



# 2025 SCHOOL CATALOG

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# Modern Male Barber Academy - School Catalog 2025

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Modern Male Barber Academy may hereinafter be referred to as MMBAcademy.

### **Ownership, Licensure, and Accreditation**

Modern Male Barber Academy is 100% owned by Nick Prosseda. The school is located at 209 West Main St, Lansdale PA 19446. The school phone number is (215) 353-1535.

Modern Male Barber Academy is licensed by the Pennsylvania Department of State, Bureau of Professional and Occupational Affairs, located at P.O. Box 2649, in Harrisburg, PA 17105. The phone number is (717) 783-3402.

Modern Male Barber Academy is accredited by the National Accrediting Commission of Career Arts & Sciences, Inc. (NACCAS) located at 3015 Colvin Street, in Alexandria, VA 22314. The telephone number is (703) 600-7600. [www.naccas.org](http://www.naccas.org).

Current licenses and certifications may be reviewed at the school during regular business hours. Please contact the school director during normal business hours to schedule an appointment to review certification documents and/or to obtain consumer information regarding the institution.

### **History**

Modern Male Barber Academy opened for business on July 10, 2019. When barber Nicky Prosseda couldn't find skilled barbers from his community, he did what any savvy entrepreneur would do he opened a barber college where he can train potential barbers and share his unique "New Style" of barbering techniques and assist them in obtaining gainful employment.

### **Facility & Equipment**

Modern Male Barber Academy is a state of the art, 3200 square foot facility consisting of a reception area and clinic floor with barber stations, a shampoo area, a classroom, locker room, a lunch area, administrative office and a storage area.

### **Mission Statement**

Our mission is to provide the highest quality of education and training to help meet the needs of our community while enabling students to achieve personal and professional goals and ultimately find gainful employment in the Barbering field.

MMBAcademy keeps a professional atmosphere in which our experienced and dedicated staff encourages students' personal accountability and practical skills.

We provide an opportunity for young men and women to learn a trade they can master over time to become a licensed barber and provide a middle to upper middle class standard of living for themselves and their family.

Once licensed, our graduates will have an opportunity to be placed in one of the Modern Male Barbershops and begin their career soon after graduating.

### **General Objectives**

The school's mission will be accomplished through the following performance objectives:

- To introduce and teach the techniques involved in the latest hair styling trends.

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- Create the best learning environment available by emphasizing short-term progress, individualized attention, progressive teaching methods, and relevant equipment of “hands-on” education.
- To develop professional qualities within each student by teaching them the importance of good public relation and customer services.
- To teach our students the current Sanitation and Sterilization procedures, and the Pennsylvania State Barber Board Licensing Laws.
- To teach those subject areas which are most needed for the course through hands on instructional programs on the clinic floor.
- Produce a reasonable profit, which will insure growth and improvement in the students, staff, facilities, and equipment.
- Improvement of institutional effectiveness through assessment of student achievement and performance.
- Employing a faculty qualified by preparation, education or experience to carry out the educational objectives of the institution.
- Maintaining effective methods of organization and administration appropriate to the educational programs offered.
- Uniformly administering fair and equitable admissions policies.
- Providing a program of support services including academic advising to students and employment assistance.
- Offering well-organized courses of study designed to prepare graduates for licensing examinations and employment using both theoretical knowledge and skill development.
- Providing equipment, instructional space and other facilities to meet instructional needs and professional standards for safety and hygiene.
- Using systematic student evaluation to assist student learning and satisfactory student achievement.

### **Admissions and Enrollment Requirements**

The Modern Male Barber Academy does not discriminate in its employment, admission, instruction, or graduation policies based on gender, gender identity, sex, age, race, color, religion, or ethnic origin. Modern Male Barber Academy requires that each student enrolling in all programs must meet the following admissions requirements prior to signing an enrollment agreement.

- Submit proof of at least 16 years of age (two of the following);
  - Submit a copy of a Birth Certificate and
  - Government issued Photo ID, Valid Driver's License, State Photo ID, Passport
- Submit evidence of having graduated from high school or successful completion of the equivalent of twelfth grade by providing one of the following:
  - Copy of a high school diploma
  - Copy of a high school transcript stating completion date.
  - Copy of a GED or GED transcript showing passing scores

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- Copy of a state issued credential for secondary school completion if homeschooled.
- Copy of a College academic transcript showing grant of at least an associate degree.
- Foreign Diplomas – Must provide evidence that verification of a foreign student's high school diploma has been performed by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a U.S. high school diploma. Please refer to World Education Services [www.wes.org](http://www.wes.org)
- Barber Instructor Students must provide valid State Barber License
- Students enrolling in the 695 clock hour Barber Crossover program must meet all of the above requirements as well as submit a copy of a current Pennsylvania Cosmetology license.
- Students who wish to re-enter after withdrawing must meet all of the above requirements; pay all prior debts owed to the school; pay a \$100 re-entry fee. Students who re-enroll must sign a new enrollment agreement and pay the current rate of tuition for the hours remaining at time of re-enrollment; Students may be charged for an additional kit of equipment on a case-by-case basis dependent upon the condition of the original kit purchased.
- Students who withdraw voluntarily or are terminated for 14 days nonattendance will be allowed to re-enroll one time.
- Students who are terminated from the program for disciplinary reasons will not be allowed to re-enroll in the school.
- Students accepted for re-enrollment must wait 180 days from their last day of attendance.
- Students are only permitted to re-enroll or transfer hours up to 3 years from last date of attendance at this school or any other accredited school.
- Students seeking to transfer hours from another institution will be reviewed and accepted in the following manner: Up to 50% of transfer hours will be accepted from institutions who are accredited by an organization that is recognized by the Department of Education. Hours obtained at a non-accredited institution will not be accepted.
- The Modern Male Barber Academy welcomes all qualified students with disabilities. In accordance with Section 504 of the Rehabilitation Act, the Americans with Disabilities Act (ADA) of 1990 and the ADA Amendments Act of 2008, the institution is committed to providing equal access to all programs and facilities.
- Students using VA Educational Benefits will only receive these benefits for hours and studies that have not been earned at another institution.
- The Academy does not admit Ability to Benefit (ATB) students who do not possess a valid high school diploma.
- In the event that the Academy has reason to believe that proof of high school graduation documentation is not valid the school will follow it's High School Diploma/ GED Validation Policy stated on page 54 of this catalog.

