial Aid. Once these Policies and Procedures are put into place, they cannot be changed unless approved by the Director of Financial Aid.

The Director of Financial Aid is responsible for notifying all applicable parties of any changes in existing policies and procedures, as well as any new additions. The Policies and Procedures are reviewed each year and input is taken from all Financial Aid staff. The Director also reviews the Information for Financial Aid Professionals (IFAP) Library regularly to ensure that we are keeping in accordance with new regulations and laws and also receives email updates. Also, our Office regularly receives NASFAA's and PASFAA's newsletters to keep us up-to-date on local financial aid information for our campus. The financial aid staff also attends training and development conferences to keep us current on new and/or updated processes.

Publication

Top of the Line Barber College is committed to providing access to information that will allow individuals such as prospective students, parents, school guidance counselors, and other interested parties to make informed decisions about postsecondary education. Interested individuals may access these disclosures digitally at www.topofthelinebarbercollege.edu, which provides a single access point to all federally-mandated reports and disclosures; the consumer information disclosures link is located on the homepage under the Admissions tab. Physical copies of these disclosures are available upon request from the Administrative Office.

Our Mission

“The Financial Aid Office of Top of the Line Barber College exists to assist students financially in their journey through college. We are committed to care for each student individually, devoted to attend to each need as promptly as possible, and determined to treat all students equally and with respect. We will challenge students to seek the best in themselves, while we expect the best of ourselves. We are committed to serving the needs of our students so that they may reach their full potential.”

The Financial Aid Office’s daily operations include the processing of financial aid paperwork, response to emails, phone calls, and faxes, as well as face-to-face communications with students, parents, co-workers, and other individuals that visit our office. We constantly strive to uphold our Mission Statement in all that we do to ensure that each student is treated equally and helped in a timely and caring manner. As a privately owned school serving students from all different backgrounds, we understand that we must serve as an example for all of the individuals that we come in contact with to ensure that we are meeting the needs of the communities that support us.

General Information

The Financial Aid Office of Top of the Line Barber College is dedicated to assisting students financially to meet the costs of attending college. We are located on the second floor of campus in Charleston, South Carolina in suite 201. Our office is open from 9:00 am – 5:00 pm, Monday through Friday.

You may feel free to reach us at (854)222-3108 on weekdays between 9:00am and 5:00pm. You may email us at financialaid@topofthelinebarbercollege.edu. For more information, please feel free to view our website at www.topofthelinebarbercollege.edu/financialaid. Any questions, concerns, and/or comments can be referred to our main phone number, which is (843)573-0078.

The Policies and Procedures Manual is to serve as a reference of the practices of the Financial Aid Office. All policies are subject to change as seen fit by the governing entity by which each individual policy is derived. Additionally, each policy stands as a steppingstone to fulfilling the goal of financial aid: “We are committed to serving the needs of our students so that they may reach their full potential.”

Distance Learning Disclosure

Due to the sweeping pandemic of COVID-19, Top of the Line Barber College has been approved by National Accrediting Commission of Career Arts and Sciences (NACCAS) to provide distance learning/education to all students who are affected by the pandemic. Furthermore, due to the State of Emergence Executive Order 2020-08 signed by SC Governor Henry McMaster, the SC Barbering Board has also provided approval and authorization for barber colleges and programs to continue course instruction via an online platform so that students can continue to receive clock hours for theory course work. The approval of these governing agencies has come with specific guidelines that our institution must follow in order to remain in compliance.

1. Students are only able to receive clock hours for monitored course work and instructors must log activity that will be kept on students' academic file.
2. Students must complete assigned classwork, assessments, and/or attend online instructional activities to receive full credit for each assignment respectfully. Failure to complete assignments or participate in online activities will result in a decrease of hours received.
3. Academic achievement earned via distance education may not be accepted for reciprocity or eligible for licensure in other states.
4. Students are not allowed at any time to perform barbering services with a SC Barber Permit unless they are accompanied and supervised by a licensed Barber Instructor or Master Hair Care Specialist Instructor at Top of the Line Barber College.

Institutional & Program Accreditation/Licensure

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR 668.41(a)-(d), 34 CFR 668.43

Institutional Licensure

Top of the Line Barber College is supervised by the SC Department of Labor, Licensing, and Regulation's Board of Barber Examiners; this agency issues barber college licenses to approved programs. The license must be renewed bi-annually; the school's license is valid thru June 30, 2019. The address and contact information for the licensing agency is listed below.

SC Board of Barber Examiners
Synergy Business Park
110 Centerview Dr.
Columbia, SC 29211-1329
(843)896-4588

The barber college license is prominently displayed in the Administrative office any interested parties to review as required by state law.

Business License

The school must also maintain a business license to operate locally. The business license also authorizes the school to make retail sales and offer barbering services, at a discounted rate, to the public. The business license is issued by the City of Charleston and must be renewed annually.

The business license is maintained in the Administrative office; interested parties may speak with an administrative staff member to make a formal request to review licensure information.

Program Accreditation

Top of the Line Barber College is accredited through the National Accrediting Commission of Career Arts & Sciences (NACCAS). The initial accreditation was approved in January 2013; **the school holds the status of "Accreditation on Probation" as of March 2020.** Individuals interested in further information about the accreditation process should contact NACCAS at the following address.

NACCAS
4401 Ford Avenue, Suite 1300
Alexandria, VA 22302
(703)600-7600

Accreditation information is maintained in the Administrative office; interested parties may speak with an administrative staff member to make a formal request to review accreditation information.

Financial Aid Staff

Top of the Line Barber College utilizes a combination of in-house financial aid staff and a third-party servicer to provide financial aid services to prospective and enrolled students. Campus Ivy of Pompano Beach, FL is the firm school officials currently have contracted to provide financial aid services. The school's in-house financial aid staff information is listed below.

Director of Financial Aid

Director: Andronicus Davis

Office Number: (854)222-3108

Email: financialaid@topofthelinebarbercollege.edu

Website: www.topofthelinebarbercollege.edu/financialaid

Office Hours: 9:00 am – 5:00 pm, Monday through Friday

The Director of Financial Aid provides leadership to the Top of the Line Barber College financial aid program. The Director is responsible for management and awarding of all internal and external aid funds. The Director assists students (current and prospective) in all programs with regard to costs, financial aid and money management. The Director is responsible for the control of institutional aid budgets and establishes long and short term goals for the Office to enhance and further the missions of Top of the Line Barber College. The Director works with the Business Office Manager to coordinate all aspects of aid and billing. The Director serves on the Board of Advisors to assist with improvement of administrative processes throughout all of Top of the Line Barber College. The Director is responsible for the coordination and timely processing of all financial aid for the undergraduate financial aid programs. The Director is also responsible for the management of financial aid applications, the day- to-day operational issues as well as ensuring the implementation of established goals and objectives of the office. He/she performs a variety of technical support activities for the financial aid systems and supports the ongoing testing of programs, processes, and data in the various software systems. The Director functions as the lead trainer of financial aid staff in all technical initiatives.

Counselor 1: Open

The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. Also serves as the Financial Literacy Coordinator for the College.

Counselor 2: Open

The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. In addition, he/she performs other projects as assigned by the Director.

Student Services Specialist: Open

The Student Services Specialist is a shared position between the Financial Aid Office, Admissions Office, and Business Office. Assists with collections notifications, emails, and phone calls. Serves as registrar and ensures student information is up-to-date in all school systems.

Financial Aid Representative: Open

The FA Representative, reporting to the Director of Financial Aid, is the primary point of contact with the Financial Aid Office for all students whether in person, via telephone, or by mail. The FA Representative

is responsible for answering telephones, greeting students/families, directing calls or students to appropriate parties for assistance if necessary, explaining and applying Federal, State, and University policy, and troubleshooting problems with the student applications and the aid process. He/she distributes published material to students upon request, opens and distributes incoming mail to the appropriate parties, and distributes voicemail to appropriate office staff. As time permits, the FA Representative provides administrative and clerical support for Financial Aid Staff.

Third Party Financial Aid Servicer

Campus Ivy

Toll-Free: (844) 848-5332

Campus Ivy provides financial aid services through the Virtual Financial Aid Office (VFAO); the VFAO contains a financial aid estimator for prospective and enrolled students in addition to serving as the central processing station for Title IV verification. The VFAO address is:

<https://topofthelinebarber.vfao.com/>; students must register to use the VFAO by creating a unique username and password to gain access to financial aid services. The VFAO is also where school officials will conduct financial aid interviews to process a student's application for financial aid.

Division of Responsibilities

School Officials: School officials will assist prospective and enrolled students with completing the Free Application for Federal Student Aid (FAFSA) and supervise the financial aid interview conducted via the VFAO. Officials also serve as the primary contact between students and the school for all matters related to financial aid. School officials are responsible for safeguarding and/or destroying documents containing sensitive and confidential information according to federal, state and local regulations. School officials also communicate with faculty members to track a student's compliance with the school's satisfactory academic progress (SAP) policy and report those findings to Campus Ivy to facilitate Title IV financial aid disbursements.

Campus Ivy & Associates: Campus Ivy is responsible for processing the information from a student's FAFSA, VFAO financial aid interview, and verification documentation (if applicable) to generate a financial aid award. Students may contact Campus Ivy directly through the VFAO; on the main menu there is a tab labeled "Student Support", please click this tab to speak directly with a Campus Ivy representative. The address is as follows: <https://studentsupport.vfao.com/support/login>. Students will have to create a second unique password to access Campus Ivy's support site.

Institutional & Financial Aid Program Information

HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)). Not changed by HEOA 34 CFR 668.41(a)-(d), 34 CFR 668.42, 34 CFR 668.43

Institutions of higher education must annually provide to all enrolled students a notice divulging the information required to be made available to students under the Family Education Rights and Privacy Act of 1974 (FERPA) and under the Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA). The notice must list and briefly describe the information and include a statement of the procedures required to obtain the information. Financial aid information is posted on www.topofthelinebarbercollege.edu on the Financial Aid page along with a link to the Consumer Information Guide. Physical copies of these disclosures are available upon request from the Administrative Office.

Financial Aid Application Process

Students interested in applying for financial aid, including Title IV Federal Aid, must complete an extensive application process during enrollment or before the start of a new academic year. The following information and documentation are required as a part of the application process:

1. **Complete Free Application for Federal Student Aid (FAFSA) online @ <https://studentaid.ed.gov/sa/fafsa>.**
 - a. Create FSA ID if you have not already done so.
 - i. An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites, including <https://studentaid.ed.gov/sa/fafsa>.
 - ii. If you are required to provide parent information on your FAFSA, your parent should create an FSA ID too.
 - iii. An FSA ID is equivalent to your signature; parents and students each need to create their own FSA IDs using separate email addresses. Parents should not create an FSA ID for their child and vice versa.
 - iv. You can create an FSA ID at the following link: <https://fsaid.ed.gov/npas/index.htm>.
 - b. Provide Social Security Number (SSN)
 - i. Found on Social Security Card.
 - ii. If you don't have access to it, and/or don't know where it is, ask your parent or legal guardian.
 - iii. If necessary, get a new or replacement Social Security card from the Social Security Administration.
 - iv. **Non-US Citizens** who are legally authorized to live/work in this country must provide Alien Registration number.
 - c. Provide Driver's License or State Identification number.
 - i. If you do not have a driver's license or state identification, you must obtain the credentials. SC residents can apply at their local Department of Motor Vehicles. Out of state applicants should inquire with their state's equivalent agency.
 - d. Report your household income: You must submit income information for your entire household. This includes parents for dependent students, spouses for married students, and any other individual in the household who worked and filed taxes. You must report all the assets you currently own. They include, but are not limited to stocks, bonds, and real estate holdings. Your report should reflect the total amount of assets held as of the signing of the FAFSA as opposed to the assets held in 2018.

