

Notice of Availability of Institutional and Financial Aid Information

ACADEMIC QUALIFICATIONS FOR TITLE IV, HEA FUNDING

To receive Title IV, HEA funds, a student must be qualified to study at the postsecondary level. A student qualifies if s/he:

- has a high school diploma (this can be from a foreign school if it is equivalent to a U.S. high school diploma);
- has the recognized equivalent of a high school diploma, such as a general educational development (GED) certificate or other state sanctioned test or diploma-equivalency certificate;
- has completed homeschooling at the secondary level as defined by state law;
- has completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a homeschooled student to receive a credential for their education; or
- has completed one of the ability-to-benefit (ATB) alternatives and is either currently enrolled in an eligible career pathway program or first enrolled in an eligible postsecondary program prior to July 1, 2012.
- **Note:** As part of the Institutions General Admissions requirements, the institution does not accept ATB students at this time.

Recognized equivalents of a high school diploma

The Department recognizes several equivalents to a high school diploma:

- a GED certificate;
- a certificate or other official completion documentation demonstrating that the student has passed a state-authorized examination (such as the Test Assessing Secondary Completion (TASC) the High School Equivalency Test (HiSET), or, in California, the California High School Proficiency Exam) that the state recognizes as the equivalent of a high school diploma (certificates of attendance and/or completion are not included in this qualifying category);
- An associate's degree.

Note that merely possessing a certificate of attendance and/or high-school completion is **not** sufficient for a student to be eligible for Title IV, HEA funding. Such a certificate may be issued without a student having completed all of the academic graduation requirements, including passing any required examinations. A state must consider a certificate or high-school-completion-equivalency test as equivalent to a high school diploma in that state in order for it to be considered equivalent to a high school diploma for Title IV, HEA aid eligibility purposes.

TITLE IV, HEA ELIGIBILITY

In order to determine eligibility for Title IV, HEA Funds, Students must:

- Maintain satisfactory academic progress (SAP) while you are attending college or a career school. See SAP Policy.
- Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.
- Be enrolled at least halftime to receive assistance from the Direct Loan Program.
 - i. The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the

- student has reached this limit, no further Pell may be received.
- Not be in default on a federal student loan.
- Not be liable for grant overpayment and you do not owe a refund on a federal grant.
- Not have obtained loan amounts that exceed annual or aggregate loan limits under any Title IV, HEA loan program.
- Sign the required statement that you will use federal student aid only for educational purposes.
- Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25). Men exempted from the requirement to register include;
 - i. Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty);
 - ii. Males who are not yet 18 at the time that they complete their application (an update is not required during the year, even if a student turns 18 after completing the application);
 - iii. Males born before 1960;
 - iv. Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia*;
 - v. Noncitizens that first entered the U.S. as lawful non-immigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.
- **Meet Citizenship Requirements as follows:**
 - i. **Be a U.S. Citizen or U.S. National**
 - a) You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.
 - ii. **Have a Green Card**
 - a) You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
 - iii. **Have Battered Immigrant Status**
 - a) You are designated as a “battered immigrant-qualified alien” if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.
 - iv. **You or your parent have a T-VISA**
 - a) You are eligible if you have a T-visa or a parent with a T-1 visa.
 - v. **U-Visa holders are not designated as qualified aliens** under the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), and are therefore not eligible for Title IV, HEA program funds. However, U-Visa holders may convert to lawful permanent resident (LPR) status after they have physically been present in the United States for a continuous period of at least three years after the date of admission given on their U-Visa.
 - a) Once LPR status has been granted, the holder of LPR status becomes a qualified alien under the PRWORA (see above), and thus potentially eligible for Title IV, HEA funds (assuming they meet all other eligibility requirements, for example, being enrolled as a regular student in an eligible program, having a high-school diploma or its recognized equivalent, having a Social Security number.
 - vi. **Have an ARRIVAL-DEPARTURE RECORD**

- a) Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
- b) Refugee
- c) Asylum Granted
- d) Cuban-Haitian Entrant (Status Pending)
- e) Conditional Entrant (valid only if issued before April 1, 1980)
- f) Parolee

INCARCERATED APPLICANTS

- ii. A student is considered to be incarcerated if she/he is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor).
- iii. A student is not considered to be incarcerated if she/he is in a halfway house or home detention or is sentenced to serve only weekends. Our attendance policy specifies that all classed and practical studies are done at the school's physical location; therefore, incarcerated students are not eligible for admissions.

STUDENTS CONVICTED OF POSSESSION OR SALE OF DRUGS

- A federal or state drug conviction (but not a local or municipal conviction) can disqualify a student for FSA funds. The student self-certifies in applying for aid that he is eligible; you're not required to confirm this unless you have conflicting information.
- The Institution is not required to confirm this unless there is evidence of conflicting information.
- The chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. A conviction for sale of drugs includes convictions for conspiring to sell drugs.

	Possession of illegal drugs	Sale of illegal drug
1st Offense	1 year from date of conviction	2 year from date of conviction
2nd Offense	2 year from date of conviction	Indefinite period
3+ Offense	Indefinite period	

- If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period. Schools must provide each student who becomes ineligible for FSA funds due to a drug conviction a clear and conspicuous written notice of his loss of eligibility and the methods whereby s/he can become eligible again.
- A student regains eligibility the day after the period of ineligibility ends (i.e., for a 1st or 2nd offense); or when he or she successfully completes a qualified drug rehabilitation program that includes passing two unannounced drug tests given by such a program. Further drug convictions will make him ineligible again.
- Additional guidance can be found in the current FSA Hand book, Volume 1, Chapter 1, for Student eligibility.

FAFSA VERIFICATION

Every year a number of students who are eligible for financial aid are randomly selected for verification by the U.S. Department of Education by the FAFSA Central Processing System (CPS). If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Office of Student Financial Planning) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc.

Students will be notified in writing of all documents required to fulfill this federal requirement and what their verification code (V1 – V6) was so they can complete the required verification requirement. If after review by the Office of Student Financial Planning, there are any changes to the financial aid package the student will be notified in writing.

TITLE IV, HEA FEDERAL STUDENT LOAN PROGRAMS

Students must be enrolled at least half time to receive assistance from the Federal Student Loan Programs (Pell Grant and Direct Loans). Students must certify they have not defaulted on a previous Title IV loan, have not exceeded the annual and/or aggregate loan limits and does not have property subject to judgment lien for a debt owed to the United States and is not liable for a Grant of Federal Perkins Loan overpayment.

Pell awards are prorated based on attendance.

Effective July 1, 2012 Ability-to-Benefit Students will not be eligible for Title IV Federal Financial Aid. Students enrolled in approved programs of study prior to July 1, 2012 will be grandfathered and remain Title IV eligible.

More information may be found by accessing the websites below.

Title IV Pell Grants:

<https://studentaid.ed.gov/sa/types/grants-scholarships>

Direct Loans: <https://studentaid.ed.gov/sa/types/loans>

Parent Plus Loans: <https://studentaid.ed.gov/sa/types/loans/plus>

DISBURSING TITLE IV, HEA FEDERAL AID

Federal Pell Grants Pell Grants are disbursed in two payments per award year. The first disbursement generally occurs during the first week of enrollment, and the second disbursement occurs after the students complete the halfway point of their academic year. This is typically 450 clock hours for the Cosmetology program, 300 for the Esthetics and Master Esthetics 300, Massage Therapy provided the student is maintaining Satisfactory Academic Progress. A full-time Cosmetology student attending 35 hours per week, for example, will need to complete a minimum of 13 weeks and 450 clock hours before receiving payment period 2 funds. A part-time Esthetics student attending 20 hours per week will need to complete a minimum of 16 weeks and 375 hours. Pell awards are prorated based on clock hours and COA.

- Federal Direct Stafford Loans Stafford Loans are also disbursed in two payments per award year. The first disbursement takes place after 30 calendar days after enrollment*, and the second disbursement occurs after the student completes the halfway point of their academic year. This is also generally at 450 clock hours for the Cosmetology program, 375 for the Esthetics and Instructor programs and 300 clock hours for the Nail Tech program, provided the student is maintaining Satisfactory Academic Progress. Hours and weeks must

be met prior to disbursement.

- Federal Direct Parent Loan (PLUS) The Parent PLUS Loan is disbursed in two payments per academic year as well. The first disbursement takes place after 30 calendar days of enrollment*, and the second disbursement occurs after the student completes the halfway point of their academic year, both hours and weeks, provided the student is maintaining Satisfactory Academic Progress.

* Students who borrow a Direct Loan while attending Miracle Beauty and Nails Academy must complete the Direct Loan Entrance Counseling and an electronic master promissory note before funds will be certified.

Repayment for Federal Direct Subsidized and Unsubsidized Loans

- Repayment on a Federal Direct loan begins after the student's 6-month grace period has expired. The grace period begins when a student graduates, withdraws, or drops below half-time enrollment during an academic term.
- Interest on Federal Direct Subsidized loans begins to accrue after the 6-month grace period. Note: Federal Direct Subsidized loans disbursed between July 1, 2012 to June 30, 2014 are ineligible for the interest subsidy during the grace period. Students are responsible for the interest. If students choose not to pay the interest that accrues during the grace period, the interest will be added to the principal balance of the loan.
- Choose a payment plan that best fits your needs when you enter repayment.

When students borrow a Federal Direct Loan, they must contact the financial aid office if they:

- Drop below half-time enrollment during an academic term.
- Withdraw from Miracle Beauty and Nails Academy
- Change their name, local address, permanent address, or email address

Financial Assistance

Students may apply for Title IV, HEA Federal Financial Aid by visiting www.fafsa.ed.gov

Department of Education publication "Funding Your Education" is available in the Financial Aid Office, and is posted on our website www.miraclebeautyandnailsacademy.com under the financial aid tab.

Title IV, HEA

A current year FAFSA (Free Application for Federal Student Aid) is required to be completed prior to a determination of eligibility for all Title IV funds. Directions to complete this application, an MPN (Master Promissory Note), and Entrance Counseling are located on the "Directions to Apply for Federal Student Aid", the US Department of Education's annual publication of "Funding Education Beyond High College: The Guide to Federal Student Aid" and Direct Loan Basics for Students" available in the Student Resource Center and/or Financial Aid Office; or:

FAFSA Information Center : 1-800-433-3243

FAFSA website : www.Studentaid.ed.gov

Miracle Beauty and Nails Academy participates in the Pell Grant, Stafford Direct Loan and Parent PLUS Direct Loan programs. Miracle Beauty and Nails Academy does not coordinate but will certify Veterans, State, Local Government and private funding sources.

Need Based Aid (Pell Grant and Stafford Subsidized Loan) Calculation:
 COA (Cost of Attendance) - EFC (Expected Family Contribution) = Need Eligibility

Non-Need Based Aid (Unsubsidized Stafford and Parent PLUS Loan) Calculation:
 COA - EFA (Expected Financial Assistance/all other aid) = Non-Need Eligibility

COA = Budget – each Student receiving an Award Letter estimating Title IV Eligibility will be assigned a Budget. The COA includes the following items: Tuition & Fees, Room and Board, Transportation, Misc/Personal, Books/Supplies and Other items such as special circumstances or expenses related to disabilities.

Institutional Financing is offered by Miracle Beauty and Nails Academy, but we do not have preferred lender arrangements. A Private Education Loan Application Self-Certification must be completed if the Student seeks an outside loan.

Miracle Beauty and Nails Academy does not employ any Students who are currently receiving financial aid and are attending Miracle Beauty and Nails Academy programs.

All Students who borrow a Stafford Loan while attending Miracle Beauty and Nails Academy must complete Direct Loan Entrance Counseling before funds will be certified.