The Academy does not offer a specialized program for students with disabilities. All students, including those with disabilities, are responsible to meet the requirements as outlined in the institution's program curriculum. Students with disabilities seeking admission should be aware that all programs require a high level of dexterity and coordination.

### Class Schedule & Attendance

The school schedules are as follows. Please speak with a school representative for currently available schedules. Students may change schedules one time with a Schedule Change Fee of \$250.

PROGRAM	WEEKS	HOURS	SCHEDULE	HOURS PER DAY	HOURS/WK
Barber	42	1250	Monday-Friday	8:00am-2:00pm	30
Barber	42	1250	Monday-Friday	1:00pm-7:00pm	30
Barber Crossover	24	695	Monday-Friday	8:00am-2:00pm	30
Barber Crossover	24	695	Monday-Friday	1:00pm-7:00pm	30
Barber Instructor	42	1250	Monday-Friday	8:00am-2:00pm	30
Barber Instructor	105	1250	Monday-Friday	8:00am-2:00pm	12

### Class Start Dates

Modern Male Barber Academy has open enrollment all year round. Classes generally start every two weeks.

### Time Accounting Policy

The student's hours are documented via finger scanner and are reported to the Pennsylvania State Board of Barber Examiners on a quarterly basis. Students shall comply with the following procedure:

1. All students must sign in using a finger scanner and again upon leaving for the day, in order to receive appropriate daily hours. If a student fails to punch in or out they will lose all hours for that day.
2. If a student wishes to make up lost time, they may stay up to 8 hours per day. All overtime must be approved and recorded in the logbook by front desk.
3. Students are expected to arrive on time. Ten (10) minutes considered tardy.
4. Lunch is not provided. However, student breaks are available as time permits.

### Absence, Early Out, & Tardiness Policy

- Students should call the school at (215) 353-1535 at the beginning of the scheduled day to inform the director if they will be late or absent and/or are expected to return.
- To prevent disruption of class, students arriving late to class will not be permitted attendance for the duration of that period (students arriving 10 minutes or later after class starts are considered late). Students arriving 10 minutes late will not be able to participate in class, therefore must clock in after their assigned theory class is complete. Further latencies, during the same month, will result in the following unless approved by campus administration:
  - ▶ 1st unexcused tardy/early out will result in a verbal warning.
  - ▶ 2nd tardy/early out will result in a written warning.
  - ▶ 3rd tardy/early out will result in a one-day suspension.
- Request for days off are to be given to the director in writing and must be approved.
- Excessive absences or tardiness may result in extra costs to the student and/or dismissal from the program.

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- Students are not permitted to be absent on consecutive Fridays.
- Any time missed; including suspensions, absent days, early punch outs and late arrivals will count towards the student's absent hours.
- Any exception to this policy is at the discretion of the Administration.

### **Leave of Absence Policy**

All students must follow this policy in requesting a Leave of Absence (LOA). An LOA may be granted for the following reasons: death of a relative, an injury or illness of the student (medical), incarceration, or any other allowable special or mitigating circumstance determined by the director. All Leave of Absences must be requested by the student in advance in writing and must specify the reason for the Leave of Absence and include the student's signature. The Leave of Absence must be approved by the school in order for it to be official.

- A student must apply in advance for a LOA unless unforeseen circumstances prevent the student from doing so. For example, if a student were injured in a car accident and needed a few weeks to recover before returning to the institution, the student would not have been able to request the LOA in advance.
- An emergency Leave of Absence, without prior written request, may be granted provided the student completes the Leave of Absence form and returns it to the school via mail, email, or in person within reasonable resolution of the emergency. The institution will document the reason for the emergency LOA. The start date for the LOA will be the first date the student was unable to attend.
- The minimum time an LOA will be granted is 1 week, 7 calendar days. The maximum time is 90 calendar days. Only two LOAs per enrollment will be granted. The two LOAs together must not exceed a total of 90 calendar days in any 12 month period.
- There must be a reasonable expectation that the student will return from the LOA.
- A student granted a Leave of Absence that meets these criteria is not considered to have withdrawn, and no refund calculation is required at that time;
- A leave of absence extends the students contract end date and maximum time frame by the same number of days taken in the leave. Changes to the contract period enrollment agreement must be initialed by all parties or an addendum must be signed and dated by all parties.

Students on a leave do not accrue absent time and maintain the hours earned at the time of the leave. All kit and personal items must be removed from the premises. If the student does not return on the specified date, and has not notified the institution, the student's enrollment will be terminated.

The institution will not assess additional institutional charges as a result of the Leave of Absence. Monthly tuition payments must still be satisfied during a LOA. If a student does not return at the expiration of an approved Leave of Absence (or student takes an unapproved Leave of Absence) the student will be withdrawn. The withdrawal date for the purpose of calculating a refund is always the student last date of attendance. Additionally, student loans (if applicable) will go into repayment 180 calendar days after the last date of attendance.

### **Make-up Work Policy**

It is the student's responsibility to make up any missed work due to absence or being late to class. The student shall contact the instructor as soon as they return in order to make arrangements to complete the assignments that were missed.