- i. We are currently in the 2020-2021 Academic Year. You must submit household income information for 2018 when applying for financial aid.
 - ii. You **do not** have the option to report your 2019 tax information. We understand that for some families, 2018 income doesn't accurately reflect your current financial situation. If you have experienced a loss in income since the 2018 tax year, you should complete the FAFSA with the info it asks for (2018), and then contact our financial aid office @ (854)222-3108 to explain and document the change in income. School officials are authorized to assess your situation and adjust your FAFSA.
 - iii. You are also required to submit records of any untaxed income your household earned/received. They include things like child support received, interest income, and veterans' benefits.
 - e. Place school's federal code on FAFSA. You must include our Federal School Code on your application. Failure to do so will prevent our financial aid staff from processing your application. As a result, you may not qualify for financial aid and may not be able to attend classes. It is imperative that you include our school code to avoid delays in processing your financial aid award package.
 - i. **Federal School Code:** 042286
2. **Complete Financial Aid Interview:** In order to process the information, you provided on your FAFSA, you must complete a financial aid interview via the school's virtual financial aid office (VFAO) website. The address is <https://topofthelinebarber.vfao.com/>. The interview will be conducted under the supervision of school financial aid officials.
- a. Create a student profile.
 - i. Username & Password
 - ii. Demographic Information
 - 1. SSN
 - 2. Date of Birth
 - iii. Contact Information
 - 1. Valid Phone Number
 - 2. Valid Email Address
 - b. Input References
 - i. Parent Contact Information (If Living)
 - ii. Non-Parental Reference
 - c. Review Cost of Attendance Information
 - i. Cost of attendance estimates based upon student living status.
 - 1. With Parents
 - 2. Independently Off-Campus
 - d. Review Detailed Financial Plan
 - i. Estimated Financial Aid Award
 - 1. Final Award based upon student household financial information.
 - ii. Estimated Total Cost of Attendance
 - iii. Balance Due/Title IV Overage Available
 - e. Complete counseling for Title IV loans awarded.
 - i. Review repayment terms and options for loans awarded.
 - f. Digitally Sign Interview

3. **Scheduling & Awarding of Title IV Aid:** Top of the Line Barber College has contracted Campus Ivy & Associates of Greenville, SC as its third-party Title IV Financial Aid Servicer. This firm is responsible for determining the appropriate financial aid package for students. Once a student has completed a FAFSA and conducted an interview on VFAO, then Campus Ivy will make the final aid determination.

Top of the Line Barber College is committed to providing an education to qualified students regardless of financial means. The financial aid program supports students in need through scholarships, grants, and loans.

We consider financial assistance to students as a cooperative investment in a student's education. It is the responsibility of the student and his/her family to meet all educational expenses. Financial aid awards, then, are offered as a supplement to the family contribution.

- a. **Scheduling:** Once a student's verification issues have been resolved, or in the case the student was not selected for verification, then the student's file will be sent to scheduling. This is where the final award package is generated. The scheduling process takes five to ten business days after completion of verification.
- b. **Awarding:** The Financial Aid Office reviews the student's Cost of Attendance, FAFSA, Estimated Family Contribution (EFC), Financial Need, Federal Verification paperwork (if necessary), correspondence between other departments on campus, and notifications from outside sources carefully to find the most advantageous way to award a combination of scholarships, grants, and/or loan programs to enable the student to attend Top of the Line Barber College. This is generally referred to as the "financial aid package" and is communicated to the student by means of a Top of the Line Barber College Financial Aid Award Letter. The award letter contains the following information:
 - i. Award Year
 - ii. Pell Grant Awarded (If Applicable)
 - iii. Direct Loans Awarded (If Applicable)
 - iv. Private, Non-Government Education Loans (If Applicable)
 - v. Veterans' Education Benefits (If Applicable)
 - vi. Anticipated Disbursement Dates
 1. Disbursements based upon hours completed.
 2. Disbursement dates may change based upon student schedule.

The Financial Aid Office automatically assigns Federal Loans as part of a financial aid award unless the student chose the option of "Grants Only" during the VFAO financial aid interview. Loans may be in the form of the Federal Direct Subsidized Loan, the Federal Direct Unsubsidized Loan or a combination of both.

The student is expected to read the Award Letter in its entirety to determine what aid they will accept and if there is a loan, whether or not they are accepting the loan amount we have determined they are eligible to receive. A student may decline any part of their financial aid listed on their Award Letter by selecting the appropriate box on the Award Letter and completing the Loan Change form.

Financial aid is awarded for one academic year at a time; since our program is measured in clock hours, an academic year consists of 900 clock hours of training. Funds are applied to a Top of the Line Barber College student's account once the following conditions are met:

- The disbursement date for the term has been reached. (for loan purposes only)
- The student is determined to be maintaining Satisfactory Academic Progress.
- The student is determined to be eligible and is awarded.

- The student has met the required enrollment threshold.

Funds will be applied to a Top of the Line Barber College student's account shortly after the student has reached the required enrollment threshold. The Financial Aid Office continues to release funds throughout the year as students are awarded and as funds arrive from outside agencies or lenders.

The Business Office will send notification to the student prior to their Loan being applied to their Top of the Line Barber College student account. This is called a Right-to-Cancel notification. It allows the student to adjust the amount of their loan prior to disbursement.

Top of the Line Barber College reserves the right to change or cancel any student aid awards due to additional information gathered concerning the student's financial aid eligibility. These changes may be caused by:

- The Federal Verification Process;
- The Special Circumstances Review Process;
- A change in enrollment status*;
- A student not maintaining Satisfactory Academic Progress.

**Changes of enrollment can impact a student's financial aid eligibility. The Student Services Specialist reports changes of enrollment to the Financial Aid Office. The Financial Aid Office reports enrollment (and subsequent changes to enrollment) monthly to the National Student Clearinghouse (NSLDS). For loan purposes, these changes may impact a student's grace period.*

- c. **Non-Title IV Aid Disbursements:** Any grants, scholarships and loan funding students receive from outside agencies (state, local, private) are disbursed to the student's account as they are received from the outside agency and according to the instructions of said agency. Federal Regulations require students who are receiving outside sources of financial assistance (scholarships, grants, awards) to notify the Financial Aid Office.

Federal, State, and College regulations prohibit "over awards" - aid in excess of the Cost of Attendance (COA). All outside awards, whether based on academic merit or financial need, will be counted as a source of aid and will be added to the total financial aid package. This may result in a reduction of other aid, such as loans or work study.

Title IV Aid Disbursements: Once the student has accepted the award, the final step is the disbursing of aid. The initial disbursement is normally scheduled for one (1) week prior to the student's scheduled class start date. All other disbursements are based upon a student's compliance with the school Satisfactory Academic Progress policy, which establishes attendance and academic standards that a student must meet to remain in good standing. If the student meets the standards, then his/her Title IV Aid will be disbursed at the following periods.

- 1: 0-450 Clock Hours
- 2: 451-900 Clock Hours
- 3: 901-1200 Clock Hours
- 4: 1201-1500 Clock Hours

4. **Title IV Overages:** School officials will inform students in writing if they are eligible for a Title IV overage check. The student will be given the option of accepting the overage in the form of a school check, returning the funds to the appropriate program, or allowing the school to retain the funds for future outstanding balances. If the student chooses to receive the funds, then he/she will receive a check within fourteen (14) business days of the disbursement.

5. **Continued Eligibility:** TITLE IV Financial Aid eligibility is determined each year based on several criteria. Eligibility for one school year does not guarantee future eligibility. To remain eligible to receive aid at Top of the Line Barber College, one must
 - a. Complete FAFSA for new academic year.
 - i. Complete new interview via VFAO.
 - b. Satisfactory Academic Progress (SAP): School officials have established academic, attendance, and practical standards that students must meet when evaluated. The SAP policy is consistently applied to all students enrolled at *Top of the Line Barber College*. This policy is published in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.
 - i. The **qualitative standard** requires that a student achieve a minimum grade point average (GPA) of 70% at the end of the first pay period and every pay period thereafter with a Cumulative Grade Point Average (CGPA) of at least 70% in order to graduate from Top of the Line Barber College. In the event a student does not achieve a 70% cumulative grade point average at the end of the first pay period, or a cumulative grade point average of 70% at the end of any pay period thereafter, the student will be placed on Academic Financial Aid Warning (AFAW) for the next pay period. This status may be assigned for a single consecutive pay period without an appeal, and students may receive Title IV funding while in this status for one SAP review period. Students on Academic Financial Aid Warning status are expected to take corrective action in order to meet SAP standards by bringing the cumulative grade point average to 70% by the next SAP review. Students who meet the SAP standards at the next SAP review have the Academic Financial Aid Warning lifted. If the School determines that the student is not meeting SAP, the student may appeal the determination. Please see **Academic Financial Aid Probation (AFAP) and Academic Appeals**. If the student elects not to appeal the determination of the School, he/she will be dismissed from Top of the Line Barber Program.
 - ii. The **quantitative standard** requires students to complete their program of study within 150% of the normal timeframe allotted for completion of the program (*see Maximum Time Frame chart and details in the next section below*). In order to ensure completion of a program within the maximum timeframe, Top of the Line Barber College requires students to successfully complete 67% of scheduled hours by the end of the first pay period and by the end of each pay period thereafter. If a student withdraws from the Barbering Program, the scheduled clock hours are included in determining the quantitative standard of satisfactory academic progress. All students must have completed a minimum of 67% of clock hours scheduled in order to graduate within 150% of the normal timeframe. Students must maintain a minimum cumulative clock hour completion ratio (CHCR) of 67%. Cumulative completion percentage is derived by dividing the number of clock hours scheduled, into the number of clock hours earned (actual hours).

A student whose cumulative completion rate falls below 67% after the first pay period or any pay period thereafter is placed on **Academic Financial Aid Warning (AFAW)** for the

next SAP review period. This status may be assigned for a single consecutive SAP review period without an appeal, and students may receive Title IV funding while in this status for one SAP review period despite the determination that the student did not maintain SAP. Students on Academic Financial Aid Warning status are expected to take corrective action in order to meet SAP standards by bringing the completion rate to 67% by the next SAP review. Students who meet the SAP standards at the next SAP review will have the Academic Financial Aid Warning lifted. If the School determines that the student is not completing the program within the maximum 150% timeframe, the student may appeal the determination. Please see **Academic Financial Aid Probation (AFAP)** and Academic Appeals. If the student elects not to appeal the determination of the School, he/she will be dismissed from Top of the Line Barber Program.