Exit Counseling must be completed by all Students who are graduating or withdrawing from Miracle Beauty and Nails Academy. If a Student is unavailable to complete this information at Miracle Beauty and Nails Academy, a Direct Loan Exit Counseling Guide will be mailed to them for completion.

Counseling may be provided in person (individually or in groups), using audio-visual materials, US Department of Education Publications and /or online. Student borrowers should be advised to complete online exit counseling or come to the counseling session at Miracle Beauty and Nails Academy shortly before graduating or ceasing at least half-time enrollment.

NSLDS (National Student Loan Data System) is available at www.nslsds.ed.gov where borrower's loan history can be reviewed. Students without Internet access can identify their loan holder by calling 1-800-4-Fed-Aid. The borrower will be made aware that the information on the NSLDS site is updated by Miracle Beauty and Nails Academy and the Department of Education and may not always have the most current information available. Information is accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

The Ombudsman's Office (1-877-557-2575) is a resource for borrowers when other approaches to resolving Student loan problems have failed.

OTHER FUNDING

VA Benefits

Selected programs of study at Miracle Beauty and Nails Academy are approved by the U.S. Department of Veterans Affairs for enrollment of those eligible to receive Chapters 31, Chapter 33, and Chapter 35 benefits.

In accordance with Title 38 US Code 3679(e), Miracle Beauty and Nails Academy adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post-9/11 G.I. Bill® (Ch. 33) or

Vocational Rehabilitation & Employment (Ch. 31) benefits, while payment to the institution is pending from VA.

This educational institution will not:

- Prevent the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class;
- Provide a written request to be certified;
- Provide Va Form 22-1995
- Provide additional information needed to properly certify the enrollment as described in other institutional policies

Certifications will be filed by the institution's SCO (school certifying official)

Prospects and enrolled Veterans can access U.S. Department of Veterans Affairs website at <https://www.va.gov/>

National Education Call Center: 1-888-225-4551

MyCAA Military Spouse Program

Prior to requesting My Career Advancement Account (MyCaa) financial assistance school and military spouses are required to work together to develop an Education and Training Plan. Before any funding can be approved, this plan will be uploaded by the spouse to their MyCAA Account for review in PDF format. Spouse Education and Career Opportunities program staff will review the plan to ensure it contains coursework that will help the spouse pursue gainful employment in a career field and occupation of their choosing. Decisions on the approval or disapproval of these plans can take up to 14 calendar days and may require the spouse to consult with a SECO Career Coach.

Spouse will receive a notice through their MYCAA account when their plan has either been approved or deferred. Each spouse must request MyCAA financial assistance on a course-by-course basis after the ETP is approved and course start/end dates are known. FA (financial Assistance) must be requested no more than 60 days prior to the course start date but must be requested at least one day prior to course start date.

MyCAA can be reached at <tel:+18003429647>

WEBSITE: <https://www.militaryonesource.mil/education-employment/for-spouses/mycaa-scholarship>

- Provide additional information needed to properly certify the enrollment as described in other institutional policies

Institutional Financing

Institutional financing is available to students who choose to make monthly payments towards their tuition balance instead of paying up front. Miracle Beauty and Nails Academy does not charge interest on institutional financing payments that are made on time. Institutional financial plans are determined by the financial aid department.

Each institution must make available to prospective and enrolled students information regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional, financial aid, security policies, graduation and completion rates, and crime statistics information required to be disclosed under HEA Sec. 485(a). This information is posted on Miracle Beauty and Nails Academy's website www.miralebeatyandnailsacademy.com and can be found in the student catalog. Paper copies are available upon request.

For general financial aid information contact your campus financial aid officer.

Facilities and Services Available to Students with Disabilities

Americans With Disabilities Act (ADA)

Miracle Beauty and Nails Academy is committed to equal education opportunity and does not discriminate on the basis of race, color, age, sex, gender, religion, sexual orientation, ethnic origin/national origin, disability, perceived gender, or gender identity. The School is responsible for ensuring that students with disabilities are provided Reasonable Accommodations that meet their corresponding needs (academic adjustments, auxiliary aids, and services). Student requests for accommodation will be considered under the Reasonable Accommodation Policy in compliance with the ADA, as amended, and Section 504 of the Rehabilitation Act of 1973 without discrimination. The need for Reasonable Accommodations depends upon the Student's disability and is determined by the needs of the Student, documentation from the Student, and documentation from appropriate professionals. The determination of what specific accommodations will be provided will be based upon evaluation of the individual Student's documentation, personal needs, and academic requirements. A Student's Reasonable Accommodation may be subject to review and adjustment from time to time.

The School Director is generally designated as the Local Disability Compliance Coordinator. All requests for Reasonable Accommodation should be submitted to the Director.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure.

RESPONSIBILITIES of STUDENTS WITH DISABILITIES:

- ◆ Meet all admission qualifications and be able to perform all items on the designated school forms with or without reasonable accommodations.
- ◆ Self-Identify as a Student with a disability
- ◆ Complete the request for Reasonable Accommodation and provide documentation
- ◆ Follow established procedures for requesting accommodations
- ◆ Request accommodations in a timely manner by meeting with the Director
- ◆ Notify the Director if there are difficulties securing accommodations, or with the quality or effectiveness of the accommodations provided.
- ◆ If a request for Reasonable Accommodation is denied, file an appeal within 10 days of its denial, if you disagree with the denial.

RESPONSIBILITIES OF MIRACLE BEAUTY AND NAILS ACADEMY:

- ◆ Ensure the programs, services, and activities are accessible
- ◆ Explore and provide appropriate Reasonable Accommodations that maintain the academic integrity of the educational program.
- ◆ Communication with the student with a disability about Reasonable Accommodations
- ◆ Ensure that all information will be maintained and used in accordance with applicable confidentiality requirements.

Price of Attendance

Program Schedule of Fees:

COSMETOLOGY (1500 Hours)		BARBER (1100 Hours)		ESTHETICS (600 Hours)	
Application Fee	\$50.00	Application Fee	\$50.00	Application Fee	\$50.00
Registration Fee	\$50.00	Registration Fee	\$50.00	Registration Fee	\$50.00
Books	\$340.00	Books	\$250.00	Books	\$300.00
Supplies	\$980.00	Supplies	\$800.00	Tuition	\$9,000.00
Tuition	\$15,000.00	Tuition	\$8,000.00	Lab Fee	<u>\$650.00</u>
Lab Fee	<u>\$750.00</u>	Lab Fee	<u>\$500.00</u>	Total	\$10,050.00
Total	\$17,170.00	Total	\$9,650.00		

MASTER ESTHETICIAN (600 Hours)		NAIL TECHNICIAN (158 Hours)		PERMANENT COSMETIC TATTOOING (100 Hours)	
Application Fee	\$50.00	Application Fee	\$50.00	Application Fee	\$50.00
Registration Fee	\$50.00	Registration Fee	\$50.00	Registration Fee	\$50.00
Books	\$300.00	Books	\$230.00	Books	\$150.00
Tuition	\$9,000.00	Tuition	\$4,500.00	Tuition	\$3,800.00
Lab Fee	<u>\$650.00</u>	Lab Fee	<u>\$420.00</u>	Lab Fee	<u>\$0.00</u>
Total	\$10,050.00	Total	\$5,250.00	Total	\$4,050.00

MASTER PERMANENT COSMETIC Tattooer (100 Hours)		WAX TECHNICIAN (115 Hours)		MASSAGE THERAPY (600 Hours)	
Application Fee	\$50.00	Application Fee	\$50.00	Application Fee	\$50.00
Registration Fee	\$50.00	Registration Fee	\$50.00	Registration Fee	\$50.00
Books	\$150.00	Books	\$185.00	Books	\$275.00
Tuition	\$3,800.00	Tuition	\$2,865.00	Tuition	\$7,500.00
Lab Fee	<u>\$0.00</u>	Lab Fee	<u>\$0.00</u>	Lab Fee	<u>\$450.00</u>
Total	\$4,050.00	Total	\$3,150.00	Total	\$8,325.00

COSMETOLOGY INSTRUCTOR

(400 Hours)

Application Fee \$ 50.00

Registration Fee \$ 50.00

Books \$230.00

Tuition \$ 4,800.00

Lab Fee \$0.00

Total \$ 5,130.00

ESTHETICS INSTRUCTOR

(400 Hours)

Application Fee \$ 50.00

Registration Fee \$ 50.00

Books \$230.00

Tuition \$ 4,800.00

Lab Fee \$ 0.00

Total \$ 5,130.00

The application fee is non-refundable. Additionally, after 3 business days of signing the enrollment agreement, if books have been issued and received by the student, book fees will be non-refundable.

TEXTBOOK PRICES:

- **Milady Standard Cosmetology, 13th Edition ISBN: 9781285769417 List Price: \$133.95**
- **Milady Standard Cosmetology Theory Workbook ISBN: 9781285769455 List Price: \$55.95**
- **Milady Standard Esthetics: Fundamentals 11th Edition ISBN: 9781111306892 List Price: \$163.95**
- **Milady Standard Esthetics: Student Workbook ISBN: 9781111306915 List Price: \$88.95**
- **Milady Standard Nail Technician 7th Edition ISBN: 9781285080475 List Price \$136.95**
- **Milady Standard Nail Technician: Student Workbook ISBN: 9781285080512 List Price: \$70.95**
- **Milady Master Educator, 3rd Edition ISBN: 9781133693697 List Price: \$230.90**
- **Milady Standard Cosmetology (workbook included), 13th Edition ISBN: 9781285769417 List Price: \$340.00**
- **Milady Standard Esthetics: Fundamentals (workbook included) 11th Edition ISBN: 9781111306892 List Price: \$300.00**
- **Milady Standard Nail Technician (workbook included) 7th Edition ISBN: 9781285080475 List Price \$230.00**
- **Milady Master Educator, 3rd Edition ISBN: 9781133693697 List Price: \$230.00**
- **Milady Theory & Practice of Therapeutic Massage, 6th Edition ISBN: 9781285187556 List Price: \$127.95**
- **Milady's Aesthetician Series Permanent Makeup ISBN: 97814011881733 List Price: \$54.95**

If a student does not complete their program by their scheduled graduation date, the student will be charged \$11.00 per hour for each hour over the scheduled contract date required for the student to complete. A student will have the opportunity to make-up hours during their enrolled time.

Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid

Refund Policy:

This policy complies with the policy mandated by SCHEV and Virginia State Board, as well as with the NACCAS Withdrawal and Settlement Policy and the Virginia Department of Veterans Services.

Rejection: An applicant rejected by the school is entitled to a refund of all monies paid to the school.

Three-Day Cancellation: An applicant who provides written notice of cancellation within three (3) business days, excluding weekends and holidays, of executing the enrollment agreement is entitled to a refund of all monies paid, excluding the \$50 non-refundable application fee.

Other Cancellations: An applicant requesting cancellation more than three (3) days after executing the enrollment agreement and making an initial payment, but prior to the first day of class, is entitled to a refund of all monies paid, less a minimum tuition fee of 15% of the stated cost of the course or \$100, whichever is less.