### **Scheduled Closings**

02/17/2025 Presidents Day	12/25/2025 Christmas Break
04/21/2025 Easter Monday	12/26/2025 Christmas Break
05/26/2025 Memorial Day	12/27/2025 Christmas Break
07/04/2025 Independence Day	12/28/2025 Christmas Break
07/05/2025 Summer Break	12/29/2025 Christmas Break
09/01/2025 Labor Day	12/30/2025 Christmas Break
11/27/2025 Thanksgiving	12/31/2025 New Years Eve
11/28/2025 Thanksgiving	01/01/2026 New Years Day
12/24/2025 Christmas Break	01/02/2026 New Years Day After

### **School Closing Announcements Due to Inclement Weather**

In the event of inclement weather, students are advised to check our Facebook Newsfeed for the most up to date announcements. (Facebook.com/OfficialMMBAcademy/) (Whats App)

### **Career Considerations**

The school wants to ensure that students interested in pursuing a career in Barbering consider all aspects of such a decision. Persons who want to become professionals in this field must:

- Have finger dexterity and a sense of form and artistry
- Enjoy dealing with the public and be able to follow a client's direction
- Keep up to date with the latest barber techniques and technological innovations
- Work long hours while building a personal clientele in order to earn the desired income
- Make a strong commitment to the educational process and complete the course of study
- Learn the skills necessary to operate a personal business

Safety and Physical Requirements:

- The work can be arduous and physically demanding because of long hours standing over a stylist's chair.
- There will be exposure to various chemicals and fumes that may cause allergic reactions or could be harmful if used incorrectly.
- The practice of safety and infection control is essential for effective and successful performance within the industry.



### Outcome Rates

The school tracks its annual performance with respect to student completion rate, graduate license rate, and graduate employment rate via the NACCAS Annual Report.

#### 2023 Outcome Rates are as follows:

	<b>Graduation</b>	<b>Placement</b>	<b>Licensure</b>
<b>Institutional Rates All Related Programs</b>	90%	100%	100%

### Graduation Requirements

Students must meet the following requirements in the applicable course of study to qualify for graduation and be issued a Diploma:

- Successful completion of all phases of study, required tests, practical assignments;
- Pass a final comprehensive written and practical exam;
- Complete the program of study according to the State requirements;
- Make satisfactory payment of all debts owed to the school

Upon completion of the course of study and all graduation requirements, a Diploma for applicable course of study will be awarded. After all graduation requirements have been met and the scheduled course has ended, the graduate will be eligible to pay the required examination fee and complete an application for the state licensing exam. The application will be forwarded to the State by the school. Upon obtaining a valid license, the graduate may engage in his or her chosen field for compensation.

**\*All fees for licensure and testing are the responsibility of the student and are not covered in tuition fees.**

### Career Opportunities and Occupations

Job placement or employment is not guaranteed. Modern Male Barber Academy offers reasonable assistance in job placement. A bulletin board is available for job postings; shop owners/managers are invited into the school to inform students of available positions; a file kept in the office of shops in the area; advice is given upon request of the student for potential employment. The school provides training in professional image, resume' writing, interviewing skills, the mechanics of owning and operating a shop, and a class which focuses on self-esteem, communication skills, continuing education, and building a clientele. A barber license provides many employment opportunities. Possibilities include hairstylist, barber stylist, texture specialist, specialist, educator, platform artist, shop manager or shop owner. Compensation will vary based on the type of shop, the location, and the number of hours worked.

### **State Licensing Requirements**

In order to begin training in the Barber course, an individual must be at least 16 years of age. In order to work as a Barber in the state of Pennsylvania, an individual must possess a Barber License. As per Pennsylvania State Board of Barber Examiners. Barber Act 589 of 1931, Section 3 to obtain a barber license:

- A. Each Barber license applicant shall:
  - 1. Be at least sixteen years of age.
  - 2. Must have completed the eighth grade or its equivalent.
  - 3. Have completed a barber study and training period of at least 1250 hours in not less than 9 months under the supervision of a licensed instructor.
  - 4. Pass an examination given under the direction of the board.
  - 5. Pay the prescribed fees.
- B. A licensed cosmetologist who wishes to become a licensed barber shall:
  - 1. Have successfully completed a 1250 clock hour cosmetology training course or shall possess a current cosmetology license.
  - 2. Have completed a barber study and training program of at least 695 clock hours.
  - 3. Pass an examination given under the direction of the board.
  - 4. Pay the prescribed fees.
- C. A licensed barber who wishes to become a licensed barber Instructor shall:
  - 1. Be at least eighteen years of age,
  - 2. Have had five years' experience as a licensed barber in a licensed barber shop or shared shop as set forth in section 15-A.3 in Pennsylvania, or be a manager-barber who has trained for one thousand two hundred fifty 1250 hours under a licensed teacher in a licensed barber school as a teacher-trainee.
  - 3. Pass an examination given under the direction of the board.
  - 4. Pay the prescribed fees.

Disclosure: Please see the Pennsylvania State Board of Barber Examiners, Barber Act 589 of 1931, Section 9, for information that may prevent an individual from obtaining or maintaining licensure and therefore employment as a licensed professional in this State.

Criminal Background Disclosure: I understand that all Licensing boards within the Bureau have the authority, under the Criminal History Record Information Act (18pa. C.S.A. paragraph 9124), to deny a license or discipline a license based on a felony conviction. The Board may also deny a license based on misdemeanor conviction, if that misdemeanor relates to the profession. Just because there exist grounds for provisional denial, does NOT mean applicant will be denied.

## Curriculum - Course Outlines

### Barber - 1250 Clock Hours

Education Objective: Pennsylvania Barber License

Course Description:

The course teaches barbering with special emphasis on practical training. Students blend theoretical training and practical training on a daily basis. The theoretical training is conducted in a classroom setting consisting of lecture and demonstration. Practical training takes place in our separate clinic which offers barber services to the public.

Course Goals:

Upon completion of the course, the graduate should possess the required knowledge and skills to pass the Pennsylvania State Board of Barber Examiners examination and gain entry level employment in the barbering profession. In addition to theoretical knowledge, the student shall be able to perform all barbering services this includes regular haircuts, style haircuts, shaves, facials and advanced design techniques with entry level professional barbering abilities.