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

Course	Course Length (Clock Hours)	Course Length (Weeks/Days)	Maximum Time Frame (Clock Hours)	Maximum Time Frame (Weeks/Days)
Barbering (FT)	1,500.00	43 Weeks/215 Days	2,250.00	57 Weeks/285 Days
Barbering (PT)	1,500.00	75 Weeks/300 Days	2,250.00	112.5 Weeks/563 Days

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 67% of the scheduled hours.

If a student’s enrollment exceeds the maximum time frame allowed, then the student will be terminated from the program. If the student is a Title IV Federal Financial Aid recipient, then he/she will lose eligibility for financial aid due to non-compliance with the school’s SAP policy. This could result in the student being forced to repay any Title IV funds awarded and disbursed on their behalf.

When determining SAP, the Qualitative and the Quantitative are determined independently of each other and a student may be placed on Academic Financial Aid Warning (AFAW) or Academic Financial Aid Probation (AFAP) for either qualitative or quantitative or both at the end of a pay period.

- iv. **Evaluation Periods:** Students are evaluated at four designated periods during their enrollment. The student must be in compliance with SAP requirements during these evaluations. Evaluation periods are based on scheduled student hours; this means that an evaluation will occur once a student has been scheduled to complete the required hours. The evaluation periods are:
 1. Period 1: 450 Clock Hours
 2. Period 2: 900 Clock Hours
 3. Period 3: 1,200 Clock Hours
 4. Period 4: 1,500 Clock Hours

SAP Evaluations and Progress Reports will be issued by the Program Director and must be completed within 7 School Business Days of the SAP date of determination. The Program Director will provide students with a notice of when their SAP evaluations will

be conducted as well as an appointment time for the review. If the Program Director is not able to meet with the student (due to an issue outside of their control/mitigating circumstances) during their scheduled evaluation period, a formal letter notifying the student of their Satisfactory Academic Progress status will be sent via U.S Postal Services to the address listed on the students enrollment agreement at the time of enrollment. The formal letter must be post marked within 7 school business days from the SAP date of determination. A copy of all SAP progress reports will be kept in a student's file; students have the right to request a copy of these reports if they misplace their original.

- v. Students determined as not maintaining Satisfactory Academic Progress will be placed on **Academic Financial Aid Warning (AFAW)**. Students will be terminated from the program for a subsequent determination of non-compliance with SAP. Once this occurs, the student is no longer eligible for Title IV Federal Financial Aid; the student must appeal the determination that has resulted in the status of termination and must prevail upon appeal which will result in the status of **Academic Financial Aid Probation (AFAP)** to restore Title IV Financial Aid eligibility. School officials will immediately notify a student of the results of an evaluation that adversely affects his/her Title IV Financial Aid eligibility. See Academic Financial Aid Probation (AFAP) and Academic Appeals.
- vi. **Academic Appeals:** If a student is determined to not be making 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 with supporting documentation of the issues:
 - 1. What caused the student to fail originally?
 - 2. What has the student done or what has changed to address the original failure?
 - 3. 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, and a decision will be made and reported to the student within 15 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.

- vii. **Academic Financial Aid Probation (AFAP):** If a student fails to meet the minimum requirements for attendance or academic progress on an SAP evaluation, then the student will be placed on probation under the following conditions:
 - 1. The student must appeal the decision and prevail upon appeal to be considered to meeting minimum satisfactory academic progress standards during the probationary period. The appeal must be submitted within ten (10) calendar days of the original SAP evaluation.
 - 2. School officials must determine that the student would be able to meet minimum SAP standards by the conclusion of the subsequent SAP evaluation period.
 - 3. School officials must develop an action plan that the student must adhere to in order to meet minimum SAP standards by the end of the subsequent SAP 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, a student has still not met both the minimum attendance and academic requirements required for satisfactory academic progress or the standard established on the school approved academic plan, he/she will be determined as NOT making satisfactory academic progress and, will be deemed ineligible to receive Title IV federal financial aid funds.

- viii. **Re-Establishment of SAP:** 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 probationary period. An academic advisor will provide students with an action plan, which outlines the steps a student who is non-compliant with the SAP academic policy must take to return to good standing. If a student is determined to be non-compliant with the SAP academic policy, the student will be required to review and audit the barber theory unit for any failed barber theory examinations or practical skills evaluations. Upon completion of this review, the student will be given a fourth and final opportunity to pass the written barber theory examination or practical skills evaluation. If the student is unable to successfully earn a score of 70%, then he/she will be terminated from the program. If a student is determined to be non-compliant with the SAP attendance policy at the conclusion of the probationary period, the student will be terminated from the program. The student will be required to wait for a period of no less than thirty (30) days before applying for re-enrollment. The student will return in the same class standing they held prior to being terminated. Furthermore, the student will only be allowed to re-enroll if it is possible for the student to return to good standing and comply with the SAP policy.
- ix. **Academic Financial Aid Probation (AFAP):** If a student fails to meet the minimum requirements for attendance or academic progress on an SAP evaluation, then the student will be placed on probation under the following conditions:
1. The student must appeal the decision and prevail upon appeal to be considered to meeting minimum satisfactory academic progress standards during the probationary period. The appeal must be submitted within ten (10) calendar days of the original SAP evaluation.
 2. School officials must determine that the student would be able to meet minimum SAP standards by the conclusion of the subsequent SAP evaluation period.
 3. School officials must develop an action plan that the student must adhere to in order to meet minimum SAP standards by the end of the subsequent SAP 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, a student has still not met both the minimum attendance and academic requirements required for satisfactory academic progress or the

standard established on the school approved academic plan, he/she will be determined as NOT making satisfactory academic progress and, will be deemed ineligible to receive Title IV federal financial aid funds.

Financial Aid Programs Offered

Top of the Line Barber College participates in the ED's Title IV Federal Student Aid programs.

1. PELL Grant

- a. **Eligibility:** In most cases, PELL Grants are awarded to undergraduate students.
- b. **Maximum Award:** \$6,345.00
 - i. 2020-21 School Year
- c. **Award Determination:** An individual student's PELL Grant award amount is calculated using the following information:
 - i. Individual Financial Need
 - ii. Total Cost of Attendance
 - iii. Status (Full-Time or Part-Time)
 - iv. Duration of Enrollment

2. Federal Direct Loans: Students may be offered loans through the Federal Direct Loan Program. Loans may be subsidized or unsubsidized.

- a. **Subsidized Loan Eligibility:** Awarded to undergraduate students who have demonstrated financial need.
- b. **Unsubsidized Loan Eligibility:** Awarded to graduate and undergraduate students. Students do not have to demonstrate financial need.
- c. **Loan Offer Determination:** School financial aid officials are responsible for determining a student's loan offer. All loan offers are based upon the following information:
 - i. Individual Financial Need
 - ii. Total Cost of Attendance
 - iii. Student Status
 1. Independent
 2. Dependent
- d. **Maximum Loan Amount:** The maximum amount a student may borrow is based upon the student's status as an independent or dependent student and what year the student is in.
- e. **PLUS Loan Program:** Parents/Guardians of dependent students may take out a loan to supplement their child's aid package. The Federal Direct Parent Loan for Undergraduate Students (PLUS) allows parents to borrow money to cover any costs not already covered by the student's financial aid package, up to the full cost of attendance. **PLUS LOANS ARE THE FINANCIAL RESPONSIBILITY OF THE PARENTS, NOT THE STUDENT.**

3. Scholarships: *Top of the Line Barber College* has created the Christopher Mullen Memorial Scholarship Fund in honor of an alumni who passed away tragically in 2017. Once the fund has been properly instituted (anticipated date: TBD) students will be eligible to apply for a one-time scholarship grant to

assist with paying qualified tuition and related expenses. School officials will provide written notice of the eligibility requirements once they have been approved.

4. **Veterans' Education Benefits:** Top of the Line Barber College is approved by the US Department of Veterans' Affairs to accept the Forever G.I. Bill and other veterans' education benefits. Veterans, spouses of veterans, and dependents of veterans are advised to speak with school officials for more information.

5. **Cash Payment Plans:** For those students who do not qualify for any forms of financial assistance or have funding shortfall, cash payment plans are available. Cash payment plans require an upfront down payment and the remaining balance is paid off in interest-free monthly installments while the student is enrolled in school. The standard cash repayment plan is:
 - a. Minimum Deposit: \$1,000.00
 - i. Paid upfront at time of enrollment
 - b. Payment Options: Students have two (2) options for paying off their outstanding balance.
 - i. Full Time: 10 or 12-month payment schedule
 - ii. Part Time: 18 or 20-month payment schedule
 - c. Monthly Installments
 - i. Full Time, 10-Month Payment Schedule: \$1,920.00
 - ii. Full Time, 12-Month Payment Schedule: \$1,600.00
 - iii. Part Time, 18-Month Payment Schedule: \$1,066.67
 - iv. Part Time, 20-Month Payment Schedule: \$960.00
 - d. Due Date
 - i. All cash payments are due on the 1st day of the month; if the 1st day of the month is a holiday or falls on the weekend, then the payment is due on the first business day of the month.
 - e. Late Fees
 - i. Payments received after the 5th day of the month are considered late.
 - ii. School officials will assess a \$5.00/day late penalty until the payment is received; the late penalty will be capped @ \$50.00 after ten (10) days.
 - iii. If a cash paying student fails to make their scheduled payment by the 15th day of the month, then he/she will no longer be allowed to attend classes until the outstanding debt has been paid.
 - iv. If the debt has not been paid after thirty (30) days have elapsed, then the student will be considered in breach of contract and will be terminated from the program.

Top of the Line Barber College is committed to providing an education to qualified students regardless of financial means. The financial aid program supports students in need through scholarships, grants, and loans.

We consider financial assistance to students as a cooperative investment in a student's education. It is the responsibility of the student and his/her family to meet all educational expenses. Financial aid awards, then, are offered as a supplement to the family contribution.

Administrative Organization

Our awarding process and disbursement of aid involves information from several different offices, including the Admissions Office and the Business Office. The Admissions Office processes the applications and updates the school management system to show that a student has been accepted into the barbering program. They will also assist in processing registration paperwork. Once a student is registered for class, they will receive a bill from the Business Office as well as an Award Letter from Financial Aid. The Financial Aid Office determines whether a student is eligible to receive aid and what types of aid they can receive.

Financial aid (including loans) is applied to the student's ledger account after the student has reached the required enrollment threshold. The funds are used to pay outstanding charges first. If there is a credit balance generated, then a refund check or E-refund is issued within two weeks of the money being applied to the student's account.

Our office has the ability to put aid on hold in order to verify any information that we deem necessary in order to ensure the most accurate financial aid package for each and every student. Whenever new information is received by our office, Financial Aid Counselors review the documents and make the necessary updates.

In addition to administering Title IV Federal Financial Aid Programs, the Financial Aid Office also is responsible for administering Veterans' Education Benefits, such as the Post 9/11 G.I. Bill. Please speak with a financial aid representative for more information.