Withdrawal Procedure:

- 1) Official cancellation or withdrawal shall occur when a student is expelled from the school and/or withdraws.
- 2) A student choosing to withdraw from the school after the commencement of classes is to provide written notice to the Director of the School. The notice must include the expected last date of attendance and be signed and dated by the student. The cancellation or withdrawal date will be determined by the postmark on written notification or the date the information is delivered to the school in person.
- 3) For students who fail to return from a leave of absence, the withdrawal determination date will be the date the student is scheduled to return from the leave of absence but failed to do so.
- 4) Unofficial withdrawals for clock hour students are determined by the school through monitoring clock hour attendance at on a daily basis.
- 5) Refunds are calculated using the student's actual completed hours as of the Student's last date of attendance. Total Time means the total hours of instruction for the Program in which the Student is enrolled. Any refunds due to the Student shall be refunded within forty (40) days of formal cancellation as defined or formal termination by the school, which shall occur no more than fourteen (14) consecutive days from the last day of physical attendance or the date that the Student contacts the institution to indicate that he/she will not be returning.

Tuition refunds will be determined as follows: (Please note that the following text provides the minimum refund policy pursuant to 8 VAC 40-32-160 (N) of the Virginia Administrative Code; the school may exceed these standards and be more generous to students. If the school is eligible to participate in federal financial aid programs (Title IV), the school's refund policy must also comply with the federal guidelines and be described in

the enrollment agreement.)

Refund Schedule for all students is as follows:

Withdrawal before class beginning date: 100% Refund

Withdrawal up to 25% of hours completed = 75% Refund

Withdrawal after 26 - 50% of hours completed = 50% Refund

Withdrawal after 51-75% of hours completed = 25% Refund

Withdrawal after 76% or more hours completed = NO REFUND

REQUIRED WRITTEN ARRANGEMENTS DISCLOSURES

In the event Miracle Beauty and Nails Academy cancels a course and/or program and ceases to offer instruction after the student has enrolled and instruction has begun. The school shall provide a completion of the course and/or program; OR provide a pro-rata refund for all students transferring to another school offering the program not being taught by the certificate granting school based on the hours accepted by the receiving school OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.

- If the school is 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.
- If the selected Program is cancelled subsequent to the Student's enrollment, but before the Student started class, the School shall provide Student with a full refund of all monies paid by the Student OR provide alternative means for the Student's completion of the Program.
- If the School cancels a course and/or program and ceases to offer instruction after the Student has enrolled and instruction has begun, the school shall provide a completion of the course and/or program; OR provide a pro-rata refund for all Students transferring to another school based on the hours accepted by the receiving school OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- Students who withdraw or terminate prior to course completion are charged a cancellation or administrative fee of \$150.00. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: 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 the school's Enrollment Agreement.

Return to Title IV

RETURN OF TITLE IV, HEA POLICY

When you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. Miracle Beauty and Nails Academy will calculate the amount of tuition to be returned to the Title IV, HEA Federal fund programs according to the policies listed below.

RETURN TO TITLE IV FUNDS POLICY

This policy applies to students' who withdraw officially, unofficially, fail to return from a leave of absence, or are dismissed from enrollment at Miracle Beauty and Nails Academy. It is separate and distinct from the Miracle Beauty and Nails Academy institutional refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of **unearned** funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.

The school must advise the student or parent that they have 14 calendar days from the date that the school sent the notification to accept a post withdraw disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

Post-withdraw disbursements will occur within 90 days of the date that the student withdrew.

“Official” Withdrawal from the School

A student is considered to be “Officially” withdrawn on the date the student notifies the Financial Aid Director or School Director in writing of their intent to withdraw. The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal:

1. Date student provided official notification of intent to withdraw, in writing or orally.
2. The date the student began the withdrawal from Miracle Beauty and Nails Academy records. A student is allowed to rescind his notification in writing and continue the program. If the student subsequently drops, the student’s withdrawal date is the original date of notification of intent to withdraw.

Upon receipt of the official withdrawal information, Miracle Beauty and Nails Academy will complete the following:

1. Determine the student’s last date of attendance as of the last recorded date of academic attendance on the school’s attendance record;
2. Two calculations are performed:
 - a. The student’s ledger card and attendance record are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and if any, the amount of Title IV funds for which the school is responsible. Returns made to the Federal Funds Account are calculated using the Department’s Return of Title IV, HEA Funds Worksheets, scheduled attendance and are based upon the payment period.
 - b. Calculate the school’s refund requirement (see school refund calculation):
3. The student’s grade record will be updated to reflect his/her final grade.
4. Miracle Beauty and Nails Academy will return the amount for any unearned portion of the Title IV funds for which the school is responsible within 45 days of the date the official notice was provided.
5. The school will provide the student with a letter explaining the Title IV, HEA requirements:
 - a. The amount of Title IV assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program based on scheduled attendance and the amount of funds the student received.
 - b. Any returns that will be made to the Title IV, HEA Federal program on the student’s behalf as a result of exiting the program. If a student’s scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.
 - c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
6. Supply the student with ledger card record noting outstanding balance due to the school and the available methods of payment. A copy of the completed worksheet, check, letter and final ledger card will be kept in the student’s file.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he/she is continuing his or her program of study, and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student’s withdrawal date is the original date of notification of intent to withdraw.

Unofficial Withdrawal from School

In the event that the school unofficially withdraws a student from school, the School Director and/or Admissions Director must complete the Withdrawal Form using the last date of attendance as the drop date.

Any student that does not provide official notification of his or her intent to withdraw and is absent for more than 14 consecutive calendar days, fails to maintain satisfactory academic progress, or fails to comply with the school's attendance will be subject to termination and considered to have unofficially withdrawn.

Within one week of the student's last date of academic attendance, the following procedures will take place:

1. The education office will make three attempts to notify the student regarding his/her enrollment status;
2. Determine and record the student's last date of attendance as the last recorded date of academic attendance on the attendance record;
3. The student's withdrawal date is determined as the date the day after 14 consecutive calendar days of absence;
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment;
5. Miracle Beauty and Nails Academy calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
6. Calculate the school's refund requirement (see school refund calculation);
7. Miracle Beauty and Nails Academy administration will return to the Federal fund programs any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made, and record on student's ledger card.
8. If applicable, Miracle Beauty and Nails Academy, will provide the student with a refund letter explaining Title IV requirements:
 - a) The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
 - b) Advise the student in writing of the amount of unearned Title IV aid and tuition and fees that he/she must return, if applicable.
 - c) Supply the student with a final student ledger card showing outstanding balance due the school and the available methods of payment.
9. A copy of the completed worksheet, check, letter, and final ledger card will be kept in the student's file.

Withdrawal before 60%:

The institution must perform a R2T4 to determine the amount of earned aid up through the 60% point in each payment period or period of enrollment. The institution will use the Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

Withdrawal after 60%:

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement.

Note: Institution should provide and examples of the calculations used to determine the amount of unearned aid a student would be expected to repay based on the reported last day of attendance of the term from which a student withdraws.

Order of Return

Miracle Beauty and Nails Academy is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

- Unsubsidized Federal Stafford loans (other than PLUS loans)
- Subsidized Federal Stafford loans
- Federal PLUS loans received on behalf of the student
- Federal Direct Plus loans received on behalf of the student
- Federal Pell Grants for which a Return is required

Earned AID:

Title IV, HEA aid is earned in a prorated manner on a per diem basis (calendar days or clock hours) up to the 60% point in the semester. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the financial aid director.

Time frame for returning an unclaimed Title IV, HEA Credit Balance

If a school attempts to disburse the credit balance by check and the check is not cashed, the school must return the funds no later than 240 days after the date the school issued the check.

If a check is returned to a school or an EFT is rejected, the school may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and the school does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

The school must cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

Institution Responsibilities

Miracle Beauty and Nails Academy's responsibilities in regard to Title IV, HEA funds follow:

- Providing students information with information in this policy;

- Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV programs.

The institution is not always required to return all of the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

Overpayment of Title IV, HEA Funds

Any amount of unearned grant funds that you must return is called overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with Miracle Beauty and Nails Academy or Department of Education to return the amount of unearned grant funds.

Post Withdrawal Disbursement

The institution must disburse any Title IV, HEA grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the school determined the student withdrew and disburse any loan funds a student accepts within 180 days of that date.

The institution will offer any post-withdrawal disbursement of loan funds within 90 days of the date it determines the student withdrew.

If you did not receive all of the funds that you have earned, you may be due a post-withdraw disbursement. Miracle Beauty and Nails Academy may use a portion or all of your post-withdraw disbursement for tuition and fees (as contracted with Miracle Beauty and Nails Academy). For all other school charges, Miracle Beauty and Nails Academy needs your permission to use the post-withdraw disbursement. If you do not give permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

Student Responsibilities in regards to Return of Title IV, HEA funds

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdraw should be in writing and addressed to the appropriate institutional official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- These notifications, to either withdraw or rescind to withdraw must be made to the official records/registration personal at your school.

Refund vs. Return to Title IV, HEA Funds

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that Miracle Beauty and Nails Academy may have to return to you due to a cash credit balance. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Miracle Beauty and Nails Academy may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what Miracle Beauty and Nails Academy's refund policy is, you may ask your school's Financial Planner for a copy.

Return to Title IV, HEA Questions

If you have questions regarding Title IV, HEA program funds after visiting with your financial aid director, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web www.studentaid.ed.gov.

***This policy is subject to change at any time, and without prior notice.**

***Disclaimer: At the current time, Miracle Beauty and Nails Academy is not approved to receive Title IV (Federal Financial Aid) through the Department of Education.**

Academic Program (Educational Program, Instructional Facilities and Faculty)

Miracle Beauty and Nails Academy in Virginia Beach was founded in July 2001. Miracle Beauty and Nails Academy offers training in Cosmetology, Barber, Esthetics, Master Esthetics, Nail Technician, Wax Technician, Massage Therapy, Permanent Cosmetic Tattooing, Master Permanent Cosmetic Tattooer, Cosmetology Instructor, and Esthetics Instructor.

Faculty and Staff:

Mrs. Oanh (Tina) Dang: CEO/Financial Aid Officer/Instructor of Cosmetology, Wax Technician, Nail Technician, Cosmetology Instructor, Permanent Cosmetic Tattooing, Master Permanent Cosmetic Tattooer, Esthetics, Esthetics Instructor, and Master Esthetician programs. Mrs. Dang maintains multiple licenses, which are as follows:

- Cosmetology and Cosmetology Instructor Certificate #120418138;
- Permanent Cosmetic Tattooer and Permanent cosmetic tattooing Instructor Certificate #1250000042;
- Master Permanent cosmetic Tattooer and Master Permanent Cosmetic Tattooer Instructor Certificate #123000036;
- Esthetics and Esthetics Instructor Certificate #1262000162;
- Master Esthetician and Master Esthetician Instructor Certificate #1265000349

Ms. Lashawn Simmons: Director/Instructor of Cosmetology, Waxing Technology, Nail Technician, and Cosmetology Instructor programs. (Cosmetology and Cosmetology Instructor Certificate #1204019487)

Ms. Nichelle Carter: Instructor of Cosmetology, Wax Technician, Nail Technician, Cosmetology Instructor programs. (Cosmetology and Cosmetology Instructor Certificate #1204018232)

Ms. Valerie Ferrell : Instructor of Esthetics, Wax Technician (License # 1262000617)

Mr. Stephen Poch: Instructor of Massage Therapy (License # 0019008580)

Ms. Jayleen Hendry: Instructor of Esthetics, Wax Technician (License #1262000203)

Mr. Nhat Le: Financial Aid Administrator

Ms. Arieana Simmons: Receptionist

Facilities:

Miracle Beauty and Nails Academy is a state-of-the-art facility located in Suites 102 & 112 at 3420 Holland Road, Virginia Beach, VA 23452. Combined, the facilities have two private classroom areas, two student salon floors, four skin care rooms, four restrooms, a library area, administrative offices, and a lunchroom. Professional training equipment is also used. Miracle Beauty and Nails Academy practices Universal Sanitation Procedures and ensures that students will have working equipment and necessary supplies for proper training. The library area provides resources such as textbooks, periodicals, and videos that are related to the programs offered. The library area is also equipped with computers that are available to students for research and school projects.