Course Format:

The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing.

Grading:

Theoretical and practical evaluations and tests will be conducted regularly. Grades will be on a point system, with the following scale in effect:

- 90%- 100% = A
- 80%- 89% = B
- 70%- 79% = C
- 0% - 69% = F (Unsatisfactory/Failing)

All theory, practical and examination grades are given as numerical with a scale of 0 - 100 points. A grade of 70% is considered passing in all such situations. Clinic grades, due to the nature of working with the public, are given as satisfactory or unsatisfactory.

**Schedule.** Every student shall be instructed in accordance with the following schedule:

Subject	Approximate Hours
Honing and stropping	25
Shaving and various uses of the straight razor	240
Haircutting, hairstyling and hairpieces	535
Shampoo and scalp massages	25
Hair coloring	25
Massaging	25
Hair waving or curling (perms), straightening	25

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Scalp and skin disease	50
State barber law and rules and regulations	50
Physiology	50
Sterilization and sanitation	50
Hygiene	25
Bacteriology	25
Electricity (ultraviolet, high frequency, infrared, curling irons)	25
Professional ethics and barbershop demeanor	25
Manager-barber instructions, instruments, shop management, examination orientation and preparation for related	50
<b>Total minimum hours of credit required</b>	<b>1250</b>

### **Barber Crossover - 695 Clock Hours (Licensed Cosmetologists)**

Education Objective: Pennsylvania Barber License

#### Course Description:

The course teaches barbering with special emphasis on practical training. Students blend theoretical training and practical training on a daily basis. The theoretical training is conducted in a classroom setting consisting of lecture and demonstration. Practical training takes place in our separate clinic which offers barber services to the public.

#### Course Goals:

Upon completion of the course, the graduate should possess the required knowledge and skills to pass the Pennsylvania State Board of Barber Examiners examination and gain entry level employment in the barbering profession. In addition to theoretical knowledge, the student shall be able to perform all barbering services including regular haircuts, style haircuts, shaves, facials and advanced design techniques with entry level professional barbering abilities.

#### Course Format:

The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing.

#### Grading:

Theoretical and practical evaluations and tests will be conducted regularly. Grades will be on a point system, with the following scale in effect:

90%-100%= A

80%-89% = B

70%-79% = C

0% - 69% = F (Unsatisfactory/Failing)

All theory, practical and examination grades are given as numerical with a scale of 0 - 100 points. A

grade of 70% is considered passing in all such situations. Clinic grades, due to the nature of working with the public, are given as satisfactory or unsatisfactory.

Upon application to the Board, the cosmetologist will be given 555 hours of credit for subjects previously covered in the cosmetology training courses, to be applied to the 1,250 hour training requirement.

Subject	Approximate Hours
State barber laws, rules and regulation	50
Haircutting, hairstyling and hairpieces	330
Shaving and various uses of the straight razor	240
Honing and stropping	50
Manager-barber instructions, instruments, shop management, orientation and preparation for related examination	25
<b>Total hours of credit</b>	<b>695</b>

### **Barber Instructor -1250 Clock Hours (Licensed Barber Instructor)**

Education Objective: Pennsylvania Barber Instructor License

#### Course Description:

The Barber Instructor course is designed to prepare Licensed barbers to teach the art of barbering to students. Participants will be prepared to take and pass the Pennsylvania State Board of Instructor Licensing exam.

#### Course Goals:

Upon completion of the course, the graduate should possess the required knowledge and skills to pass the Pennsylvania State Board of Barber Examiners Barber Teacher examination and gain entry level employment in the barber teaching profession. In addition to theoretical knowledge, the Barber Instructor shall be able to teach all barbering services including regular haircuts, style haircuts, shaves, facials and advanced design techniques to prepare students with entry level professional barbering abilities.

#### Course Format:

The course is taught in the English language using a variety of current educational instructional techniques including lecture, demonstration, visual aids, textbook review, practice on live models (under the supervision of licensed instructors) and testing.

#### Grading:

Theoretical and practical evaluations and tests will be conducted regularly. Grades will be on a point system, with the following scale in effect:

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90%- 100% = A

80%- 89% = B

70%-79% =C

0% - 69% = F (Unsatisfactory/Failing)

All theory, practical and examination grades are given as numerical with a scale of 0 - 100 points. A grade of 70% is considered passing in all such situations. Clinic grades, due to the nature of working with the public, are given as satisfactory or unsatisfactory.

Subject	Approximate Hours
Orientation	5
Educational Instruction	50
Learning Environment/Teaching Strategy	100
Student/instructor Communication	50
Effective Classroom Management	25
Achieving Learner Results	25
Technology in the Classroom/Educational Aids	75
The Educator Relationships	150
Learning Requires Fun	25
Basic Teaching and Learning Methods	50
Basic Learning Styles and Principles	50
Lesson Planning and Development/Program Review	100
The Student Clinic Experience	200
Teaching Success Strategies	50
Team Work	25
Teaching Study and Testing Skills	50
Effective Presentations	45
Student Advising	25
Assessing Process	50
Student Retention Tools	25
Career & Employment Preparation	25
Performance Evaluating	50
<b>Total hours of credit</b>	<b>1250</b>

### Additional Course Information

Program Outcomes-

Upon completing the courses, the student should be able to:

- Understand the importance of a professional image and how these skills relate to success.
- Understand the importance of and comply with the rules for infection control.
- Discuss the different types of disinfectants, their uses, and demonstrate how to safely sanitize and disinfect various tools and surfaces.