Treatment of Correspondence/Forms

We correspond with students, parents, co-workers, and other individuals via phone, fax, email, and face-to-face communication. Our main phone number is (854)222-3108, our email address is financialaid@topofthelinebarbercollege.edu, and located on the second floor of campus in Charleston, South Carolina in suite 201. Our office is open from 9:00 am – 5:00 pm, Monday through Friday.

The following is a list of forms/correspondences that we use in our office:

- Verification Worksheets
- Federal Tax Transcripts
- W2's
- VA Certification Documents
- Loan Authorization/Change Forms
- Special Circumstances Statements
- Status Emails

Receipt of Paperwork

All incoming financial aid paperwork is tracked into our electronic system by the Financial Aid Director, and then scanned and saved electronically into SMART. **Process began 2020.*

**Prior to 2020, graduated or withdrawn student files were physically archived and kept for 5 years.*

Missing Documents

Status Emails are sent every 45 days. They alert students that the Financial Aid Office is missing information. The email provides instructions for the student to visit the VFAO portal (www.topofthelinebarber.vfao.com) to view/upload their “Required Documents”. Students can access verification worksheets directly through the portal.

Application Assistance

Mr. Davis is the school official responsible for assisting prospective and enrolled students with completing the FAFSA and conducting the financial aid interview via the VFAO. Please contact him using the information listed above to request assistance.

Title IV Verification Process

DISCLOSURE: Applicants for Title IV Federal Aid are required by the US Department of Education to provide documentation to verify the accuracy of the information submitted on the Free Application for Federal Student Aid (FAFSA) each year. Federal regulations include verification as part of the Federal Student Aid (FSA) program requirements, and it is required for applicants for most FSA programs except for students receiving only a parent or graduate PLUS loan or an unsubsidized Stafford loan. Each institution is required to have policies for verifying the reported information.

Applicants are selected for verification by the Central Processing System (CPS) or by school officials as required by federal guidelines. Top of the Line Barber College (school) performs federal verification on all applicants selected by the CPS and any application that school financial aid officials have reason to believe is inaccurate or contains conflicting information.

Division of Responsibilities: Verification is a combined effort between the school’s financial aid officials and the representatives of Campus Ivy & Associates, our third party financial aid servicer. Campus Ivy provides the necessary verification documents for students to complete via the VFAO; upon completion, students may digitally upload verification documents to Campus Ivy for review. Top of the Line Barber College officials are responsible for following up with students once they have been notified and tracking their progress towards complying with verification requirements in the allotted timeframe; additionally, officials may assist students in completing verification documents when requested by the student or required by federal guidelines. School officials will also communicate with representatives from Campus Ivy to resolve any conflicts regarding the information submitted. **THE STUDENT IS THE SOLE PARTY RESPONSIBLE FOR OBTAINING AND COMPLETING THE REQUIRED VERIFICATION DOCUMENTS AND RETURNING SAID DOCUMENTS IN THE ALLOTTED TIMEFRAME.** Once the student has submitted the necessary information, then representatives from Campus Ivy will review the student’s records and calculate the amount of aid to award the student.

Exceptions & Exemptions: An applicant may be excluded from some or all federal verification requirements due to the following unusual circumstances including:

1. Death of the student
2. Student is not a Title IV federal aid recipient
3. Applicant is ONLY eligible for unsubsidized financial assistance

4. Applicant verified by another school or post enrollment (the student was selected for verification after ceasing to be enrolled).

With the exception of the death of the student, however, none of these exemptions excuse the institution from its obligation to resolve conflicting information.

Verification Schedule: Verification must be completed before a student will be awarded any Title IV Federal Financial Aid. Additionally, enrolled students in their second academic/award year, who fail to comply with verification requirements, including submitting documentation within required timelines, will not have Federal Title IV funds disbursed and may have Federal Title IV funds cancelled. It is the official policy of Top of the Line Barber College that the student is the party responsible for submitting all required documentation necessary for the completion of the verification process.

Improper Awards: If it is determined during the verification process that a student was improperly awarded Title IV aid or was awarded an amount larger than s/he was eligible for, then the student is responsible for repaying all aid for which s/he is not eligible. Failure to meet the repayment obligation will result in the student being referred by school officials to the U.S. Department of Education.

Fraud: If the verification process reveals possible fraud or criminal misconduct in connection with the student's financial aid application or verification processes, school officials will refer the matter to the Office of the Inspector General of the U.S. Department of Education for investigation.

Professional Judgement: If it is determined by school officials that an individual's extenuating circumstances and unusual situations are not addressed or defined through standard verification procedures, additional review is necessary. These cases must be sufficiently documented and may be processed in accordance with regulations as defined in Professional Judgment and Dependency Overrides Statute: HEA Sec.479A(a)(7) and Sec. 480 (d)(7).

Verification Selection: Verification is completed on all aid applicants selected by the CPS. School officials have the option to identify additional applicants for verification including students whom officials believe submitted inaccurate or have conflicting information. School officials as well as representatives from Campus Ivy identify students selected for verification by reviewing student ISIR's.

Verification Tolerance Option: In some cases, verification will result in changes that will not significantly affect a student's eligibility. Federal regulations provide a tolerance for verification changes. A change that is less than \$25 per item (defined as the verification tolerance option) between the incorrect and correct data elements is allowable and corrections are not required.

Timeframe for Response: Students selected for verification must respond within five (5) business days of receiving this email correspondence. A response is classified as a verbal or written communication with school officials confirming that s/he has received the verification notice and states their intent to comply or their refusal/inability to comply. Upon receipt of this initial communication, school officials will work out a timeframe for compliance with the verification request. Students must adhere to this timeframe once it has been established. Failure to do so will result in the cancellation of any potential financial aid award.

Document Submission: All verification documentation will be submitted, either directly by the student or by school officials, via the VFAO. The web address is as follows:

<https://topofthelinebarber.vfao.com/>. School officials may request that a student submit verification documents directly to the school’s financial aid office so that they may be reviewed before uploading to the VFAO.

Review Process: School officials and representatives from Campus Ivy will compare the information submitted on the student’s ISIR with the information provided on the financial aid interview. If an applicant is selected for federal verification or is determined to have provided conflicting information, the federal verification process is completed. All applicant data is reviewed a second time for accuracy and an IRS Tax Transcript and/or additional documentation may be required to resolve any conflicting information. Upon resolution, the applicant’s file is coded ‘verification complete’ and the applicant is ready to be packaged.

Title IV Federal Aid Disbursements: Federal Title IV funds will not be disbursed until the application process has been completed and the student’s file has been coded as federal verification complete. Federal guidelines allow institutions to make an interim disbursement of funds if they have no reason to believe that the application information is inaccurate. If the institution makes an interim disbursement, the verification process must be completed prior to the disbursement of any additional funds. In all instances the institution is liable for an interim disbursement if verification identifies an overpayment or the student fails to complete verification. **IT IS THE OFFICIAL POLICY OF TOP OF THE LINE BARBER COLLEGE TO HOLD ALL FEDERAL TITLE IV AID DISBURSEMENTS UNTIL THE VERIFICATION PROCESS IS COMPLETE.**

Verification Categories: The following chart provides an explanation of the categories of federal verification and the information being verified in each category.

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V1	Standard Verification Group	<p>Tax Filers</p> <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of Individual Retirement Account (IRA) Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments • Tax Exempt Interest Income • Education Tax Credits <p>Nontax Filers</p>

		<ul style="list-style-type: none"> Income Earned from Work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> Number of Household Members Number in College
V2	Reserved	N/A
V3	Reserved	N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> High School Completion Status Identity/Statement of Educational Purpose
V5	Aggregate Verification Group	<p>Tax Filers</p> <ul style="list-style-type: none"> Adjusted Gross Income U.S. Income Tax Paid Untaxed Portions of IRA Distributions Untaxed Portions of Pensions IRA Deductions and Payments Tax Exempt Interest Income Education Tax Credits <p>Nontax Filers</p> <ul style="list-style-type: none"> Income earned from work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> Number of Household Members Number in College High School Completion Status Identity/Statement of Educational Purpose
V6	Reserved	N/A

National Student Loan Database Reporting

Students and parents of students who have received a Title IV federal loan are advised that Top of the Line Barber College reports loan data to the National Student Loan Database (NSLDS) as required by

federal guidelines. School officials report a student's hours, withdrawal date (if applicable), leave of absence (if applicable), class start date, section (full-time or part-time), the results of SAP evaluations (if failed), probation notices, and other pertinent information.

School officials utilize the Student Update Reporting Exchange (SURE) tab located on the VFAO to report student changes. Campus Ivy then utilizes this information to update students' records in NSLDS. School officials update SURE at least once a month to report student hours; all other updates are made when necessary.

You may access additional information about NSLDS at the following link:

http://www.nsls.ed.gov/nsls_SA/.

You may review the NSLDS Privacy Impact Assessment at the following link:

http://www.nsls.ed.gov/nsls_SA/SaFaqDetail.do?faqpage=faq7.

Financial Aid Tools

Prospective and enrolled students have access to the following tools to assist them in determining if they can afford to attend Top of the Line Barber College.

Net Price Calculator

School officials have installed a net price calculator application on the website to assist student in getting an unofficial estimate for the total cost of attendance and any potential financial aid award. The calculator may be accessed @: <https://www.topofthelinebarbercollege.edu/net-price-calculator>.

Financial Aid Estimator

Campus Ivy has installed a financial aid estimator on the VFAO for students to access. It is located on the VFAO homepage under the "Aid Estimator" tab.

Title IV Loan Repayment

Students who have questions about loan repayment may log onto the ED's student loan website for more information. The website link is: <https://studentaid.ed.gov/sa/repay-loans/understand/plans>.

Additionally, students may log onto the following website to access a repayment estimator:

<https://studentloans.gov/myDirectLoan/repaymentEstimator.action>.

Financial Awareness

The following link will assist prospective students, parents, and other interested individuals with better understanding how to manage personal finances to pay for school.

<https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=fa>

Terms & Conditions of Title IV Loans

Any student who receives a Title IV Federal loan as a part of their financial aid award package must comply with the following terms and conditions. **STUDENTS WILL RECEIVE A PHYSICAL COPY OF TITLE IV LOAN DISCLOSURES AS A PART OF THE FINANCIAL AID INTERVIEW PROCESS.**

1. **Entrance Counseling:** Students who are also first-time borrowers are required by the Federal Government to complete entrance counseling; entrance counseling will explain the responsibilities and obligations a

student will assume as loan recipient. Parents borrowing a Direct PLUS Loan to pay for their child's education are not required to complete entrance counseling.