Transfer of Credit Policies and Articulation Agreements

Additional Admission Requirements – Transfer Students

Miracle Beauty and Nails Academy may accept appropriate credit from other licensed schools for previous education. This School does not guarantee the transferability of its credits to any other institution unless there is a written agreement with the institution. This school may accept credit from other licensed schools for previous education that is not more than two years old based on receiving official transcripts prior to any enrollment. Once the transcripts have been received, Miracle Beauty and Nails Academy evaluates the prior credit to determine how many hours will be accepted and applied towards the program for which the applicant is seeking enrollment. The contract length of the program is shortened by the number of hours accepted. This is documented on the student's enrollment agreement. The institution maintains record of prior credit in the student's file. U.S. Code 3675 (b) (2) and 3676 (c) (4).

Awarding Credits and/or Hours to Transfer Students: Please note Miracle Beauty and Nails Academy do accept school hours from another school for these programs based on the guidelines as set forth by the school licensing agency, DPOR (18VAC41-20-280.B.1/18VAC41-40-260.B.1) Further, the institution does not accept transfer hours for the following programs: Cosmetology Instructor; Esthetics Instructor; Permanent cosmetic tattooing; Master Permanent cosmetic tattooing; Massage Therapy.

However, Miracle Beauty and Nails Academy is authorized to, and does, accept transfer hours from students wishing to enroll in the following programs:

- Cosmetology (18 VAC 41-20-280.B.1/ 18 VAC 41-40-260.B.1)
- Barbering (18 VAC 41-20-280.B.1/ 18 VAC 41-40-260.B.1)
- Nail Technician (18 VAC 41-20-280.B.1/ 18 VAC 41-40-260.B.1)
- Wax Technician (18 VAC 41-20-280.B.1/ 18 VAC 41-40-260.B.1)
- Esthetics (18 VAC 41-70-190-D)
- Master Esthetician (18 VAC 41-70-190-D)

The transfer hours accepted can be no more than 50% of the program. The school will not grant any credit for life or work experience.

Copyright Infringement Policies and Sanctions (including computer Use and File Sharing)

Miracle Beauty and Nails Academy prohibits unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing. Miracle Beauty and Nails Academy also prohibits the illegal downloading of unauthorized distribution of copyrighted material using the school's information technology system.

Students found to be in violation of the "Copyright Infringement Policy" may be subject to civil and criminal liabilities. As well as the following:

1st Offense – Verbal Warning

2nd Offense – Written Warning

3RD Offense – Automatic Termination and charged per the refund policy

DEFINITIONS

Copyright owner means the owner of a copyright of a nondramatic musical or similar work recognized and enforceable under the copyright laws of the United States pursuant to Title 17 of the United States Code, P.L. 94-553 (17 U.S.C & 101 ET SEQ.).

School and Program Accreditation, Approval or Licensure

Approved by:

State Council of Higher Education of Virginia (SCHEV) 101 N. 14th Street
Richmond, VA 23219
(804) 222-2600

Licensed by:

Department of Professional and Occupational Regulations Perimeter Center, Suite 400
9960 Maryland Drive
Richmond, VA 23233
(804) 367-8509

Certified by:

Department of Veteran Services 900 East Main Street
Ground Floor
East Wing Richmond, VA 23216
(804) 786-0571

Accreditation: Fully Accredited by

National Accrediting Commission of Career Arts and Sciences 3015 Colvin Street
Alexandria, VA 22314
(703) 600-7600

Vaccinations Policy

Miracle Beauty and Nails Academy does not require vaccination records for admissions.

Student Body Diversity

	Total	Male	Female
Full Time	53	7	46
Part Time	17	8	9
Hispanic	6	2	4
American Indian, or Native American	0	0	0
White/Caucasian (Non-Hispanic Origin)	17	0	17
Black or African American (Non- Hispanic Origin)	24	1	23
Asian or Pacific Islander	24	1	23
Native Hawaiian or other	1	0	1
Two Or more	2	0	2

Net Price Calculator

Miracle Beauty and Nails Academy net price calculator can be found on our website www.miraclebeautyandnailsacademy.com. Individual net price estimates are not final, are not binding and subject to change. Student must complete the *Free Application for Federal Student aid (FASFA)* to be eligible for and receive federal student aid funds <https://studentaid.gov/h/apply-for-aid/fafsa> .

U.S. Department of Labor's Standard Occupational Classification

(SOC) codes:

Cosmetology 39-5012

Esthetics, Master Esthetician 39-5094

Massage Therapy 31-9010, 31-9011

Contacts

For additional information concerning the Standard Occupational Classification (SOC) system, contact us at:

- Email: [Contact us](#)
- Telephone number: 202-691-6500
- Fax number: 202-691-6444
- Mail address: Office of Employment and Unemployment Statistics, Occupational Employment Statistics, Suite 2135, 2 Massachusetts Avenue, NE, Washington DC 20212-0001

Start Dates and Schedules

Programs are offered on the following schedules:

Full-Time (Monday through Friday)

- 9:00 am - 5:00 pm with a one (1) hour lunch

Full-Time (Monday through Thursday)

- 9:00 am – 3:00 pm with a half hour lunch
- 9:00 am – 5:00 pm with a one (1) hour lunch

Part-Time Evening (Monday through Friday)

- 5:00 pm - 9:00 pm

Schedule Program Change:

Students who wish to transfer (change program or schedule) from one program to another program must put the request in writing and submit the request to the admissions office. The request is subject to being approved or denied. There must be 30 days in between schedule change requests. Requests will take 10 school days to become effective.

CLASS START DATES 2021

January 4, 2021
February 1, 2021
March 1, 2021
April 5, 2021
May 3, 2021
June 7, 2021**

July 5, 2021**
August 2, 2021
Sept. 13, 2021**
October 4, 2021
November 1, 2021
December 6, 2021

HOLIDAYS AND SCHOOL CLOSINGS 2021

New Year's (1/1/2021)
Martin Luther King (1/18/2021)
Presidents Day (2/15/2021)
Spring Break (4/12-16/2021)
Good Friday (4/02/2021)

Staff Break (5/28-6/1/2021)
Summer Break (6/28-7/3/2021)
Labor Day (9/6/2021)
Constitution Day (9/17/2021)
Columbus Day (10/11/2021)
Veterans Day (11/11/2021)

(**) = Alternate Monday Start Date due to holiday

CONSTITUTION DAY

Constitution Day will be held on September 17th of each year commemorating the signing of the constitution. However, when September 17th falls on a Saturday, Sunday or Holiday, Constitution Day will be held during the proceeding or following week.

All courses and schedules are available on a minimum class start. The school reserves the right to reschedule, postpone or cancel classes. The school offers makeup hours for students enrolled in classes who would like to make-up missed hours. Weather closures will follow the Virginia Beach public school closings. These are closures where the weather would interfere in your travel to the school location.

Drug and Alcohol Abuse Prevention Program

Jeanne CLERY Disclosure of Campus Security Policy and Campus Crime Statistics Act (CLERY Act), and the Safe and Drug-Free Schools and Communities Act (DFSCA): Policies, Reporting, Warnings, and Notifications

The Jeanne CLERY Disclosure of Campus Security Policy and Campus Crime Statistics Act, more commonly known as the CLERY Act, is contained (along with other security-related disclosure requirements) in section 485 of the Higher Education Act, codified at 20 U.S.C. § 1092. It requires all postsecondary education institutions to keep records and report annually on the nature, date, time, and place of crimes occurring on campus, including hate crimes. It also prescribes a number of security-related protocols for emergency response procedures, timely notifications for on-campus crimes, etc.

For your information, a copy of Miracle Beauty and Nails Academy's Annual Campus Safety and Security Report (also known as our Annual Security Report, or ASR) is attached. This report is distributed in compliance with the CLERY Act. Also included is a copy of information relating to Miracle Beauty and Nails Academy's Drug and Alcohol Abuse Prevention Programs. The ASR and Drug and Alcohol and Abuse Prevention programs information is available online at www.miraclebeautyandnailsacademy.com

The Miracle Beauty and Nails Academy's commitment to safety and security includes:

- Providing a secure and crime free environment for students, faculty and staff.
- Performing regular evaluation of security programs.
- Monitoring and following up on each crime reported at a Miracle Beauty and Nails Academy location.

We believe student, faculty, and staff behavior which promotes security awareness is important in all aspects of our lives and we encourage all students, faculty and staff to accept responsibility for their own security as well as the security of other members of the Miracle Beauty and Nails Academy community.

As you read the following report, comments, questions or concerns may be addressed to: Miracle Beauty and Nails Academy

Attn: Director

3420 Holland Road

Suite 102 & 112

Virginia Beach, VA 23452

STATEMENT OF CURRENT POLICIES REGARDING PROCEDURES FOR STUDENTS AND OTHERS TO REPORT CRIMINAL ACTIONS AND POLICES CONCERNING THE INSTITUTION'S RESPONSE TO SUCH REPORTS

Students, faculty or staff who wish to report criminal actions, should immediately contact the academic administrator or other responsible supervisory personnel at their campus. The criminal action should then be immediately reported by students, faculty or staff to the Virginia Beach Police Department for assistance and /or investigation. Miracle Beauty and Nails Academy is completed with the assistance of the person reporting the criminal action. The report should be filed as soon as possible with the Director who will follow up on the report personally or assign responsibility to another appropriate administrator to follow up and report on the outcome as well as any preventative or other actions taken to ensure the safety and security of all staff, faculty and students.

If this is an EMERGENCY, please call 911. To report a non-emergency, please call (757) 385-5000. Non-emergencies include, but are not limited to, abandoned vehicles, and traffic violations. For all nuisance calls to include noise and fireworks complaints please call 311 24/7; if you are outside of the City of Virginia Beach call 757-385-3111.

Additional copies of the School Accident / Incident Report Form may be requested from the Director. See www.miraclebeautyandnailsacademy.com

PREPARING THE ANNUAL DISCLOSURE

The Director, serving as the campus security authority (CSA) for the school, has the responsibility of gathering the data used to prepare the annual campus crime statistics report. Campus crime data is gathered the same day that it is reported. The data is obtained from reports made to local law enforcement. Crimes are counted in the disclosure based upon the crime having been reported, not whether there was a conviction. Data is obtained annually from local law enforcement and compared with the data gathered at the school. The resulting data is used to prepare the annual crime statistics report.

The ASR is published and distributed by October 1 of each year to current students and employees. A notice of the ASR's availability is also provided to prospective students and employees, with a notice that a paper copy is available upon request.

REPORTABLE OFFENSES UNDER THE CLERY ACT

The CLERY Act requires reporting on the following offenses:

- murder;
- manslaughter (non-negligent)
- sex offenses, forcible and non-forcible;
- robbery;
- aggravated assault;
- burglary;
- motor vehicle theft;
- arson;
- arrests, or persons referred for campus disciplinary action for liquor law violations;
- arrests, or persons referred for campus disciplinary action for drug-related violations;
 - arrests, or persons referred for campus disciplinary action for weapons possession; and
 - hate crimes, [which for CLERY Act purposes include any crime listed in the preceding points and, as of 2008, larceny-theft; simple assault; intimidation; and destruction, damage, or vandalism of property in which the victim is intentionally selected because of his or her actual or perceived race, gender, religion, sexual orientation, ethnicity, or disability.]