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- Name and describe the structures associated with the hair. List the factors that should be considered in a hair analysis.
- Discuss the different types of hair loss, their causes, and options for treatment.
- Recognize hair and scalp disorders.
- Demonstrate proper shampooing and conditioning procedures.
- Recognize disorders or diseases of the scalp and hair.
- Understand product knowledge use and safety.
- Demonstrate basic haircuts and be able to choose which techniques and tools are required.
- Apply the basic haircutting techniques to accomplish more advanced styles.
- Demonstrate shaving with a straight razor.
- Demonstrate the ability to handle tools and implements properly.
- Explain the physical and chemical actions that take place during chemical texture services and demonstrate the proper procedures.
- Define terms relating to skin disorders and discuss which disorders may be handled in the school/shop and which should be referred to a physician.
- Identify and apply business and marketing strategies to be successful in the shop.
- Describe the various types of shop ownership and operations procedures.
- Explain the importance of and demonstrate the ability to sell retail products to promote client satisfaction and shop success.
- Understand the laws and regulations set forth by the Pennsylvania State Board of Barber Examiners.

### **Classroom Reading Material**

Milady's Standard Professional Barbering Textbook and Student Workbook

Lectures/Discussions

In addition to providing information, lectures/discussions are designed to:

- Help organize the reading materials
- Highlight important facts
- Discuss interpretations and experiences and to provide viewpoints on the materials being studied.

### **Demonstrations**

Instructors will demonstrate techniques and procedures for performing tasks.

### **Exams, Tests, and Quizzes**

Chapter tests and a final exam will be given. Students must achieve a grade of 70% or higher. Quizzes and other assignments may be given.

### **Grading System**

Methods of evaluation include practical and written exams, workbooks, quizzes and assignments.

### **Dress Code**

Modern Male Barber Academy has established a standard dress code for all students to maintain a professional atmosphere, Students not in dress code may be asked to leave school to change, which will also result in a loss of hours.

The dress code is as follows for all students (men and women):

- School smocks must be worn at all times.
- Solid colors of Black, Grey, Blue or Tan dress pants must be worn at all times.
- Solid colors of Black, Grey, Blue, Tan, or White shirts (short or long sleeve) must be worn at all times, specifically, polo style, dress, or black t-shirt is acceptable.
- Solid colors of Black, Grey, Blue or Brown shoes must be worn at all times. Open toed shoes and heels are not allowed.
- No caps, hats, head wraps, hair nets, or bandanas
- No excessive Jewelry
- No Hoodies
- No shorts
- All clothing worn must be worn in a professional manner.
- Jeans are not allowed.

### **Telephone and Cell Phone Policy**

- Personal phone calls will not be taken by the school unless in cases of emergency (i.e. accident, sick child, etc.).
- All personal phone calls need to be made during breaks and/or lunch. Office phones are not available for personal, non-emergency calls.
- During class and clinic time, cell phones need to be turned off or set to "silent" mode and stored away.

### **Equipment and Personal Items**

Modern Male Barber Academy and/or staff are not responsible for lost or stolen kit items or personal items. It is the student's responsibility to replace such items. Lockers are available; you must ask for lock code by an administrator. Students are expected to have books and equipment ready for class and/or clinic every day.

### **Parking**

Students are permitted to park in the allotted parking lots near the building. Students are not permitted to park along the front or back of the building.

### **Smoking**

This is a non-smoking facility including vaping. All smoking shall be done outside the building on the right side or behind the building in a designated area away from the entrance of the building. Discarded cigarettes must be disposed of in a designated container. Smoking is only allowed during breaks.



### **Emergency Evacuation Plan**

There are two main exits from the building; one at the reception area and one in the rear of the building.

- In case of emergency/fire, calmly leave the building through the closest exit.
- Fire extinguishers are located throughout the school.

### **Student Kit Policy**

Kits and supplies purchased by the student are not refundable once they have been issued to the student. Students are responsible for the safekeeping of their personal items including the kit. The kit items may be disbursed in intervals and may be changed at the discretion of the school.

### **Rules & Regulations**

1. Students must attend school regularly and arrive on time.
2. Students must clock only themselves in and out every day.
3. Students must be in the stated dress code. Smock must be worn at all times.
4. Students must behave in a professional manner at all times.
5. Students must keep their work area clean and sanitary and clean up after themselves.
6. Students must be prepared to perform any service and have the necessary equipment.
7. Participate in the learning process.
8. Abide by all policies stated in the school catalog.
9. Smock, Cape, chair, station, and floor must be clean and organized before servicing any client.
10. Follow the school steps of service.
11. If you are not engaged in a haircut, practice on mannequins; perform book work, and Observe, Observe, Observe! Do not be afraid to ask questions.
12. If you make a mistake on a haircut, Do not draw attention or speak of it openly. Continue with the haircut and your director will be over to fix or help with any issues.
13. Clients who come into the shop will be directed into your chair.
14. The client in your chair is to receive your undivided attention. Please do not engage in lengthy conversations with others while "performing a service.
15. Cell Phones are to be on silent and put away during a service.
16. Gratuity is acceptable, but not to be expected or suggested in any way.
17. Before leaving for the day, stations must be broken down, mirrors cleaned, base and chair polished, combs taken out of Barbicide.
18. Any client that is receiving a shave must sign a Liability Form release for located at the front desk.
19. Students are not allowed in the office.
20. No eating in the clinic.
21. The clinic floor is where students receive most of their training. It is important that you accept and complete the work that is assigned to you.
22. Your full attention is required during the final inspection of your work. This is a ministry of

growth, not criticism.

23. Professionalism is a must at all times. Remember a good and positive attitude married with your talents is the key to your success.
24. No personal services allowed on Fridays or when the school is busy.

### **Barbershop and School Etiquette**

1. Professionalism is a MUST at all times.
2. Be mindful and respectful of who is around you when engaging in certain types of conversation. Speak courteously and use proper grammar.
3. Four major topics that are not to be discussed on the clinic floor in the presence of a new clients: Politics, Religion, Race, Sex
4. We DO NOT talk about other clients in any way in front of other clients.
5. Do not talk about your tips in front of other clients.
6. Clients who are balding are often times very sensitive to the fact. We want to make clients feel good about themselves so be conscious of your words.
7. Issues or conflicts that may arise with any clients will be handled by the director; do not take issues into your own hands.
8. Quality customer service is our number one priority and key to our growth and continued success.
9. NO foul language.
10. We are in the service industry; no student will be allowed to refuse a service to a client.