- a. Entrance Counseling may be completed online @ <https://studentloans.gov/myDirectLoan/index.action>
 - i. **FSA ID:** Students must use their FSA ID to access the site. If you have not created an FSA ID, please do so by logging on to the following site: <https://fsaid.ed.gov/npas/index.htm>
 - ii. Entrance counseling sessions normally take between 20-30 minutes to complete. Entrance counseling must be completed in a single session; if you are unable to complete a counseling session, then you will have to begin a new counseling session when you return.
 1. **VFAO Financial Aid Interviews:** The financial aid interview conducted as part of the financial aid application process also serves as entrance counseling for incoming students.
2. **Master Promissory Note:** All students who receive a loan offer as a part of their financial aid award package must complete a Master Promissory Note (MPN); the MPN is a legal document which obligates students to repay any federal student loan(s) and any accrued interest and fees to the lender or loan holder. There is one MPN for Direct Subsidized/Unsubsidized Loans and a different MPN for Direct PLUS Loans. Most schools are authorized to make multiple federal student loans under one MPN for up to 10 years. Students may sign their MPN @ the following address: <https://studentloans.gov/myDirectLoan/launchMpn.action?mpnType=subUnsubMpn>. Top of the Line Barber College will review each student's NSLDS record to determine if a student was awarded Title IV loans in a financial aid award package at another institution and, in the instance the student is a prior Title IV loan recipient, review the US Dept. of Education's Common Origination & Disbursement website (COD) to verify the student has an active MPN. If the student's MPN has expired, school officials will oversee the signing of a new MPN prior to disbursing any loan funds.
3. **Exit Counseling:** Exit Counseling is required of all students who graduate, leave school, or drop below [half-time enrollment](#); exit counseling must be performed **FOR EVERY INSTANCE** in which a student graduates, withdraws, or drops below half-time enrollment. Exit Counseling provides students with pertinent information as they prepare to repay federal student loans. Exit counseling may be completed online @ <https://studentloans.gov/myDirectLoan/index.action>.
4. **Student Eligibility:** An individual must be enrolled as a *regular student* in an eligible program to receive Title IV funds; a regular student is defined as an individual who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the school. To receive FSA funds, an individual must be qualified to study at the postsecondary level. An individual is considered qualified for postsecondary education under the following conditions:

- a. Possess a high school diploma.
 - b. Possess the equivalent degree as recognized by their state of residence.
 - c. Has completed homeschooling.
5. **Convictions for the sale and/or possession of drugs:** A federal or state drug conviction can disqualify an individual from receiving Title IV funds. Students are penalized for drug offenses that occurred during a period of enrollment for which Title IV aid was awarded and disbursed—they do not count if the offense was not during such a period. A conviction that was reversed, set aside, or removed from the student’s record does not count, nor does an offense that occurred when the student was a juvenile, unless the student was tried as an adult. If you would like more information on penalties for drug convictions, please access the following site: <https://studentaid.ed.gov/sa/eligibility/criminal-convictions>.

Student Rights as a Title IV Recipients

The offer and acceptance of financial aid, including Title IV loans, constitutes a binding contract between Top of the Line Barber College and the student. The contract explicitly states certain terms and conditions that you should understand clearly before applying for or accepting financial assistance. If you would like further information, please access the following website:

http://studentaid.ed.gov/students/publications/student_guide/index.html

Tuition & the Cost of Attendance

HEA Sec. 485(a)(1)-(2) (20 U.S.C. 1092(a)(1)-(2)). Not changed by HEOA. 34 CFR 668.41(a) (d), 34 CFR 668.43

Program	Tuition	Training Kit & Textbooks	Uniforms	Fees
Barbering	\$17,500	\$1,725	\$500	\$475
Cost of Living Expenses		Living with parents		Living off campus
*Room & Board	\$2,747			\$6,880
*Transportation	\$1,570			\$1,570
*Personal/Miscellaneous	\$1,564			\$2,913
Total Academic Year**	\$5,881			\$11,363

**Costs are subject to change without notice.*

Based on six (6) month enrollment period.

***Academic year= 900 Clock Hours.*

Institutional Refund Policy

This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (e.g.: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and in this enrollment agreement.

Cancellations and Withdrawal Date of Determinations

For applicants who cancel enrollment or students who withdraw from enrollment, a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party,

including student decision, course or program cancellation, or school closure. Any monies due the applicant or students shall be refunded within 45 days of official cancellation or withdrawal (officially or unofficially). Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$100.00. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- a. An applicant is not accepted for admission and is entitled to a refund of all monies paid except a non-refundable application fee of \$75.00.
- b. A student (or in the case of student under legal age, his/her parent or guardian) cancels the enrollment in writing within three business days of signing the enrollment agreement, all monies collected by the school minus the \$75.00 non-refundable application fee shall be refunded to the student. The date of the cancellation will be the postmark date on the written notification or the date the notice is delivered in person.
- c. A student cancels the enrollment more than three business days after signing the contract but prior to starting classes; a refund of all monies paid to the school less the application fee in the amount of \$75.00 will be made. The \$75.00 application fee covers the cost of processing a student's application. The date of the cancellation will be the postmark date on the written notification.
- d. A student notifies the institution of his/her withdrawal. The date of the withdrawal will be the postmark date on the written notification or the date the notice is delivered in person.
- e. A student on an approved leave of absence notifies school officials that he/she will not be returning to class. In this instance, the date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies school officials that he/she will not be returning.
- f. A student is terminated from the barbering program by school officials.
- g. School officials monitor student attendance by reviewing all training hours earned daily. An unofficial withdrawal occurs when a student fails to attend class for fourteen (14) consecutive days. The withdrawal date shall be fourteen (14) days after the student's last verified day of attendance.

Refund Calculations

For students who enroll and begin classes but withdraw prior to course completion, a refund will be calculated based on the scheduled hours in the period of enrollment for which the student has been charged. The period of enrollment for which the institution charged shall be calculated by dividing the total number of clock hours comprising the period of enrollment for which the student has been charged into the number of clock hours remaining to be completed by the student in that period as of the last recorded day of attendance.

In adherence with the South Carolina Commission on Higher Education's Regulation Governing Nonpublic Postsecondary Institutions, the institution shall keep a pro-rated portion of the tuition rounded downward to the nearest 10% for students who withdraw within the first 60% of the first payment period (period of financial obligation) in which they are attending; beyond 60% of the student's first pay period, students are obligated for the full tuition for the pay period in which they are attending. The same will

apply to students with mitigating circumstances who withdraw in subsequent period(s) of enrollment. Mitigating circumstances are those that directly prohibit pursuit of a program and which are beyond the student's control: serious illness of the student, death in the student's immediate family, or active duty military service, including active duty for training. In pay periods after the first pay period of enrollment (for students without mitigating circumstances), the institution will keep a prorated portion of tuition for students who withdraw within the first 20% of the pay period; beyond 20% the student is obligated for full tuition.

School Closure	If permanently closed or no longer offering instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution.
Course Cancellation	If the course is canceled after a student's enrollment, the school will either provide a full refund of all monies paid or completion of the course at a later time.
Course Interruption	If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

Refund Terms

- Fees:** Any student who withdraws or is terminated prior to course completion will be charged the full cost of the training kit & supplies (currently \$1,500.00), the textbook bundle if the student did not purchase independently (\$225.00), and uniforms as these items are issued to every student at the start of class. All efforts will be made to refund prepaid amounts for books, supplies and other charges unless the student has consumed or used those items and they can no longer be used or sold to new students, or returned by the institution to the supplier as "new" merchandise.
- Title IV Financial Aid Recipients:** If a Title IV Financial Aid recipient withdraws prior to course completion, a calculation for return of Title IV funds will be completed and any applicable returns by the school shall be paid, as applicable, first to Unsubsidized Federal Stafford Student Loan Program; second to Subsidized Federal Stafford Student Loan Program; third to Federal Pell Grant Program; fourth to other federal, state, private or institutional student financial assistance programs; and last to the student. After all applicable returns to Title IV have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV Aid, he/she may be required to refund the aid to the applicable program.
- Disbursement of Refunds:** Any monies due the applicant or student shall be refunded within 45 days of the formal withdrawal date determination as defined above, whether the withdrawal was official or unofficial. The funds will be disbursed via check. In the case of disabling illness or injury to the student, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made.

Post-Withdrawal Disbursement of Title IV Funds

When the total amount of the Title IV funds earned as of the student's official withdrawal date is greater than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. If a post-withdrawal disbursement includes **Loan** funds, then school official must obtain student permission before those funds can be disbursed. If a post-withdrawal disbursement includes **Grant** funds, then school officials may automatically use all or a portion of said funds to cover tuition, fees, and room & board charges (as explicitly stated in the enrollment contract); school officials must obtain student permission to use grant funds for any additional charges not explicitly stated in the enrollment contract. If the student declines to give permission, then the grant funds will be offered to the student. It is highly recommended that the student allows school officials to retain the funds in order to reduce any debt owed to the school.

Post-Withdrawal Disbursement of Grant Funds

A post-withdrawal disbursement of grant funds will be applied toward a student's outstanding charges on the student's account and may pay up to the amount of the allowable charges (i.e., tuition & fees).

Any remaining grant aid will be paid to the student. School officials will notify the student in writing within thirty (30) days of the student's official withdrawal date of the post-withdrawal disbursement. The student will have fourteen (14) days from the date of the school notice to respond; the student may choose to receive a refund or may allow school officials to retain the funds to be applied towards any outstanding debt owed. If the student chooses to receive the refund, then the refund will be issued within forty-five (45) days of the student's official withdrawal date.

Post-Withdrawal Disbursement of Loan Funds

A post-withdrawal disbursement of loan funds may be paid if the student is eligible to receive the funds; students who are classified as not in compliance with the school's Satisfactory Academic Progress (SAP) policy are ineligible to receive funds. The student, or the parent of a student participating in the Federal Direct PLUS Loan Program, will be notified by school officials within thirty (30) days of the student's official withdrawal date and given the opportunity to accept all or a part of the post-withdrawal disbursement. The student and/or parent will have fourteen (14) days from the date of the notice to decide. Once the student and/or parent has chosen, school officials will disburse the loan funds within one hundred-eighty (180) days of the student's official withdrawal date. Loan funds will be applied towards the outstanding charges on the student's account and may pay up to the amount of the allowable charges (i.e., tuition & fees). Any remaining loan funds will be paid directly to the student or parent.

Return of Unearned Funds to Title IV

When the total amount of Title IV funds earned as of the student's official withdrawal date is less than the amount that was disbursed to the student, then the difference between the two amounts will be returned to the applicable Title IV program(s) and no further disbursements will be made.

Funds returned by the College

If a student has received unearned funds, then school officials will return a portion of the unearned excess equal to the lesser of:

- A. The student's institutional charges multiplied by the unearned percentage of funds.

B. The entire amount of the unearned funds.

The funds will be returned the applicable Title IV programs in the following order:

1. Unsubsidized Federal Direct Loans Program
2. Subsidized Federal Direct Loans Program
3. Federal Direct PLUS Loans Program
4. Federal Pell Grant Program
5. Federal Supplemental Educational Opportunity Grants
6. Federal Iraq Afghanistan Grants

School officials will notify the student within sixty (60) days of his/her official withdrawal date of any funds returned to Title IV.

Unearned Aid Returned & Repayment by the Student

All unearned funds returned by school officials to the Title IV Programs will be charged back to the student's account.

Re-Enrollment in the Payment Period after Title IV Funds Have Been Returned

When a student returns to the College within six (6) months after withdrawing, and unearned Title IV funds have been returned to their respective program accounts, the aid may be reinstated if school officials are able to recover the funds for disbursement and the student is eligible.