**On March 7, 2013, President Obama signed the Violence Against Women Reauthorization Act of 2013 (VAWA). Among other provisions, this law amended the CLERY Act to require postsecondary institutions to include in their Annual Campus Security Report all instances of

domestic violence, dating violence and stalking; and instances of gender identity and national origin crimes which fall under the category of Hate Crimes. These new reportable items must be included in the ASR released by October 1, 2015.

GEOGRAPHICAL AREA

The CLERY Act requires each institution to disclose crime statistics that occur on three types of property: campus, non-campus buildings or property, and public property areas.

“Campus” is defined as buildings or property owned or controlled by the institution within the same reasonably contiguous geographic area and used by the institution in a manner related to the institution’s educational purpose. It also includes property in that contiguous area owned by the institution but controlled by another person, if that property is used by students and supports institutional purposes (e.g. a food or retail vendor). Branch campuses and geographically disconnected administrative divisions or schools would be considered separate campuses for the purposes of reporting.

“Public property” is property that is located within the same reasonably contiguous geographic areas of the campus, like a sidewalk, street or public parking lot, that is adjacent to a facility owned or controlled by the institution for purposes related to the institution’s educational purposes. Crimes occurring on “public property” must also be reported in the crime statistics.

A “non-campus building or property” is one that is owned or controlled by a school recognized student organization, or one that is owned or controlled by the institution and used by students or by the institution for education-related purposes and that is not within the same reasonably contiguous geographic area of the campus. Crimes occurring on “non-campus property” must be reported.

However, incidents occurring on public property adjacent to “non-campus buildings or property” do not have to be included. Our institution does not have such property in this category for which we must report.

TIMELY CAMPUS WARNINGS or ALERTS

A timely warning to the campus community is distributed regarding any of the above listed crimes (see Reportable Offenses under the CLERY Act) which are deemed to represent a threat to the students and employees, and which are reported to campus officials or to local police agencies. The campus crime alert is issued in a manner that is timely and will aid in the prevention of similar crimes. The manner of dissemination to alert the campus community may include one or more of the

following methods: e-mail, voice mail, and text messages. Campus officials may decide to issue an alert about a crime occurring off-campus but in a location frequented by students, even though such a crime would not be included in the annual report.

A STATEMENT OF CURRENT POLICIES CONCERNING CAMPUS LAW ENFORCEMENT AND POLICIES THAT ENCOURAGE PROMPT REPORTING OF ALL CAMPUS CRIME TO THE CAMPUS POLICE AND LOCAL POLICE

Miracle Beauty and Nails Academy is essentially a non-residential School and does not have a campus police force. Therefore, all crimes are reported to local authorities as described in the first section regarding policies and procedures to report crimes.

The School Accident / Incident Report Form (referenced above) may be requested from the Director to assist in the description and recording of an incident of crime or emergency.

Voluntary confidential reporting: As Miracle Beauty and Nails Academy is essentially a non-residential School, and does not have a campus police force all crimes must be reported to local authorities. Local law enforcement will allow a victim or witness to report crime on a voluntary and confidential basis.

Crime Reporting

Efforts are made to inform members of the campus community on a timely basis about campus crime and crime-related issues. These efforts include the following:

- Daily Crime Log – Miracle Beauty and Nails Academy maintains a daily crime log, which is available for review within two days of request except in cases such as where disclosure of such information may be prohibited by law, jeopardize the confidentiality of the victim, etc.
- Crime Alerts – Crime Alerts are published when a crime occurs on or near campus that potentially threatens the campus community. The crime alerts are distributed in a variety of methods, depending upon the incident. (See Timely Campus Warnings above.)

How to Report Crimes on Campus

Students and employees are cautioned never to attempt to apprehend or pursue a suspected criminal. Crimes or suspected criminals should be reported to the CSA or other designated staff member or, if appropriate, to 911. Immediately report any crimes or suspicious activity by:

- Calling the Director
- Stopping by the Director's Office in person

If you have any doubts about whether to report something that has occurred, report it. Victims of, or witnesses to, crimes may disclose them on a voluntary, confidential basis to the CSA, which can then determine whether the event constitutes a crime that has to be collected and statistically reported.

Your cooperation in timely reporting assists the school in issuing equally timely warnings to the campus community. All crimes must be reported immediately.

Always use your eyes, ears, and telephone to keep campus officials advised of what you see and hear. Call the Director when you see:

- Strangers loitering in office areas, hallways, classrooms, or lounge areas, etc.
- Unsecured doors or windows in campus buildings that are supposed to be locked
- Anyone tampering with a motor vehicle or loitering in a parking lot
- Persons publicly displaying a weapon
- Persons loitering in dark or secluded areas
- Suspicious persons carrying articles, equipment, luggage, or other packages out of campus buildings

Crime is a serious problem with no easy solutions. Therefore, all members of the school campus community are encouraged to assist one another by taking responsibility for personal safety and assisting with the security needs of others. While school staff and security measures may offer assistance regarding safety and security concerns, ultimately the primary responsibility for your personal safety rests with you.

Safety Tips

- Stay alert of your surroundings, wherever you are.
- If you feel uncomfortable in a place, leave right away.
- Keep eyes and ears open, hands free.
- Choose busy streets and avoid going through deserted areas.
- At night, walk in well-lit areas whenever possible.
- Try not to walk or jog alone. Take a friend or walk in group.
- Avoid carrying large sums of cash.
- When in public spaces, keep valuable items including jewelry, mobile phones and wallets out of sight.
- Carry a pepper or mace spray as a precautionary measure.
- Avoid returning to campus after dark, or walk in groups to and from buildings.
- Communicate suspicious behavior immediately to a staff or faculty.

A STATEMENT OF PROGRAMS AND INFORMATION AVAILABLE TO STUDENTS AND EMPLOYEES

SECURITY, PERSONAL SAFETY AND CRIME PREVENTION

Miracle Beauty and Nails Academy provides information on personal safety and crime prevention. The Director's office has a directory of services that are available, within the community, to assist those who have suffered from a criminal act. These services are usually free and are provided by the community. During the orientation of students, faculty and staff, procedures are outlined to cover the reporting of all criminal acts.

Campus Sex Crimes Prevention Act

The federal Campus Sex Crimes Prevention Act that became effective October 27, 2002 requires eligible institutions participating in the Title IV Federal Student Aid programs to issue a statement advising the campus community where the State law enforcement agency information concerning registered sex offenders/predators may be obtained. Sex offenders are required to be registered according to the State law in the State in which they reside and are also required to notify appropriate State officials of each postsecondary school at which the offender is employed or is a student. Any such offender is also required to give notice to the appropriate State authorities of any changes in enrollment or employment status at the postsecondary school.

In the State of Virginia, information concerning registered sex offenders and predators may be obtained from:

Virginia State Police

<https://sex-offender.vsp.virginia.gov/sor/>

Information is also available in the United States Department of Justice national sex offender registry at <http://www.nsopw.gov/Core/Portal.aspx>

A STATEMENT OF CURRENT POLICIES CONCERNING THE SEXUAL ASSAULT PREVENTION PROGRAM AND THE PROCEDURES THAT ARE FOLLOWED

The new Campus Sexual Violence Elimination Act of 2013 (SAVE Act) requires schools to educate students, staff, and faculty on the prevention of rape, acquaintance rape, domestic violence, dating violence, sexual assault, and stalking. As part of Miracle Beauty and Nails Academy's compliance with the SAVE Act requirements for prevention and awareness programs that address the specified areas above, the institution has several relevant brochures available in the Director's Office. These brochures are from nationally recognized organizations and include awareness and preventive information. These brochures also include help hotlines related to these specific topics. Additionally, Miracle Beauty and Nails Academy has a sexual assault prevention program that includes, but is not limited to the following:

- Use of a “Buddy System” when walking to parked cars at night
- Leaving the building in a group when classes are dismissed
- If an assault occurs, notify the Director immediately
- Do not disturb the crime scene
- Notify local law enforcement officials
- Secure counseling for the victim, or offer a referral to appropriate entities that provide applicable counseling
- Change the academic schedule if victim requests
- Disciplinary actions include dismissal from the School

As part of the effort to provide an environment conducive to the school's mission, the following services relating to sexual assault are provided at Miracle Beauty and Nails Academy. The school provides educational programs (referenced above) to enhance awareness of sexual assault and the condition that fosters this offense on school campuses. The school undertakes efforts to safeguard the rights and interest of the survivor and pursues sanctions against the perpetrator(s) of sexual assault. The school official will, upon request, arrange transportation to a hospital for treatment and evidence collection; provide notification to an off-campus support and counseling service; provide assistance in contacting the appropriate law enforcement agency as applicable.

Miracle Beauty and Nails Academy does not tolerate sexual assault against females or males, whether committed by a stranger or by an acquaintance. The school attempts to protect members of the school community, including visitors, from sexual assaults and offers any student, faculty or staff member who survives a sexual assault that occurs within the context of the school community the support necessary to enable them to continue to pursue their academic or career goals.

Definitions

For the purposes of this Policy, "sexual assault" is defined as any sexual act perpetrated upon a person without their consent, where the assailant uses physical force, threat, coercion or intimidation to overpower or control the victim; where the victim fears that they or another person will be injured or otherwise harmed if they do not submit; where the victim is prevented from resisting due to the influence of alcohol or other drugs; or where consent is otherwise not freely given. A sexual act includes, but is not limited to, actual or attempted intercourse, sexual touching, fondling, and groping. Sexual assault is classified as "rape" when vaginal, anal or oral intercourse takes place without consent. This includes penetration by a foreign object.

Sex crimes, including but not limited to sexual assaults and rapes, represent violations of criminal and civil law, and constitute serious breaches of student or employee conduct as well. All parties engaging in sexual activity must be based upon explicit consent among the parties.

Verbal communications of non-consent, non-verbal acts of resistance or rejection, or mental impairment of the victim due to any cause including the victim's use of alcohol or drugs may constitute lack of consent. The use of alcohol or drugs will not be accepted as an explanation for the actions of any individual charged with a violation of this policy.

Any individual who has been sexually assaulted, including date or acquaintance rape, is strongly encouraged to report the incident to the local police (if off-campus), school officials described below, faculty or staff members as well as any civil authorities that an individual deems appropriate. Staff members are trained to assist and support victims in notifying appropriate law enforcement authorities regarding such crimes, if requested by the victim.

TITLE IX

SEXUAL HARASSMENT, DATING VIOLENCE, DOMESTIC VIOLENCE, SEXUAL ASSAULT, STALKING, AND SEXUAL VIOLENCE POLICY

Miracle Beauty and Nails Academy, is committed to providing a safe educational environment which is free of violence, harassment and discrimination. Therefore, in accordance with Title IX of the Education Amendments of 1972 and the Jeanne CLERY Disclosure of Campus Security Policy and Campus Crime Statistics Act ("CLERY Act"), along with its amendments made pursuant to the Violence Against Women Reauthorization Act of 2013 ("VAWA"), Miracle Beauty and Nails Academy has adopted strict policies regarding these matters. To that end, this policy prohibits sexual misconduct that constitutes sexual discrimination, sexual harassment, sexual violence, sexual assault, relationship/dating violence, stalking, and related claims of retaliation.

As part of Miracle Beauty and Nails Academy's commitment, this policy will be spread through student and employee orientations, Miracle Beauty and Nails Academy's website, and activities to engage staff and students.

Notice of Non-Discrimination

Miracle Beauty and Nails Academy does not discriminate on the basis of race, color, national origin, sex, disability, or age in its programs and activities. Questions regarding non-discrimination policies can be referred to your school's Title IX Coordinator via email at lsimmons@miraclebeautyandnailsacademy.com.