### **Children's Haircuts**

1. Children under 5 years of age and or children that appear to be unruly must be accompanied by a parent or guardian. The parent or guardian must sign the release form located at the front counter. This is to protect our school against any claims that may come about if injury is caused by negligence due to your inexperience, or due to their child's unruly behavior.
2. Exhibit a calm composure while dealing with an unruly child. Your energy may have a direct effect on the child's comfort and willingness to work with you.
3. Never offer a child candy without quietly asking the parent if it is ok first.

### **Unlawful Discrimination or Harassment**

The school and its students shall not engage in discrimination or harassment of another student, instructor, or staff member. This shall include discrimination or harassment based on sex, gender, gender identity, race, age, color, religion, disability, and ethnic origin. This includes verbal, physical, or other conduct. Persons violating this policy shall face discipline and/or suspension or termination.

### **Cheating**

No student shall engage in behavior that, in the judgment of the instructor, may be construed as cheating. This may include, but is not limited to, acquisition without permission of school tests or other materials and/or distribution of these materials. Such behavior may result in the loss of a grade and/or suspension.

### **Theft/Vandalism**

No one shall engage in the theft of or damage to property belonging to another person or to the school. Such behavior shall result in the dismissal from the program.

### **Conduct**

No student shall behave in a manner that is unacceptable in a learning environment or that endangers or infringes on the rights and/or safety of themselves or another student or staff member.

### **Termination Policy**

Students may be terminated from the program for non-compliance with the following: school policies, the school catalog, the enrollment contract, or State Laws and Regulations; improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of the school; bullying; harassment; willful destruction of school property; non-payment of fees, and theft or any illegal act.

### **Withdrawal Requirements**

Students who officially withdraw from enrollment prior to course completion must:

- Provide a written notice to the school
- Complete all required exit paperwork
- Satisfy all debts owed to the school

Upon payment of all debts owed to the school and a \$10.00 transcript fee, a certified Final Transcript of hours will be given to the student. If withdrawal requirements are not met, no transcript will be released.

### **School Equipment**

Cases of damage done to school equipment due to negligence or malicious intent will be reviewed by the director. Students will be required to pay for all damages according to the assessment and discretion of the director.

### **Personal Services**

The instructor may grant permission for students to perform personal services on each other during down time. Clients come first and a student may be asked to stop a personal service to accommodate the client.

### **Sanitation Duties**

Students are expected to maintain the highest level of infection control. Each student is responsible for cleaning his/her own station. Students will also be assigned a daily sanitation duty to help keep the school clean. All sanitation duties must be performed and checked.

### **Housing**

Modern Male Barber Academy does not provide housing. However, if you need assistance or suggestions for housing please see the school director.

### **Advising and Professional Assistance Referral Policy**

Modern Male Barber Academy provides academic advising to all students on a quarterly basis. Final evaluations are conducted with students in accordance with the school's Satisfactory Academic Progress Policy. Additionally, the faculty and staff are available by appointment or informally to meet with the students to discuss any obstacle that may be in the way of success. Students may be referred to professional counseling in the community.

### **Student Records and Transcripts**

Academic records are safely retained at the school under lock and key. Records of academic progress are furnished to the student. One transcript is provided to students upon graduation and fulfillment of debt owed the school. Additional transcripts are available to students upon written request and notification of permission for a fee of \$10.00. Student records will be provided only after receipt of a written request, which has been made by the individual student. Student records are maintained for a minimum of seven (7) years. All students shall maintain a current name, address, and phone number with the school. Inform the school office of any changes immediately.

### **Student Information and Release Policy**

Unless otherwise required by law, or as required for any accreditation process initiated by this institution, no information will be released to any party without written authorization from a student (or parent/guardian, in the case of a dependent minor), to release academic, attendance, enrollment status, financial, and/or any other information to agencies, prospective employers, or any other party seeking information about the student. Students and parents or guardians of dependent minor students may deny authority to publish "directory information" such as name, address, phone number, etc.

### **Family Educational Rights and Privacy Act - FERPA**

Modern Male Barber Academy complies with the Family Educational Rights and Privacy Act of 1974 Buckley Amendment, Public Law 93-380 Section 438. All students' records are confidential. Students and parents or guardians of dependent minor students who are in regular attendance at the institution have the right to inspect and review the student's educational, financial, and attendance records to ensure they are accurate and factual. Students and/or parents or guardians of dependent minors should schedule an appointment with the school director to review the student's records.

### **Grievance Procedure**

Grievance procedures are provided for students who believe that they have been unlawfully discriminated against, unfairly treated, or harassed in any way. Academic grievances relates to a complaint about a course, program of study, or grade.

Students are expected to address any disagreements or conflicts directly with the individual involved in person with a written document outlining the complaint and communication. (A form for filling a complaint is available via the office.) After this, if there is no satisfactory resolution, the student may set an appointment to see the school director. All communications regarding the complaint must be in writing and all meetings and communications will be documented in the student files. Records of

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complaints and their resolution, as applicable, are retained according to the schools record keeping policy for review by the NACCAS on site-visit team.

The grievance policy is as follows:

1. Complaints against students or employees must be made within one week of the issue.
2. If the complaint cannot be resolved formally the student shall write up the details and submit to the school director who will research the issue and respond with a resolution. Once received, solutions will be evaluated and returned within 10 business days.

If the complaint cannot be resolved after exhausting the institution's grievance procedure, the student may contact:

- Pennsylvania Department of State Bureau of Professional and Occupational Affairs  
P.O. Box 2649, Harrisburg. PA 17110 or (717) 783-3402.
- NACCAS  
3015 Colvin Street, Alexandria VA 22314 or (703) 600-7600 or [www.naccas.org](http://www.naccas.org).