Student Privacy & FERPA

HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)), 20 U.S.C. 1232g. Not changed by HEOA. 34 CFR 668.41(c), 34 CFR Part 99

Top of the Line Barber College takes privacy very seriously. We take great strides to ensure that no student, staff, or client information is distributed to any party without prior written authorization. Our faculty and staff members must sign a confidentiality agreement as part of the hiring process; the agreement stipulates that employees will not divulge any information to any party, unless it is required as a function of their position, without written authorization.

The Family Educational Rights and Privacy Act otherwise referred to as FERPA (20 U.S.C. §1232g; 34 CFR Part 99) is a federal law designed to protect the privacy of a student's education record. Under this law a parent is granted certain rights regarding their dependent child(ren)'s education records. These rights transfer to the student when he/she reaches 18 years of age or when the student enrolls in a post-secondary institution such as a college or trade school. Top of the Line Barber College is fully compliant with this statute.

Student & Parental Rights

The following rights have been granted to students and/or the parents of dependent minors under FERPA. These rights pertain to the access and disclosure of personally identifiable information of a student's education record. Furthermore, the procedures for exercising these rights are explained.

- 1. Students and the parents of dependent minors have the right to review their education record.** -The student must submit a request, in writing, to the school official in charge of maintaining student records. The request must specify which record(s) the student wishes to review. The school has 45 days to furnish the student with a copy of the record or make arrangements for the student to review the original document. If the student submitted the request to the incorrect official, then that official will notify the student of the proper official to submit the request to.
- 2. Students and the parents of dependent minors have the right to request that their education record be amended.** -If the student believes his/her record is inaccurate, misleading, or otherwise in violation of the student's rights granted under FERPA, the student may request that the record be amended. The student must submit a written request to school officials stating why the record(s) are incorrect, attaching relevant support documents, and specifically identify how the record should be amended. School officials will review the student's request and supporting evidence and render a decision. If the school chooses to honor the student's request, the student will receive notification in writing and a copy of the corrected record. If the student's request is denied, school officials will notify the student of this decision and of their right to request a hearing concerning the amendment request. If the student chooses to request a hearing, school officials will inform the student of the procedures for holding the hearing.
- 3. Students and the parents of dependent minors have the right to grant their written consent to the school before any personally identifiable information from the student's record is released to any third party.** -The student must submit the official release document to the school authorizing the school to release information to a designated third party. The only exception to this provision is school officials with legitimate educational interest as authorized under FERPA.

A school official has legitimate educational interest if the official needs to review an education record in order to fulfill his/her professional responsibilities for the school. School officials will disclose education records without a student's consent to officials from another school in which a student seeks or intends to enroll. School officials will make a reasonable attempt to notify students of any such disclosures.

4. **Students and the parents of dependent minors have the right to file a complaint with the US Department of Education concerning alleged failures by the school to comply with FERPA.** -The student may submit his/her complaint regarding the school and an alleged violation of FERPA to:

**Family Policy Compliance Office
US Department of Education
400 Maryland Ave., SW
Washington, DC 20202-5901**

School Responsibilities

1. The school will release an annual notification of rights, regarding their education records, to every student currently enrolled in the barbering program.
2. The school will explain the procedures necessary for students to exercise these rights in its annual notification.
3. The school will maintain a record in each student's file listing to whom personally identifiable information was disclosed and the legitimate interest the parties had in obtaining the information. School officials with legitimate educational interests and the school directory are excluded from this provision.
4. The school will not release any information from a student's file without seeking the written approval of the student and/or parent/guardian if applicable.

Accrediting Agency & Government Agency Access

As our accrediting agency, the National Accrediting Commission of Career Arts & Sciences (NACCAS) has the right to access a student's file without obtaining prior written permission from the student or parent/guardian.

Additionally, any government agency or office that has the authority to oversee school operations may access student files without obtaining prior written consent from the student and/or parent/guardian; an example of such an agency would be the SC Commission on Higher Education or the US Department of Education. Any request for access to student files must be for official business only.

Health & Safety Exemption

FERPA permits non-consensual disclosure of education records, or personally identifiable, non-directory information from education records, in connection with a health or safety emergency under CFR 99.31(a) (10) and § 99.36 of the FERPA regulations. CFR 99.36 (a) and (c) provide that educational institutions may disclose information from an education record "to appropriate parties in connection with an emergency if knowledge of the information is necessary to protect the health or safety of the student or other individuals" and that the exception will be "strictly construed." Congress' intent that

the applicability of this exception be limited is reflected in the *Joint Statement in Explanation of Buckley/Pell Amendment*, 120 Cong. Rec. S21489 (Dec. 13, 1974).

This exception is temporally limited to the period of the emergency and generally will not allow for a blanket release of personally identifiable information from a student's education records.

Client & Vendor Information

Any information collected from our clients and vendors will be held strict confidentiality. *Top of the Line Barber College* will not share or sell client information to any third party without prior written approval from the client. The only vendor information we will share is the contact number for interested parties. Contact information will be retained on all clients in case of an emergency.

Safeguarding Consumer Information

FTC regulations 16 CFR 313.3(n) and 16 CFR 314.1-5, Gramm-Leach Billey Act: Sections 501 and 505(b)(2), U.S. Code 15 USC 6801(b), 6805(b)(2).

Top of the Line Barber College uses precautions to safeguard all non-public personally identifiable financial information that is obtained about a consumer in conjunction with providing a financial product or service. This includes information provided during any financial transaction, whether the transaction be on paper or if it is transmitted or stored electronically.

Newly hired employees are trained by their direct supervisor to ensure the security, integrity, and confidentiality of non-public consumer information by protecting it against any anticipated threats, unauthorized access to confidential information that could result in substantial harm or inconvenience to any customer, or hazards to the security or integrity of such information.

Administrative Safeguards

Administrative information is any data related to the official business of the College including, but not limited to, financial, personnel, student, and alumni. Employees are charged with safeguarding the security, confidentiality, integrity, and accuracy of this information as part of the condition of employment.

Individual access to administrative systems is granted based on the employee's need to know specific data, as defined by job duties, and subject to appropriate approval. Andronicus Davis is the school official responsible for approving an employee's access to the school's administrative systems. Passwords are used, when necessary, as an additional security measure to ensure the protection of consumer information. Employees are strictly prohibited from sharing, transferring, or divulging any information that has been granted to them. Failure to comply may result in disciplinary measures being taken against the employee, up to and including termination.

Physical Safeguards

All non-public personally identifiable financial information, that is stored in either paper form or electronically is collected, processed, transmitted, distributed, maintained, stored, and otherwise handled under the direct supervision of an employee of Top of the Line Barber College. School officials' conversations concerning non-public personally identifiable financial information are held in private. Papers with non-public personally identifiable financial information is mailed via official campus mail, US mail, or private mail carrier. Non-public information that is no longer needed but may contain any confidential and/or sensitive data, is shredded or stored securely until it can be shredded.

Confidential material is kept secure. Most offices have locked windows and locked doors with restricted access. For those that do not, materials are kept in locked filing cabinets or other locked storage areas. When offices are open, confidential information is kept out of sight from visitors, and computer screens are not visible to visitors. Offices and/or computers are locked when the office will be vacant for an extended length of time. Key and key card access is limited to authorized employees only.

Internal Network Safeguards

School officials are consulting with IT professionals to develop an internal network to manage the administrative, academic, financial, POS (point-of-sale) software, and other vital functions necessary to operate the school. Currently, Top of the Line Barber College does not have an internal network. Each office is equipped with a computer workstation; however, the computers have not been connected into a local area network (LAN). Each computer is assigned to specific individuals who maintain separate passwords and log-in information to access the workstation. Mr. Andronicus Davis is responsible for assigning employees to a workstation.

Reporting Consumer Information to College Navigator

The U.S. Department of Education is required to post 26 items on the College Navigator website for each institution of higher education, including a link to each institution's website that provides the following information:

1. Student Activities offered by the Institution
 - a. <https://www.topofthelinebarbercollege.edu/school-services>
2. Disability Services offered by the Institution
 - a. <https://www.topofthelinebarbercollege.edu/school-services>
3. Career and job placement services available during enrollment and post-graduation
 - a. <https://www.topofthelinebarbercollege.edu/school-services>
4. Transfer of Credit policy
 - a. <https://www.topofthelinebarbercollege.edu/admissions>

Top of the Line Barber College may be found on the College Navigator website at the following link:

<https://nces.ed.gov/collegenavigator/?q=Top+of+the+Line+Barber+College&s=all&id=487807>.

Alcohol & Drug Abuse Prevention

In compliance with the *Drug-Free Workplace and Drug-Free Schools and Campuses Regulations of the Drug-Free Schools and Communities Act (DFSCA)*, Top of the Line Barber College provides each staff / faculty member (hereafter referred to as “employees”) with a physical copy of the *Staff Handbook* and each student is provided with a physical copy of the *School Catalog & Student Handbook*, both containing full descriptions of the *Alcohol and Other Drug Policy* on campus. Administrative staff maintain a physical copy of both books in the administrative office for review by prospective students, prospective employees, parents, auditors, and any other interested party upon request.

This policy also explicitly states the penalties for any individual convicted of the possession and/or unlawful distribution of illegal drugs and alcohol. The health risks associated with the use of illegal drugs and the abuse of alcohol are also discussed. This policy also states the school’s policy on disciplinary sanctions for violations of this policy.

Student Eligibility to Participate in Title IV Programs

Students will encounter the following question while completing the FAFSA: “*Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid such as grants, loans, or work-study?*” Students are required to self-disclose their answer; students will face a penalty for falsifying or providing misleading information on the FAFSA. If a student responds “no”, then s/he is eligible to receive Title IV aid. If a student responds “yes”, their ISIR will include a comment code to indicate an affirmative response. School officials will be notified by CPS if a student admits to a prior conviction. School officials will then research the student’s conviction to determine if it affects their eligibility for Title IV programs. If it is determined that the conviction does not affect the students’ eligibility, then the financial aid application process will resume. No financial aid can be processed until Financial Aid Office receives confirmation from the U.S. Department of Education (ED) that the students are eligible for aid. The Department of Education requires students convicted to complete a qualified drug rehabilitation program: which must include two unannounced drug tests. School officials will ensure that students comply with any applicable state regulations regarding drug convictions and/or alcohol abuse.

Accommodations

Administrative staff, led by Andronicus Davis (Director of Admissions), have referrals for confidential counseling and rehabilitation services for students in need. Top of the Line Barber College does not offer any in-house drug counseling services at this time.

Drug and Alcohol Policy & Substance Abuse Resources

At Top of the Line Barber College, the illicit use of drugs and/or alcohol by staff or students is strictly prohibited. The College’s Code of Conduct, for staff and students, explicitly states that an individual may not attend classes or complete an assigned employment shift if they are found to be under the influence of illicit drugs and/or alcohol. Furthermore, staff and students may not bring alcoholic beverages into the facility; all alcoholic beverages are banned on the campus of Top of the Line Barber College. Students and staff found to be in violation of this policy face immediate termination and may face criminal charges if found to be in possession of illegal substances on campus. The College provides an on-site drug and alcohol prevention seminar periodically conducted by the Charleston Police Department and other professionals in the Charleston area.