Prohibited Conducts and Definitions:

Miracle Beauty and Nails Academy strictly prohibits sexual or other unlawful harassment, as well as sexual violence as defined above. *Sexual or other unlawful harassment* or discrimination includes any verbal, physical, or visual conduct based on sex, race, age, national origin, disability or any other legally protected basis if:

1. Submission to or rejection of such conduct by an individual is used as a basis for decisions concerning that individual's education or employment; or
2. It creates a hostile or offensive environment, which means the alleged conduct is sufficiently serious to limit or deny a student's ability to participate or benefit from the student's education program

Unlawful harassment or discrimination may include racial epithets, slurs and derogatory remarks, stereotypes, jokes, posters or cartoons based on race, national origin, age, disability, marital status, or other legally protected categories.

Sexual harassment is conduct based on sex, whether directed towards a person of the opposite or same sex, and may include explicit sexual propositions, sexual innuendo, suggestive comments, sexually oriented "kidding" or "teasing", practical jokes, jokes about or displays of obscene printed or visual material, questions about sexual fantasies, preferences or history, and physical contact such as patting, pinching, or intentionally brushing against another person's body. Gender-based harassment, including acts of verbal, nonverbal or physical aggression, intimidation, or hostility based on sex or sex-stereotyping are strictly prohibited, even if those acts do not involve conduct of a sexual nature.

Dating Violence. Violence committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim. The existence of such a relationship shall be determined based on the reporting party's statement and with consideration of the length of the relationship, the type of relationship, and the frequency of interaction between the persons involved in the relationship. For the purposes of this definition—

1. Dating violence includes, but is not limited to, sexual or physical abuse or the threat of such abuse.
2. Dating violence does not include acts covered under the definition of domestic violence.

Stalking. Engaging in a course of conduct directed at a specific person that would cause a reasonable person to fear for the person's safety or the safety of others; or suffer substantial emotional distress.

For the purposes of this definition:

1. Course of conduct means two or more acts, including, but not limited to, acts in which the stalker directly, indirectly, or through third parties, by any action,

method, device, or means, follows, monitors, observes, surveils, threatens, or communicates to or about a person, or interferes with a person's property.

2. Reasonable person means a reasonable person under similar circumstances and with similar identities to the victim.
3. Substantial emotional distress means significant mental suffering or anguish that may, but does not necessarily, require medical or other professional treatment or counseling.

Domestic Violence. A felony or misdemeanor crime of violence committed by a current or former spouse or intimate partner of the victim; by a person with whom the victim shares a child in common; by a person who is cohabitating with, or has cohabitated with, the victim as a spouse or intimate partner; by a person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred, or by any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction in which the crime of violence occurred.

Suggestions to Reduce Risk:

- There is strength in numbers or group dates. Go to parties or clubs with a friend and be responsible for each other. Don't split up. Have a preplanned signal to let your friend know that you want to leave or need help.
- Control your alcohol; don't let it control you. Drink responsibly or not at all, especially on first dates.
- No substance abuse.
- Know your limits. It's never too late to say "no." Don't be embarrassed or ashamed to say "no" or ask someone to stop. It is your body.
- Verbalize your expectations. Be up front. Talk about sexual boundaries. A potentially embarrassing conversation could save you from a traumatic situation.
- Trust your gut instinct. Guard your personal space. If someone makes you uncomfortable, remove yourself from the situation.
- Believe in yourself. Know your rights. Women do not ask to be raped any more than a man with money in his pocket is asking to be robbed. You are in charge of your body and you can say "NO".
- End the night early if your date becomes drunk or abusive. No one deserves physical or emotional abuse.

Response to Reports of Sexual Assault

The school is committed to creating an environment that both promotes and assists in prompt reporting of sexual assault, and to providing compassionate support services for survivors.

Students who are the victims of campus-related sexual assault are entitled to certain rights. These rights include, but are not limited to, the following:

- The survivor has the right to have their claims treated seriously and to be treated with dignity.
- The survivor has the right to be informed of their options with regard to notifying law enforcement authorities and to be assisted in notifying such authorities if they so choose. Because the school recognizes that a sexual assault is more than an assault on an individual's body, but is also an attack on the individual's dignity and sense of self, the school is committed to ensuring that the decision to take action against the accused rests solely with the survivor. There may be circumstances, however, depending upon the status of the alleged assailant and the seriousness of the offense, in which the school must take action to protect the survivor or the campus community. Federal law requires that the school provide the campus community with timely notice of certain reported crimes and/or acts the institution believes represent a threat to members of the campus community.
- The survivor has the right to be free from undue coercion of any kind from the school's personnel. Such coercion includes but is not limited to pressuring the survivor to report, not to report, or to under report a sexual assault; suggesting that the survivor somehow contributed to or assumed the risk of being sexually assaulted; or suggesting that the survivor or the school would incur unwanted publicity or humiliation by reporting the sexual assault.
- Student survivors may choose to change academic arrangements, if such changes are reasonably available, without financial or academic penalty. For assistance in exploring options for a change in academic situations, contact should be made with the Director.

If you are Sexually Assaulted

- Get to a safe place.
- Call the police as soon as it is safe to do so by dialing 9-1-1.

Reporting the Assault

Students who believe that they are victims of a sexual assault should contact at least one of the following school officials.

- Director
- School Owner

School faculty, staff members or campus visitors who believe they are victims of a sexual assault should contact at least one of the following school officials:

- Director
- Other Manager/Supervisor
- School Owner

Individuals who have been raped or sexually assaulted should try to preserve all physical evidence. They should not wash, use the toilet, or change clothing, if doing so can be avoided. If oral contact took place, one should not smoke, eat, drink, or brush one's teeth. If one changes clothes, all clothing worn at the time of the attack should be placed in a paper bag, not plastic.

Medical attention should be sought as soon as possible to assess any physical injuries, provide appropriate medical treatment, and collect important evidence in the event legal action is taken.

In cases of alleged sexual assault, the accuser and the accused are entitled to the same opportunities to have others present during campus disciplinary proceedings, and both the accuser and the accused shall be informed of the outcome of any campus disciplinary proceeding brought alleging a sexual assault. An accused perpetrator of sexual assault, if determined to be responsible of the accused sexual assault, may be dismissed from the Miracle Beauty and Nails Academy immediately.

The nature of sexual assault, particularly when perpetrated by an acquaintance, makes it difficult for many survivors to report their experience. For this reason, the local Shelters and Women's Service Centers are primary places where individuals may seek assistance in complete confidentiality.

Important Phone Numbers

Safe Horizon <http://www.safehorizon.org> (800) 621-HOPE (4673)

National Center for Victims of Crime Hotline

1-800-FYI-CALL (800-394-2255)

National Domestic Hotline

www.thehotline.org

(800) 799-7233

**A STATEMENT OF PROGRAMS AVAILABLE TO STUDENTS AND EMPLOYEES RELATED TO
CAMPUS SECURITY, PERSONAL SAFETY, AND CRIME PREVENTION**

The Director's Office has a directory of services that are available, within the community, to assist those who have suffered from a criminal act. These services are usually free and are provided by the community. During the orientation of students, faculty and staff, procedures are outlined to cover the reporting of all criminal acts. Miracle Beauty and Nail Academy actively promotes domestic violence and sexual assault awareness by hosting guest speakers, posting brochures, ribbons, and showing awareness videos. Domestic Violence Awareness month is October, and Sexual Assault Awareness month is April.

EMERGENCY RESPONSE AND EVACUATION PROCEDURES – STATEMENT OF POLICY

Miracle Beauty and Nails Academy has in place at each campus facility a campus response protocol. In an emergency or a dangerous situation, upon confirmation with the Director, or designee, of the need for mass notification, the Director, or designee, will without delay, taking into account the safety of the community, determine the content of the notification and initiate the notification system, unless issuing a notification will, in the professional judgment of the responsible authorities, compromise efforts to assist a victim or to contain, respond to, or otherwise mitigate the emergency. Emergency or dangerous situations may include, but are not limited to, gas leaks, tornadoes, contagious viruses, etc.

EMERGENCY NOTIFICATIONS

In the event of an emergency or a dangerous situation that poses an immediate threat to the campus community, Miracle Beauty and Nails Academy may utilize some or all of its mass notification capabilities to notify its campus community. These capabilities may include e-mail, voice mail and text messages to alert the campus community. The Director, or designee, will simultaneously use the local means at his/ her disposal to notify the campus students, staff and faculty of the situation, as well as disseminate pertinent information to relevant public entities.

This emergency notification requirement does not replace the timely warning requirement described earlier. They differ in that the timely warning applies only to CLERY reportable crimes while the emergency notification requirement addresses a much wider range of threats (i.e., gas leaks, tornadoes, contagious viruses, etc.). However, an institution that follows its emergency notification procedures is not required to issue a timely warning based on the same circumstances but must provide adequate follow-up information to the community as needed.

Training, exercises and tests will be conducted annually by management on the campus level and by the individuals relevant to mass notification. Management will document each test conducted by all relevant entities.

Student Must Know – Emergency Information

The campus takes various precautionary measures to protect the students, staff, faculty, and campus visitors. Nevertheless, unavoidable emergencies may occur in extreme situations. Therefore, each campus has a Campus Response Team (CRT) that implements and oversees the campus response to a crisis situation. The CRT receives training in dealing with crisis situations

and will primarily direct the immediate response to a crisis situation until the arrival of law enforcement and emergency response personnel.

In order to make this program effective, students are to familiarize themselves with the following emergency procedures.

Nothing herein precludes any student, staff or faculty from contacting the appropriate authorities directly in the event they feel in threat of physical harm or imminent danger.

*** In case of emergency - dial 911***

Student Emergency Responses

There is potential for students to be involved in a variety of emergency situations for which appropriate actions must be taken. These possible situations include incidences that may require emergency evacuation, emergency lockdown, external lockdown, or to shelter in place.

Emergency Evacuation

Evacuation is the movement of campus occupants from a dangerous or potentially dangerous location to a safe location. There are two types of evacuation: fire evacuation and non-fire evacuation.

Fire evacuation:

- Evacuation is mandatory when a fire alarm is activated.
- Follow authorized personnel's (e.g., faculty, staff, or fire department personnel, etc.) instructions if given.
- Do not use the elevators.
- Assist people with disabilities, if possible.
- Ensure all doors and windows are closed as a room and building are evacuated. (Do not lock doors.)
- Do not attempt to reenter the facility unless and until directed to do so by authorized personnel.
- Evacuate to a safe distance and location from the building affected, away from fire hydrants, fire lanes, and not under power lines.

Non-fire evacuation

- A non-fire evacuation will be initiated by campus CRT.
- Follow CRT instructions if given.

- Do not use the elevators.
- Assist people with disabilities if possible.
- Do not attempt to reenter the facility unless directed to do so

Emergency Lockdown

Emergency Lockdown is used to dramatically and rapidly enhance the level of security of the campus. By locking all exterior, interior and classroom doors, staff can make it more difficult for dangerous person(s) in the vicinity of the campus and in the campus to gain access to staff and students;

- Lock or barricade doors of classroom and internal student areas of congregation.
- Close blinds, turn off lights.
- Remain quiet and out of sight.
- If gunshots are heard, lie on the floor and try to use available resources for additional cover and concealment.
- If you are outside when a lockdown is declared, seek shelter away from danger.
- If a fire alarm is activated during a lockdown, proceed with extreme caution.
- Do not open the door for people claiming to be public safety personnel unless you have an opportunity to view photo identification or are instructed to do so by a staff member whom you recognize.

External Lockdown

External lockdown creates a physical layer of security between the internal and external dimensions of the campus. In addition to locked entrances, this may also include a supervised entry and exit to campus facilities, and/or barricade to campus property (e.g., barricades or chains restricting access to campus parking and grounds). This lockdown allows staff and students to continue activities while maintaining access control to the campus and remain in an elevated state of security.