### Drug Free Workplace and School

Modern Male Barber Academy has a zero tolerance for drugs and alcohol. No student, educator, or employee may be on the institution premises or affiliate clinic under the influence of any substance. As a drug free work environment, individuals under the influence may be subject to immediate dismissal and/or removal. Students may request counseling for substance abuse and will be referred to community resources.

### Satisfactory Academic Progress Policy

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to the enrollment. The policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the federal regulations established by the United States Department of Education.

### EVALUATION PERIODS

The institution operates all programs on a 900-clock hour academic year to be completed in 30 weeks. Students are evaluated for Satisfactory Academic Progress on actual clocked hours.

Program	Academic Year Length	Evaluation Period (actual clocked hours) Academic Weeks (scheduled weeks)
Barber 1250 hours	900	450 hours / 15 weeks; 900 hours / 30 weeks; 1075 hours / 36 weeks
Barber Instructor 1250 hours	900	450 hours / 15 weeks; 900 hours / 30 weeks; 1075 hours / 36 weeks
Barber Crossover 695 hours	900	348 hours / 12 weeks

\*Transfer Students - Midpoint of the contracted hours or the established evaluation periods, whichever comes first. The institution shall evaluate students' (academic and attendance) Satisfactory Academic Progress at the conclusion of each evaluation period on a cumulative basis. All evaluations will be completed within seven (7) school business days following each established evaluation period. The frequency of evaluations ensures that students have ample opportunity to meet both the

attendance and academic progress requirements of at least one evaluation by midpoint of the academic year or course and/or program whichever occurs sooner. All periods of enrollment are included in the SAP calculation for Title IV eligibility and otherwise.

#### ATTENDANCE PROGRESS EVALUATIONS

Students are required to attend a minimum of 70% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 70% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the maximum time frame allowed.

#### MAXIMUM TIME FRAME

The maximum time (which does not exceed 143% of the course length) allowed for students to complete each course at satisfactory academic progress is stated below.

Barber 1250 Clock Hours the Maximum Time at 143% is 1788

Barber Instructor 1250 Clock Hours the Maximum Time at 143% is 1788

Barber Crossover 695 Clock Hours the Maximum Time at 143% is 994

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 70% of the scheduled contracted hours. Students who exceed the maximum time frame shall continue on a cash-pay basis or will be terminated from the program.

All courses offered by the institution are clock hour programs and all students attend on a continuous basis. Therefore, we do not offer term or credit hour based programs. Enrollment is based on one period of continuous enrollment which counts towards satisfactory academic progress and maximum time-frame, including any time in that period where a student would not receive Title IV, HEA program funds. The period of enrollment includes, fall, winter, spring, and summer, as applicable to the student's enrollment agreement.

#### ACADEMIC PROGRESS EVALUATIONS

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written and practical grade average of 70% in order to meet Satisfactory Academic Progress. Students must make up failed or missed tests and incomplete assignments.

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Numerical grades are considered according to the following scale:

90%- 100% = A

80%- 89% = B

70%- 79%=C

0% - 69% = F (Unsatisfactory/Failing)

### DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. School staff will review with students the results of all evaluations via a copy of their Satisfactory Academic Progress determination at the time of each evaluation period. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV, HEA Funds interrupted, unless the student is on warning.

### WARNING

Students who fail to meet minimum requirements for attendance or academic progress are placed on warning and considered to be making satisfactory academic progress while during the warning period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the warning period, the student has still not met both the attendance and academic requirements, your Title IV, HEA program funds, as applicable, will be interrupted and you will be responsible for payment of all tuition balances. You will then be required to bring your grades and/or attendance up to satisfactory levels in order to have financial aid reinstated.

### RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS

Students may re-establish satisfactory academic progress and Title IV, HEA program funds, as applicable, by meeting minimum attendance (70%) and academic requirements (70%) by the end of the warning period at the next scheduled evaluation. Students can make up hours during course times the student is not normally scheduled for attendance. Students may begin attending makeup hours as they are needed. The school does not offer a SAP appeal process.

### INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. If a student is considering pursuit of a second program, they must graduate or withdraw from the current program. If a student decides to switch a program, the current SAP will start over with the new program. The old program SAP will no longer apply.

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### NONCREDIT, REMEDIAL COURSES, REPETITIONS

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

### TRANSFER HOURS

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

NOTE: Withdrawal passing/withdrawal failing and appeals are not applicable to this institution.

### TUITION AND FEES

#### Barber

Registration Fee:	\$ 50.00
Kit & Books:	\$1,150.00
<u>Tuition:</u>	<u>\$18,800.00</u>
Total	\$20,000.00

#### Barber Crossover

Registration Fee:	\$ 50.00
Kit & Books:	\$1,150.00
<u>Tuition:</u>	<u>\$8,300.00</u>
Total	\$9,500.00

#### Barber Instructor

Registration Fee:	\$ 50.00
Kit & Books:	\$ 1,150.00
<u>Tuition:</u>	<u>\$ 13,800.00</u>
Total	\$15,000.00

Payment Methods: We accept cash, money order, check, credit cards, and Title IV Funds for those who qualify. In house financing plans are available.

### Scholarships

From time to time, Modern Male Barber Academy offers tuition discounts to potential students for specific class starts. Information may be obtained through a school representative.

### Extra Instructional Charges

The school will charge additional tuition for hours remaining after the contract ending date stated on the enrollment agreement at the rate of \$15 per hour, or any part thereof, payable in advance until graduation. This means that students who do not graduate by the contract end date as stated on the



enrollment agreement or any addendum thereafter will be charged \$15 per hour. This information is also stated on the enrollment agreement and acknowledged at the time of entry into the chosen program. Each student will be allowed 60 hours of absences for the scheduled duration of their program before extra instructional charges begin.