The use of illicit drugs and alcohol can cause numerous health problems and can lead to death. The effects to a person's health include respiratory failure, heart attack, overdose, acute intoxication and transmittable diseases such as Hepatitis C and AIDS. Thousands of deaths are caused each year by drug overdoses, allergic reactions to drugs, toxic combinations of drugs, and alcohol poisoning. For more information about the effect of alcohol and drug abuse, please visit www.drugfree.org.

The manufacture, distribution, dispensation, possession, sale, purchase, offer to buy or sell, or use of alcohol, illegal drugs or related paraphernalia and the illegal use of any drugs (including the misuse of prescription drugs) at Top of the Line Barber College campus or while engaged in the course curriculum is strictly prohibited. The College also prohibits such conduct during non-curriculum time to the extent that, in the judgment of Top of the Line Barber College, it impairs a student's or staff member's ability to progress through the curriculum, threatens the reputation or integrity of the College or violates the law. Any student who violates this policy is subject to suspension or expulsion from the program. Any staff member who violates this policy is subject to sanctions up to or including termination.

Any student or staff member who has illegal possession or engages in the illicit use of drugs or alcohol is also subject to criminal prosecution. TOTLBC will refer violators to the appropriate authorities for prosecution. South Carolina law states that any person who violates the criminal statutes on controlled substances by possessing, offering for sale, distributing, or manufacturing opiates and narcotics shall be guilty of a drug severity level three (3) felony. If convicted, the court may sentence a person to a term of imprisonment in accordance with the South Carolina Sentencing Guidelines Act and a fine of up to \$300,000. Unlawful possession of a depressant, stimulant or hallucinogenic drug is punishable as a Class A non-person misdemeanor, which carries a penalty of imprisonment and a fine of up to \$2,500.

South Carolina statutes also provide for criminal penalties for conviction of certain alcohol-related offenses, such as underage consumption or providing alcohol to minors. These penalties include imprisonment of up to six months and fines of up to \$1,000.

For a first offense minor in possession of alcohol charge, the penalty is:

1. Up to 1 month in jail
2. \$200 minimum fine (\$500 if under 18)
3. 40 hours of community public service
4. Required attendance in an alcohol education program
5. Suspension of driver's license for 30 days

Any student or staff member who purchases alcohol for a person under the legal drinking age of 21 could be subject to a maximum penalty of 6 months in jail and a \$1,000 fine.

Students or staff members who use prescription drugs should follow the prescribing physician's directions for use and all prescriptions are to be kept in the prescription bottle with the appropriate name of the user. If use of a prescription drug may impair your performance or affect safety while performing course-related services, you should notify the Learning Leader or supervisor (if staff) immediately so the College can take whatever action it finds appropriate to protect your safety and that of other students and clients. Any student or staff member who violates this policy is subject to suspension or expulsion from the program.

Security Training

Top of the Line Barber College periodically during the academic year provides an on-site drug and alcohol prevention by the Charleston Police Department. The designated campus security official will also go over theft and vandalism during orientation with the students. A report is updated when classes and/ or workshops training is acquired.

Off-Campus School Sponsored Events

Staff and students may not consume alcoholic beverages at any school sponsored event, even if the event does not take place on campus and is occurring at a venue that allows the consumption of alcohol.

Policy Enforcement

This policy is enforced equally across the board. School officials reserve the right physically inspect a staff member or a student for evidence that the individual is under the influence of alcohol or illegal drugs. Staff members will check for visual cues such as bloodshot eyes or a generally disheveled appearance and use a smell test to check for drugs such as marijuana, which has a distinctive smell.

Drug & Alcohol Treatment Facilities

If you or someone you know is struggling with drug or alcohol abuse, please call 1-877-335-HOPE (4673) or one of the treatment centers listed below.

1. AA Abuse Helpline-24 hours: 1-800-299-6310
2. Charleston Recovery Center: 843-718-2780

Accessibility Resources & Disability Accommodations

Top of the Line Barber College is committed to providing accessibility for every member of our school community. Accommodation services are provided for students, as well as employees, applicants and visitors to our school.

Services for Students

Mr. Andronicus Davis is the coordinator for Student Affairs at Top of the Line Barber College. The enrollment application contains space for applicants to list any disabilities and any accommodations requested. Students must submit documentation of their disability as a part of their accommodations request; the documentation must appear on official letterhead from a licensed medical or diagnostic professional and include a diagnosis, scope or degree of involvement, and summary of related functional limitations.

Accommodation determinations are based on documentation and individualized needs assessment. After documentation of a disability is provided and a needs assessment completed, reasonable accommodations are determined. Mr. Davis will consult with school staff to develop an accommodations plan/strategy. Mr. Davis will provide a formal notification that includes:

1. Verification of disability and status as a student.
2. A list of reasonable accommodations that the school can provide.
3. Timeframe for implementation of accommodations.

Services for Employees

Mr. Andronicus Davis is the manager of the Administrative Office; he is the acting Disability Coordinator. He is responsible for coordinating accessibility services for faculty & staff. Employees must submit a written request for an accommodation and include documentation of their disability; the documentation must appear on official letterhead from a licensed medical or diagnostic professional and include a diagnosis, scope or degree of involvement, and summary of related functional limitations.

Accommodation determinations are based on documentation and individualized needs assessment. After documentation of a disability is provided and a needs assessment completed, reasonable accommodations are determined. Mr. Davis will provide a formal notification that includes:

1. Verification of disability and status as an employee.
2. A list of reasonable accommodations that the school can provide.
3. Timeframe for implementation of accommodations.

Accommodations for the General Public

School officials are happy to accommodate, within reason, all prospective students, applicants for employment, clients, vendors, and all other guests of Top of the Line Barber College. Administrative staff have received training on interacting with disabled individuals to ensure that they are empathetic to the needs of the disabled. The following services are available upon request from an administrative staff member:

1. Application/Form Assistance
 - a. Vision Impaired: Staff will assist vision impaired individuals in completing any required administrative paperwork.
 - b. Physically Disabled: Staff will complete any required administrative paperwork for an individual who is physically unable to do so.
2. Barbering/Hair Care Services
 - a. Physically Disabled: Our instructors closely oversee the providing of barbering/hair care services to individuals with disabilities. We have posters and magazines with haircut and hairstyling images for clients to use to communicate with the student. Our barber workstations can be modified to accommodate clients in wheelchairs.

Confidentiality

Top of the Line Barber College adheres to strict standards of confidentiality in the management of student information. Since the Disability Coordinator is the only holder of disability documentation, all disability-related documentation should be directed to TGreen@topofthelinebarbercollege.edu. If it is necessary to speak with the medical provider about the accommodation, please complete the Student Record Release Form.

Student Body Diversity

HEOA Sec. 488(a)(1)(E) amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)): added HEA Sec. 485(a)(1)(Q) HEOA amendment effective August 14, 2008

Information about student body diversity at Top of the Line Barber College, including the percentage of enrolled, full-time students who are male, female, self-identified members of a major racial or ethnic group, and Federal Pell Grant recipients, is collected annually and provided to the Department of Education which discloses this information on its College Navigator web site. This data may be accessed at: <https://nces.ed.gov/collegenavigator/?q=Top+of+the+Line+Barber+College&s=all&id=487807>.

Racial, ethnic, and gender information are collected as a part of the Integrated Postsecondary Education Data System (IPEDS) Fall Enrollment Survey. Information about Pell Grant recipients is collected for the prior year in the IPEDS Student Financial Aid Survey. This information may be accessed at the IPEDS website: <http://nces.ed.gov/ipeds/datacenter/Default.aspx>.

Academic Program Information

HEOA Sec. 488(a)(1)(A) amended HEA Sec. 485(a)(1)(G) (20 U.S.C. 1092(a)(1)(G)): added HEA Sec. 485(a)(1)(G)(iv). HEOA amendment effective August 14, 2008 34 CFR 668.41(a)-(d), 34 CFR 668.43

Information about Top of the Line Barber College's barbering program is published in the *School Catalog & Student Handbook*. The most recently published edition is the 2020 - 2021 edition. **PLEASE REFER TO PAGES 9-20 FOR THE BARBERING PROGRAM OVERVIEW.** Information about the school facilities may be found on page 3 of the catalog.

Transfer of Credit

Individuals who have completed barber training hours at another institution may apply to receive credit at Top of the Line Barber College. An individual must be officially withdrawn from the program/institution before being eligible to apply for enrollment at Top of the Line Barber College.

The student must submit hours, via an official school transcript, to be considered for course credit prior to signing an enrollment contract. **THE ACCEPTANCE OF TRANSFER HOURS IS AT THE DISCRETION OF THE SCHOOL AND ITS FACULTY; ADDITIONALLY, TRANSFER HOURS WILL BE ACCEPTED EXCEPT WHERE PROHIBITED BY STATE LAW.** Any transfer student must enroll for a minimum of 500 hours.

Copyright Infringement & Plagiarism

HEOA Sec. 488(a)(1)(E) amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)): added HEA Sec. 485(a)(1)(P) HEOA amendment effective August 14, 2008 October 29, 2009 FR notice (added 34 CFR 668.43(a)(10))

Copyright Definition

A form of protection provided by the laws of the United States for "original works of authorship", including literary, dramatic, musical, architectural, cartographic, choreographic, pantomimic, pictorial, graphic, sculptural, and audiovisual creations. "Copyright" literally means the right to copy but has come to mean that body of exclusive rights granted by law to copyright owners for protection of their work. Copyright protection does not extend to any idea, procedure, process, system, title, principle, or discovery. Similarly, names, titles, short phrases, slogans, familiar symbols, mere variations of

typographic ornamentation, lettering, coloring, and listings of contents or ingredients are not subject to copyright.

Citation: US Copyright Office Website, <https://www.copyright.gov/help/faq/definitions.html>.

Copyright Act

The Copyright Act of October 19, 1976; effective January 1, 1978 (title 17 of the United States Code, Public Law 94-553, 90 Stat. 2541).

1. There shall be no copying of or from copyrighted works without the express written permission of the author(s).
2. Copying of copyright works for classroom use must meet the guidelines set forth by The Copyright Act of October 19, 1976, which is the copyright law of the United States, effective January 1, 1978 (title 17 of the United States Code, Public Law 94-553, 90 Stat. 2541).
 - a. Single Copying for Teachers: a single copy may be made by or for a teacher at his/her individual request for his/her scholarly research or use in teaching or preparation to teach a class.
 - b. Multiple Copies for Classroom Use: Multiple copies (not to exceed more than one copy per pupil in a course) may be made by or for the teacher giving the course for classroom use or discussion; provided that:
 - i. Each copy includes a notice of copyright;
 - ii. Copying shall not be a substitute for the purchase of the book;
 - iii. It shall not be directed by higher authority;
 - iv. The copied material shall not be used more than one semester; and
 - v. Students can be charged only the costs of copying.
3. Top of the Line Barber College is considered to be the author of any work created by a faculty and/or staff member while employed by the College. This includes the following:
 - a. A contribution to a collective work (school catalog/policy & procedures manual);
 - b. A part of a motion picture or other audiovisual work;
 - c. A translation;
 - d. A supplementary work;
 - e. A compilation;
 - f. An instructional text;
 - g. A test;
 - h. Answer material for a test; or
 - i. An atlas.
4. Liability for infringement of the copyright laws includes actual and statutory damages, ranging from \$500 to \$100,000 per violation.