- Remain in classroom.
- Follow faculty and staff instructions
- Remain attentive to any change in status.

Shelter in place

Sheltering in place procedures are traditionally utilized when:

1. A tornado has been spotted.
2. There has been a chemical or biological incident outside of, but in proximity to a campus and available information indicates that there is no adequate time to evacuate building occupants to another safe location before the dangerous contaminants reach the facility.
 - Follow staff and faculty instructions.
 - Assist people with disabilities if possible
 - If you are outside when a shelter in place is declared, immediately seek an interior room or hallway with no windows.
 - Close windows and doors – do not lock doors.
 - Remain in shelter until an all clear is given.

Staff and Faculty Must Know – Emergency Information

The campus takes various precautionary measures to protect the students, staff, faculty, and campus visitors. Nevertheless, unavoidable emergencies may occur in extreme situations. Therefore, each campus has a Campus Response Team (CRT) that implements and oversees the campus response to a crisis situation. The CRT receives training in dealing with crisis situations and will primarily direct the immediate response to a crisis situation until the arrival of law enforcement and emergency response personnel.

In order to make this program effective, all staff and faculty are expected to familiarize themselves with the following emergency procedures.

Nothing herein precludes any student, staff or faculty from contacting the appropriate authorities directly in the event they feel in threat of physical harm or imminent danger.

Staff and Faculty Emergency Responses

***** In case of emergency: dial 911 *****

There are a number of different potential situations that may occur that have capability to impact students or staff and faculty. The following possible scenarios are described below with steps to be taken.

- Emergency evacuation for a fire incident
- Emergency evacuation for bomb threat or other non-fire situation
- Emergency lockdown
- External lockdown
- Shelter in place

Emergency Evacuation for a Fire Incident

Definition

A fire emergency evacuation is initiated when a fire incident occurs. Depending upon the campus size, it may require an evacuation of a single particular building affected by the fire incident, rather than the entire campus.

The objective: all building occupants are safely evacuated to a safe distance and location from the building affected, away from fire hydrants, fire lanes, and not under power lines.

Staff Response

Staff/faculty responsible for the affected areas should conduct a sweep of the building(s) to ensure all students are aware of and appropriately responding to the fire alarm and safely evacuated.

Fire evacuation procedures:

- Evacuation is mandatory when a fire alarm is activated.
- Designated staff or faculty check the affected building(s) to ensure all personnel are appropriately evacuating.
- Do not use the elevators.
- Assist people with disabilities if possible.
- Ensure all doors and windows are closed as a room and building are evacuated.
- Do not attempt to reenter the facility unless and until directed to do so by authorized personnel.
- Evacuated persons are directed to a safe distance and location from the building affected, away from fire hydrants, fire lanes, and not under power lines.

Emergency Evacuation for Bomb Threat or Other Non-Fire Situation

Definition

Non-fire emergency evacuation is used for any emergency evacuation not related to a fire incident. It is important to remember that evacuation distances significantly expand, up to hundreds of yards, for suspicious object evacuations. Nevertheless, not all bomb threats will necessarily result in evacuation, depending upon the individual event circumstances.

The objective: move all campus occupants to a remote, predefined and controlled location.

Staff Response

Team members who are designated to sweep evacuation routes and sites should locate a staff

member to take responsibility for students under their supervision, and should then sweep the evacuation route and evacuation site for secondary hazards. They should immediately report their findings to the lead administrator.

Note: The lead administrator will typically direct that this step be completed before making the general announcement for evacuation of the building.

Other staff:

1. Gather all students and visitors in your area of responsibility and evacuate using the route and site designated by the lead administrator or designee.
2. Ensure that all special needs persons are provided assistance by their designees as per the site evacuation plan.
3. Remain alert to your surroundings. Be particularly alert to any people or conditions that might pose a danger to evacuees. If you encounter a significant hazard, quickly evaluate the situation; adjust your evacuation route and attempt to notify the lead administrator or the appropriate public safety officials.
4. Once you reach the designated evacuation site, search the site for suspicious objects and adjust accordingly.
5. On evacuation site - develop a written list of all evacuees and provide the list to the lead administrator or his/her designee. Also indicate the presence or lack of any suspicious objects in your room/work area.
6. Supervise students under your care.
7. Do not attempt to reenter the facility unless the lead administrator or his/her designee directs you to do so.

Emergency Lockdown

Definition

Emergency Lockdown is used to dramatically and rapidly enhance the level of security in the facility. By locking all exterior, interior and class doors, staff can make it more difficult for dangerous person(s) in the vicinity or in the facility to gain access to staff and students.

Note – locking doors should not eliminate immediate egress possibilities from the facility.

The objective: create as many physical layers of separation between you and the potential aggression.

Staff Response:

1. Make sure entrance points to the building near your location are locked immediately.
2. If you are located in an area with a door that can be locked, gather all students in the vicinity into the room and lock the door.
3. Improvise additional door blocking if possible.
4. Close blinds and cover additional windows, e.g., with a shirt, up-turned table, paper, etc.
5. Turn off lights in the room.
6. If possible, report your status to the lead administrator or designee by telephone or intercom.
7. Do not open the door for people claiming to be public safety personnel unless you have an opportunity to view photo identification or are instructed to do so by a staff member whom you recognize.

Department of Homeland Security:

- **“Active shooter awareness - options for consideration”**

<http://www.dhs.gov/video/options-consideration-active-shooter-training-video>

External Lockdown

Definition

External lockdown creates a physical layer of security between the internal and external dimensions of the campus. By locking all exterior doors and supervising these doors, staff can make it more difficult for a possible external intruder or a potentially dangerous person in the vicinity of the facility to gain access to staff and students. In addition to locked entrances and supervised entry and exit to campus facilities, this step may include barricades to campus property (e.g., barricades or chains restricting access to campus parking lots and grounds). This lockdown allows staff and students to continue with productive activities while maintaining access control to the facility.

Objective: create a physical layer of security between the external environment and internal campus operation while elevating the overall level of security.

Staff Response:

1. Make sure the designated entrance points to the building near your location are locked immediately.
2. If you are in an external classroom to the main building move students to alternative internal classrooms.

3. If possible, report your status to the lead administrator or designee by telephone or intercom.
4. Continue with normal activities as much as the situation allows.
5. If students or staff have a need to move about in the building, obtain permission first from the lead administrator or designee.
6. Be prepared to rapidly implement an emergency evacuation or emergency lockdown – if directed to do so or if circumstances indicate you should do so.

Staff Response:

1. All staff that is outdoors should quickly gather all students and adults in the area and instruct them to go inside the facility immediately. Once inside, if possible instruct everyone to move to an interior area without windows and doors.
2. Close all windows and doors.
3. In chemical spills / biological incident - if available, use tape to cover all windows and doors with sheets of plastic to help reduce airflow into the area. Wet towels can be used to reduce airflow under doors. Close all outside air vents. Turn off all heating or ventilation systems. Use damp towels or cloths to cover any openings in walls or doors. Tape can also be used to cover any cracks, crevices, electrical outlets, cable television connections or other openings that might allow air to flow into the shelter area.
4. Listen to local radio or television news for instructions from emergency management and public safety officials.
5. Review emergency evacuation protocols

The OPE Campus Security Website can be accessed at <https://ope.ed.gov/security>

Crime Incident	On Campus	Non Campus Building or Property	Residential Facilities	
Criminal Homicide	2016-0	2016-0	2016-0	
	2017-0	2017-0	2017-0	
	- Murder and Non-Negligent Homicide	2018-0	2018-0	2018-0
	- Negligent manslaughter	2019-0	2019 -0	
		2020 -0	2020 -0	
Sex Offences	2016-0	2016-0	2016-0	
	- Forcible Sex Offences	2017-0	2017-0	2017-0
	- Non-Forcible Sex Offences	2018 -0		
		2019 -0		
		2020 -0		
		2018-0	2018-0	2018-0
		2019 -0		
	2020 -0			
Robbery	2016-0	2016-0	2016-0	
	2017-0	2017-0	2017-0	
	2018-0	2018-0	2018-0	
Aggravated Assault	2016-0	2016-0	2016-0	
	2017-0	2017-0	2017-0	
	2018-0	2018-0	2018-0	
Burglary	2016-0	2016-0	2016-0	
	2017-0	2017-0	2017-0	

	2018-0	2018-0	2018-0
Motor Vehicle Theft	2016-0	2016-0	2016-0
	2017-0	2017-0	2017-0
	2018-0	2018-0	2018-0
Arson	2016-0	2016-0	2016-0
	2017-0	2017-0	2017-0
	2018-0	2018-0	2018-0
The Crimes above by category or prejudice, and any other involving bodily injury reported to local police, agencies or to a campus security authority that shows evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability.	2016-0	2016-0	2016-0
	2017-0	2017-0	2017-0
	2018-0	2018-0	2018-0
Arrests for and persons referred for campus disciplinary action for liquor law violations, drug law violations, and illegal weapons possessions.	2016-0	2016-0	2016-0
	2017-0	2017-0	2017-0
	2018-0	2018-0	2018-0

A DESCRIPTION OF DRUG AND ALCOHOL ABUSE PREVENTION PROGRAMS

Miracle Beauty and Nails Academy publishes and distributes annually to all current students and employees a copy of the Drug and Alcohol Abuse Prevention Program. Below are the details related to this topic.

Drug and Alcohol Abuse Prevention

Drug abuse affects all aspects of American life. It threatens the workplace, our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees through the **Safe and Drug-Free Schools and Communities Act**. All students are

expected to conduct themselves as mature adults and as members of an academic community. The consumption of alcohol or drugs while attending class is prohibited and may be subject to disciplinary action.

Standards of Conduct

The School community must adhere to a code of conduct that recognizes that the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by Miracle Beauty and Nails Academy. If an individual associated with the School is apprehended for violating any drug-or alcohol-related law when on School property, or participating in a School activity, the School will fully cooperate with all law enforcement agencies. Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the School and the state laws will be enforced. Intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the School.

Health Risks Associated with the use of Illicit Drugs and the Abuse of Alcohol

Moderate to high doses of alcohol cause marked impairments in higher mental functions and the loss of memory. High doses of alcohol can cause respiratory depression and death. Long-term consumption, particularly when combined with poor nutrition, can also lead to dependence and permanent damage to vital organs such as the brain and the liver. Physical effects of drugs include increased heart rate, bloodshot eyes, dry mouth and throat, and increased appetite. The use of drugs may impair or reduce short-term memory and comprehension, alter sense of time, and reduce the ability to perform tasks requiring concentration and coordination. Motivation and cognition may also be altered making the acquisition of new information difficult. As one can see from the above, there are major health risks associated with the use of illicit drugs and the abuse of alcohol.

Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states students convicted of an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties. The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense: "Have you ever been convicted of possessing or selling illegal drugs?" Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines up to \$20,000, imprisonment or both.

Penalties for Drug Convictions

If the student was convicted of both possessing and selling drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

Possession of Illegal Drugs

- For a first offense, a student loses eligibility for federal financial aid for one year from the date of conviction.
- For a second offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- For a third offense and subsequent offenses, a student has indefinite ineligibility for federal financial aid from the date of conviction.

Sale of Illegal Drugs

- For a first offense, a student loses eligibility for federal financial aid for two years from the date of conviction.
- For a second offense and subsequent offenses, a student has indefinite ineligibility from the date of conviction.

Some other potential federal penalties and sanctions applicable to drug-related offenses include:

21 U.S.C. 844

1st conviction: Up to 1 year imprisonment and fined at least \$1,000, or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least \$2,500, or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5, or both.

Provisions relating to increased penalties in cases of certain serious crack possession offenses, making offenders subject to fines under Title 18 or imprisonment to terms not less than 5 years and no more than 20 years, or both.

Possession of flunitrazepam shall be imprisoned for not more than 3 years, shall be fined as otherwise provided in this section, or both after mixture or substance exceeds 1 gram.

21 U. S. C. 844a

Civil fine up to \$10,000

21 U. S. C. 847 Additional Penalties

Any penalty imposed for violation of this subchapter shall be in addition to, and not in lieu of, any civil or administrative penalty or sanction authorized by law.

21 U. S. C. 854 Investment of illicit drug profits

Whoever violates this section shall be fined no more than \$50,000 or imprisoned not more than 10 years, or both.

21 U. S. C. 862

- a. Drug Traffickers - Denial of Federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, up to 5 years for the first offense, up to 10 years for second and permanently ineligible for subsequent offenses.
- b. Drug Possessors – 1st offense is up to 1 year and 2nd and subsequent offenses are up to 5 years.
- c. Suspension of period of ineligibility (A) (B) (C) 21 U. S. C. 862a

Denial of assistance and benefits for certain drug related convictions, i.e., state program funded under the Social Security Act or food stamp program or state program under the Food Stamp Act.

More information about federal penalties and sanctions for unlawful possession, use, sale, and/or distribution of controlled substances is located at <http://www.deadiversion.usdoj.gov/21cfr/21usc/index.html>

How to Regain Federal Student Aid Eligibility

1. A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon having a conviction reversed, set aside, or removed from the student's record so that fewer than two convictions for sale of illegal drugs or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility.
2. A student may also regain eligibility upon successful completion of a qualified drug rehabilitation program that must:
 - Include the student passing at least two unannounced drug tests;

AND

- Have received or is qualified to receive funds directly or indirectly under a federal, state or local government program, or
 - Be administered by a federal, state, or local government agency or court, or
 - Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company, or
 - Be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor.

3. A student may further regain eligibility upon successful completion of two unannounced drug tests which are part of an approved rehab program (the student does not need to complete the rest of the program).

The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, the School is not required to confirm the reported information unless conflicting information is determined.

Convictions during Enrollment

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to notify Miracle Beauty and Nails Academy immediately. The student will then become ineligible for further federal financial aid and must repay federal financial aid received after the conviction.

Drug and Alcohol Counseling

The Miracle Beauty and Nails Academy maintains records of organizations that can be of assistance with Drug and Alcohol Counseling. Please see the Director for these resources.

Institutional Sanctions for Alcohol and Drug Violations

Any member of the School community found consuming or selling drugs on School property shall be subject to discipline on a case-by-case basis.

- Discipline will be based on the seriousness of the situation.
- A case may result in dismissal from the School.
- In all cases, the School will abide by local, state and federal sanctions regarding unlawful possession of

drugs and the consumption of alcohol.

- Additional state penalties and sanctions may also apply.
- The School has adopted a zero-tolerance policy regarding underage drinking.
- Successful completion of an appropriate rehabilitation program by an individual confirmed to have been

in violation of alcohol or drug policies and/or laws who has since sought admission or readmission to the school will be considered on a case-by-case basis.

Biennial Review of the Drug and Alcohol Abuse Prevention Program

Schools are required to conduct a biennial review of their drug and alcohol abuse prevention program. This review must include a determination of the number of drug and alcohol-related violations and fatalities that occur on the institution's campus or as part of the institution's activities and the number and type of sanctions imposed by the institution as a result of drug and alcohol-related violations and fatalities that occur on the institution's campus or as part of the institution's activities.

The term "campus" is defined in the same manner as it is defined for campus safety reporting purposes. That is, the term campus encompasses any building or property owned or controlled by the school within a reasonably contiguous geographic area used in direct support of the school's educational purposes or used by students and supporting institutional purposes.

The effectiveness of Miracle Beauty and Nails Academy's prevention program is, in part, also measured by tracking the number of drug and alcohol-related

- disciplinary actions,
- treatment referrals, and
- incidents recorded by campus officials.

Additionally, to assist in the determination of the effectiveness of Miracle Beauty and Nails Academy's prevention program, the school considers, if and when the school is made aware, the number of students or employees attending self-help or other counseling groups related to alcohol or drug abuse. The school also conducts a survey to ascertain student, faculty, and employee attitudes and perceptions about whether there is a drug and alcohol problem on campus.

With the results gathered from the various points of information described above, the school writes its report giving the results of the biennial review and its determination of whether the program is being effective or must be modified. The school keeps the biennial review on file in case of a possible audit. Schools are not required to send their review to the U.S. Department of Education unless requested to do so. Miracle Beauty and Nails Academy conducts its biennial review every other year. The report from the review and documents related to it are retained for three years after the fiscal year in which the report was created.

VOTER REGISTRATION FORMS

VOTER REGISTRATION- Students are encouraged to register and vote in state and federal elections. Voter Registration and Election Date information for the State of Virginia can be found at www.elections.virginia.gov/registration/ or by calling 1.800.252.VOTE (8683). Voter registration for federal elections can be found at <https://www.usa.gov/register-to-vote> or by calling 1-844-USA-GOV1. For more information on voting, contact the Secretary of State's Office toll-free at 1.800.252.VOTE (8683); or your local County Clerk, local County Elections Administrator, your County Voter Registrar (Tax Assessor-Collector), or

Washington Building
1100 Bank Street, First Floor
Richmond, VA 23219

512.463.5650 or
1.800.252.VOTE (8683)
Fax 512.475.2811, TTY 7.1.1

Completion, Graduation and Transfer-Out Rates

1) Annual report statistics for Miracle Beauty and Nail Academy 2018 are as follows:

Graduation Rate is 93.44%

Placement Rate is 71.43%

Licensure Rate is 100.00%

Year: 2020	Graduation Rate:	Placement Rate:	Licensure Rate:
Esthetics:	13	6	6
Master Esthetician:	4	6	6
Permanent Cosmetic Tattooing:	18	14	14
Master Permanent Cosmetic Tattooer:	4	3	4
Nail Technician:	3	2	2
Waxing Technician:	1	1	1
Massage Therapy	5	4	2
Cosmetology	6	2	1
Esthetics Instructor	2	2	2

Job Demand

The U.S. Department of Labor & Statistics provides current job information at <https://www.careerinfonet.org>. This website includes information by job position to include state and national wages, occupation, profiles/ descriptions, state and national trends, knowledge, skills and abilities needed for each position.

Additional Disclosure Information

Further information on potential employment for graduates can be found at www.onetonline.org.

State Grant Assistance

All eligible borrowers enrolled in Miracle Beauty and Nails Academy, upon availability and eligibility for grant assistance from Virginia, provides sources of information about grant assistance website as follows : < <http://www.collegescholarships.org/grants/states/virginia.htm>> . For grant assistance in other states please refer to the following website: < <https://www.studentgrants.org/>> .

Gainful Employment

Gainful Employment Disclosures – 2020

Program Esthetics and Master Esthetician

This program is designed to be completed in 35 hours a week/ 17 weeks.

This program will cost \$10,050 if completed within normal time. These costs were accurate at the time of posting but may have changed.

Program Name *Massage Therapy*

This program is designed to be completed in 35 hours a week/17 weeks.

This program will cost \$8,325 if completed within normal time. These costs were accurate at the time of posting but may have changed.

Program Name *Cosmetology*

This program is designed to be completed in 35 Hours a week/43 weeks.

This program will cost \$17,170.00 if completed within normal time. These costs were accurate at the time of posting but may have changed.

Of the students who completed this program within normal time, the typical graduate leaves with \$ 4,000.00 of debt.

Miracle Beauty and Nails Academy meets the licensure requirement for the state of Virginia. The programs taught at Miracle beauty and Nails Academy qualifies its students to sit for the licensure exam in the state of Virginia.

The programs taught at Miracle Beauty and Nails Academy does not qualify students to sit for the licensure exam in the following Metro areas; including but not limited to North Carolina, Maryland, Kentucky West Virginia, and Tennessee.

For more information about graduation rates, loan repayment rates, and post-enrollment earnings about this institution and other postsecondary institutions please click here:

<https://collegescorecard.ed.gov/>

. The Department of Education based these standards on the amounts students borrow for enrollment in this program and their reported earnings. If in the future if program does not pass the standards, students who are then enrolled may not be able to use federal student grants or loans to pay for the program, and may have to find other ways, such as private loans, to pay for the program.



Private Education Loan Applicant Self-Certification

OMB No. 1845-0101
Form Approved
Exp. Date 02-28-2013

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are strongly encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated.

- A. Student's cost of attendance for the period of enrollment covered by the loan \$ _____
- B. Estimated financial assistance for the period of enrollment covered by the loan \$ _____
- C. Difference between amounts A and B \$ _____

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School _____

Applicant Name (last, first, MI) _____ Date of Birth (mm/dd/yyyy) _____
/ /

Permanent Street Address _____

City, State, Zip Code _____

Area Code / Telephone Number Home () _____ Other () _____

E-mail Address _____

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From ____ / ____ / ____ to ____ / ____ / ____

If the student is not the applicant, provide the student's name and date of birth.

Student Name (last, first, MI) _____ Student Date of Birth (mm/dd/yyyy)
____ / ____ / ____

SECTION 4: APPLICANT SIGNATURE

I **certify** that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant _____ **Date** (mm/dd/yyyy)

SECTION 5: DEFINITIONS

Cost of attendance is an estimate of tuition and fees, room and board, transportation, and other costs for the period of enrollment covered by the loan, as determined by the school. A student's cost of attendance may be obtained from the school's financial aid office.

Estimated financial assistance is all federal, state, institutional (school), private, and other sources of assistance used in determining eligibility for most Title IV student financial aid, including amounts of financial assistance used to replace the expected family contribution. The student's estimated financial assistance is determined by the school and may be obtained from the school's financial aid office.

A **lender** is a private education lender as defined in Section 140 of the Truth in Lending Act and any other person engaged in the business of securing, making, or extending private education loans on behalf of the lender.

A **period of enrollment** is the academic year, academic term (such as semester, trimester, or quarter), or the number of weeks of instructional time for which the applicant is requesting the loan.

A **private education loan** is a loan provided by a private education lender that is not a Title IV loan and that is issued expressly for postsecondary education expenses, regardless of whether the loan is provided through the school that the student attends or directly to the borrower from the private education lender. A private education loan does not include (1) An extension of credit under an open-end consumer credit plan, a reverse mortgage transaction, a residential mortgage transaction, or any other loan that is secured by real property or a dwelling; or (2) An extension of credit in which the school is the lender if the term of the extension of credit is 90 days or less or an interest rate will not be applied to the credit balance and the term of the extension of credit is one year or less, even if the credit is payable in more than four installments.

Title IV student financial aid includes the Federal Pell Grant Program, the Academic Competitiveness Grant (ACG) Program, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, the Leveraging Educational Assistance Partnership (LEAP) Program, the Federal Family Education Loan Program (FFELP), the Federal Work-Study (FWS) Program, the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Perkins Loan Program, the National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) Program, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. To apply for Title IV federal grants, loans, and work-study, submit a Free Application for Federal Student Aid (FAFSA), which is available at www.fafsa.gov, by calling 1-800-4-FED-AID, or from the school's financial aid office.

SECTION 6: PAPERWORK REDUCTION NOTICE

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0101. The time required to complete this information collection is estimated to average 0.25 hours (15 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed and complete and review the information collection.

If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651.

If you have any comments or concerns regarding the status of your individual submission of this form, contact your lender.