Copyright protection subsists from the time the work is created in fixed form. The copyright in the work of authorship immediately becomes the property of the author who created the work. Only the author or those deriving their rights through the author can rightfully claim copyright. In the case of works made for hire, **the employer** and not the employee is considered to be the author. Section 101 of the copyright law defines a “work made for hire” as:

- a. A work prepared by an employee within the scope of his/her employment; or
- b. A work specially ordered or commissioned for use as:

- i. A contribution to a collective work;
- ii. A part of a motion picture or other audiovisual work;
- iii. A translation;
- iv. A supplementary work;
- v. A compilation;
- vi. An instructional text;
- vii. A test;
- viii. Answer material for a test; or
- ix. An atlas.

Fair Use Exemption

The law allows for reproduction of copyright materials for some specific purposes, such as: criticism, comment, news reporting, **teaching (including multiple copies of classroom use)**, scholarship, or research, and these purposes are not considered an infringement of the copyright. However, in determining whether the use of a copyrighted work is a **fair use**, the following factors need to be considered and these include:

1. The purpose and character of the use, including whether such use is of a commercial nature or is for non-profit educational purposes;
2. The nature of the copyrighted work;
3. The amount and substantially of the portion used in relation to the copyrighted work as a whole; and
4. The effect of the use upon the potential market for or value of the copyrighted work.

Fair Use Guidelines

1. **Single Copying for Teachers:** a single copy may be made of the following by or for a teacher at his/her individual request for his/her scholarly research or use in teaching or preparation to teach a class:
 - a. A chapter from a book;
 - b. An article from a periodical or a newspaper;
 - c. A short story, short essay or short poem, whether or not from a collective work;
 - d. A chart, graph, diagram, drawing, cartoon, or picture from a book, periodical, or newspaper.
2. **Multiple Copies for Classroom Use:** Multiple copies (not to exceed more than one copy per pupil in a course) may be made by or for the teacher giving the course for classroom use or discussion; *provided that:*
 - a. The copying meets the tests of brevity and spontaneity as defined below; *and*
 - b. Meets the cumulative effect test as defined below; *and*
 - c. Each copy includes a notice of copyright.
3. Test of Spontaneity
 - a. The copying is at the instance and inspiration of the individual teacher, and
 - b. The inspiration and decision to use the work and the moment of its use for maximum teaching effectiveness are so close in time that it would be unreasonable to expect a timely reply to a request for permission.
4. Test of Brevity
 - a. Poetry: a complete poem if less than 250 words and if printed on no more than two pages, or from a longer poem, an excerpt of not more than 250 words.

- b. Prose: either a complete article, story or essay of less than 2,500 words, or an excerpt from any prose work of not more than 1,000 words or 10% of the work, whichever is less, but in any event, less than 500 words.
 - c. Illustration: one chart, graph, diagram, drawing, cartoon or picture per book or per periodical issue.
5. Cumulative Effect
- a. The copying of the material is for only one course in the school in which the copies are made.
 - b. Not more than one short poem, article, story, essay or two excerpts may be copied from neither the same author, nor more than three from the same collective work or periodical volume during one class term.
 - c. There shall be not more than nine instances of such multiple copying for one course during one class term.

Top of the Line Barber College provides computing and network resources for use by students, faculty and staff. **CAMPUS COMPUTING AND NETWORK RESOURCES ARE PROVIDED FOR EDUCATIONAL PURPOSES AND TO CARRY OUT THE LEGITIMATE BUSINESS OF TOP OF THE LINE BARBER COLLEGE.**

Any individual who uses campus computing/network resources must observe Federal, State, and local laws which govern computer and telecommunications use, in addition to Top of the Line Barber College's own regulations and policies.

This policy extends to cover the use of computing facilities, network resources, and networks throughout the world to which electronic access has been provided by Top of the Line College.

Privacy

All campus computing and network resources are the property of Top of the Line Barber College, and students should not have any expectation of privacy when utilizing said resources. School officials reserve the right to monitor files and computer usage to determine compliance with school policies.

Furthermore, if a school official has reason to suspect the inappropriate use of campus computing and networking resources, authorized College personnel will take appropriate steps to investigate. This may include monitoring traffic on the network on any system which is connected to the network.

School Performance & Student Outcomes

HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)). Not changed by HEOA 34 CFR 668.41(a)-(d), 34 CFR 668.42, 34 CFR 668.43

Top of the Line Barber College is required provide annual notice to all enrolled students regarding the information required to be made available to students under the Family Education Rights and Privacy Act of 1974 (FERPA) and under the Higher Education Act of 1965 (HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA). The notice must list and briefly describe the information and include a statement of the procedures required to obtain the information.

Retention Rate

HEOA Sec. 488(a)(1)(E) amended HEA Sec. 485(a)(1) (20 U.S.C. 1092(a)(1)): added HEA Sec. 485(a)(1)(U): HEOA amendment effective August 14, 2008 October 29, 2009 FR notice (revised 34 CFR 668.41(d))

Information on the student retention rate is collected as a part of the IPEDS Fall Enrollment Survey and is posted on the ED College Navigator Website; you may access this information at the following link <https://nces.ed.gov/collegenavigator/?q=Top+of+the+Line+Barber+College&s=all&id=487807>.

This information may also be accessed via the school's website at <https://www.topofthelinebarbercollege.edu/gainful-employer-disclosure>.

If the retention rate information is requested by a prospective student, the information is made available prior to the student's enrolling or entering into any financial obligation with Top of the Line Barber College. If you are unable to locate the information you need from the links set forth above, you may contact the following office directly for assistance: *Office of Admissions & Financial Aid: (854)222-3108*.

Completion/Graduation Rate

HEOA Sec. 488(a)(2) amended HEA Sec. 485(a) (20 U.S.C. 1092(a)): new HEA Sec. 485(a)(4)
HEOA Sec. 488(a)(3) amended HEA Sec. 485(a) (20 U.S.C. 1092(a)): added HEA Sec. 485(a)(7) HEOA amendments effective August 14, 2008 (see exception below)
CFR 668.41(a)-(d), 34 CFR 668.45, 34 CFR 668.8(b)(1)ii) October 29, 2009 FR notice (revised 34 CFR 668.45)

Institutions must annually make available to prospective and enrolled students the completion or graduation rate of certificate- or degree-seeking, first-time, fulltime, undergraduate students. The data is to be available by July 1 each year for the most recent cohort that has had 150 percent of normal time for completion by August 31 of the prior year. If the information is requested by a prospective student, it must be made available prior to the student's enrolling or entering into any financial obligation with the institution.

An institution that determines that its mission includes providing substantial preparation for students to enroll in another Title IV, HEA-eligible institution must disclose a transfer-out rate for each cohort.

A student shall be counted as a completion or graduation if the student earns a degree or certificate or completes a transfer-preparatory program within 150 percent of normal time for the student's program.

The HEOA (Sec. 488(a)(3)) added a provision requiring that the completion or graduation rates must be disaggregated by:

1. Gender
2. Major Ethnic/Racial Subgroup (Defined by IPEDS)
3. Federal Pell Grant Recipients
4. Direct Loan Recipients who did not receive Pell Grant
5. Students who did not receive Direct Loan or Pell Grant

Students are to be considered to have received a grant or loan if they received it during the period used for determining the cohort – fall term or full year.

Exclusions: Institutions are allowed to exclude from completion/graduation or transfer-out rate calculations those students who leave school to serve in the Armed Forces, on official church missions, or with a federal foreign aid service, or are deceased or totally and permanently disabled.

The HEOA (Sec. 488(a)(2)) added a provision that applies to institutions for which students who leave school to serve in the Armed Forces, on official church missions, or with a recognized federal foreign aid service represent 20 percent or more of the certificate- or degree-seeking, full-time undergraduates at the institution. Those institutions may include the students who leave for such service in their completion/graduation rate calculations but allow for the time the students were not enrolled due to their service by adding the time period the students were not enrolled due to their service to the 150 percent of normal time used in the calculations.

Top of the Line Barber College collects the required data annually and provides it to the Department of Education. This data may be accessed at: <https://www.topofthelinebarbercollege.edu/gainful-employer-disclosure>.

Information on the student retention rate is collected as a part of the IPEDS Fall Enrollment Survey and is posted on the ED College Navigator Website; you may access this information at the following link <https://nces.ed.gov/collegenavigator/?q=Top+of+the+Line+Barber+College&s=all&id=487807>.

Graduation Rate

The graduation rate is calculated by dividing the number of students graduating by the total number of students eligible for graduation during the academic year. In order to be considered eligible for graduation, a student must have a scheduled graduation date that occurs during an academic year.

Licensure Rate

The licensure rate is calculated by dividing the number of students who took and passed the licensing exam during the academic year by the total number of students who took the licensing exam during the academic year. Students must have taken both the written and practical sections of the state licensing exam and passed both sections.

Employment Rate

The employment rate is calculated by dividing the number of students who have obtained employment in a barbershop or beauty salon by the number of students eligible for employment. A student must have completed the 1500 clock hour barbering program to be declared eligible for employment. School officials will assist graduates in their employment search. School officials regularly follow up with

recently placed students to ensure that all is well in their new careers. Alumni are welcome to contact school officials at any time regarding job placement.

2017 Institutional Outcomes Disclosure

Graduation Rate: *Unverifiable* - The National Accrediting Commission of Career Arts and Sciences ('NACCAS'), has determined that Top of the Line Barber College graduation rate cannot be verified.

Placement Rate: *Unverifiable* - The National Accrediting Commission of Career Arts and Sciences ('NACCAS'), has determined that this school's placement rate cannot be verified.

Licensure Rate: *Unverifiable* - The National Accrediting Commission of Career Arts and Sciences ('NACCAS '), has determined that this school's licensure rate cannot be verified.

2018 Institutional Outcomes Disclosure

Total Students in 2018 Cohort = 11				
	Student Ratio	TOTLBC Rates	NACCAS MINIMUM CRITERIA	STATUS OUTCOMES
Graduation (Completion)	7/11	63.63%	50%	Criteria MET
Placement (Employment)	6/7	85.71%	60%	Criteria MET
Certification (Licensure)	4/5	80%	70%	Criteria MET

This statistic reflects the total number of students who were already enrolled or enrolled during the 2018 academic year. The total enrollment for 2018 was thirty-seven (35) students.

2019 Institutional Outcomes Disclosure

Total Students in 2019 Cohort = 19				
	Student Ratio	TOTLBC Rates	NACCAS MINIMUM CRITERIA	STATUS OUTCOMES
Graduation (Completion)	13/19	68.4%	50%	Criteria MET
Placement (Employment)	11/13	84.6%	60%	Criteria MET
Certification (Licensure)	5/6	83.3%	70%	Criteria MET

This statistic reflects the total number of students who were already enrolled or enrolled during the 2019 academic year. The total enrollment for 2019 was thirty-seven (37) students.