### **FACULTY AND ADMINISTRATION**

Nicholas Prosseda, Owner CEO  
Substitute Instructor

Raymond Spear  
Substitute Instructor/Financial Aid

Paul Jarek, Instructor  
Mackenzie Farrell, Instructor

Vinni Prosseda, Substitute Instructor

### **REFUND POLICY - NOTICE OF CANCELLATION**

For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

Any monies due the applicant or students shall be refunded within 45 calendar days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

1. An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.
  2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement regardless of whether or not the student has actually started classes. In this case all monies collected by the school shall be refunded.
  3. A student cancels his/her enrollment after three business days of signing the contract but prior to starting classes. In these cases he/she shall be entitled to a refund of all monies paid to the school less the registration fee in the amount of \$50.
  4. A student notifies the institution of his/her withdrawal in writing.
  5. A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal shall be the earlier of the date of expiration of the leave of absence or the date the student notifies the institution that the student will not be returning.
  6. A student is expelled by the school. (Unofficial withdrawals will be determined by the institution by monitoring attendance at least every 14 calendar days.)
  7. In type 2, 3, 4 or 5, official cancellations or withdrawals, the cancellation date will be determined by the postmark on the written notification, or the date said notification is delivered to the school administrator or owner in person.
- For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), the following schedule of tuition earned by the school applies. All refunds are based on scheduled hours:

<b>PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE/PROGRAM</b>	<b>TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN</b>
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

- All refunds will be calculated based on the students last date of attendance. Any monies due a student who withdraws shall be refunded within 45 calendar days of a determination that a student has withdrawn, whether officially or unofficially. In the case of disabling illness or injury, death in the student's immediate family or other documented mitigating circumstances, a reasonable and fair refund settlement will be made. If permanently closed or no longer offering instruction after a student has enrolled, and instruction has begun, the school will provide a pro rata refund of tuition to the student OR provide course completion through a pre-arranged teach out agreement with another institution. If the course is canceled subsequent to a student's enrollment, and before instruction has begun, the school will either provide a full refund of all monies paid or completion of the course. If the course is cancelled after students have enrolled and instruction has begun, the school shall provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school OR provide completion of the course OR participate in a Teach-Out Agreement OR provide a full refund of all monies paid.
- Students who withdraw or terminate prior to course completion are charged a termination 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: kit, lab fees, 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 enrollment agreement.
- If a Title IV HEA financial aid recipient withdraws prior to course completion, a calculation for return of Title IV HEA funds will be completed and any applicable returns by the school shall be paid, as applicable, The order of returns is: Unsubsidized Federal Stafford Student Loan; Subsidized Federal Stafford Student Loan; Parent Loan for Undergraduate Students (PLUS); Federal Pell Grant; and, Other Federal, State, Private, and Institutional student assistance programs; and last to the student. After all applicable returns to TIV aid have been made, this refund policy will apply to determine the amount earned by the school and owed by the student. If the student has received personal payments of Title IV aid, he/she may be required to refund the aid to the applicable program.

**Determination Date/Withdrawal Date (Official/Unofficial Withdrawal):**

The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

**Return of Title IV HEA Funds**

A student (or in the case of dependent minor, his/her parent or guardian) may cancel their enrollment by giving notice to the school.

An official notification of cancellation or withdraw is in the form of a written, electronic, telephone and/or personal appearance notification to School Administration.

- In the case of a written or an electronic notification, the official notification of cancellation date will be determined by the postmark or received date on the written or electronic notification by the student.
- In the case of a notification received by telephone, the official notification of cancellation date will be determined by the date the telephone conversation occurred. This will officially be recorded on the student's record file.
- In the case of a notification received by personal appearance, the official notification of cancellation date will be determined by the date of the appearance of the student. This will officially be recorded on the student's record file.

An unofficial withdraw/termination would result from a student being absent 14 consecutive calendar days or failure to return on the documented leave of absence return date. In such case the school will provide written notification of termination to the student's contract enrollment agreement. The official notification of termination date will be the date that is stated on the written notice. The date of the last day of attendance will be determined from the student's last clock in – out date as recorded by the school's attendance record.

The law specifies how your school must determine the amount of Title IV HEA program assistance that you earn if you withdraw from school. The Title IV HEA programs that are covered by this law are: Federal Pell Grants, PLUS Loans.

Determination Date/Withdrawal Date (Official/Unofficial Withdrawal): The last date of attendance would be the last day the student was physically in attendance at the school. A withdrawal date on a student who had been previously attending could be up to, but not to exceeding, 14 calendar days from that student's actual last date of attendance. An active student officially withdraws when they

notify the school's administrative office of their intention to withdraw from school. An active student is considered unofficially withdrawn when they have been absent for 10 consecutive school days (14 calendar days) from their last date of physical attendance without notifying the school's administrative office.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV HEA program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The institution determines the earned and unearned portions of Title IV HEA aid as of the last date of attendance based on the amount of time the student was scheduled to be in attendance. The percentage of the period completed is determined by dividing the number of hours the student was scheduled to complete in the payment period, as of the last date of attendance, by the total number of clock hours in the payment period.

Up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV HEA funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV HEA funds he or she was scheduled to receive during the period. The amount of Title IV HEA aid earned by the student is determined by multiplying the percentage of Title IV HEA aid earned by the total of Title IV HEA aid disbursed or the Title IV HEA aid that could have been disbursed to the student or on the student's behalf.

For example: 450 hours in the payment period

- The student was scheduled to complete 225 hours as of the student's last date of attendance
- Percentage of Aid earned equals 50%. This is calculated by dividing the scheduled hours as of the last date of attendance divided by total hours in the payment period.  $(225/450)$
- Amount Title IV HEA Financial Aid Earned equals \$1250. This is calculated by multiplying the total aid disbursed or could be disbursed by the percentage of aid earned  $\$1250 (2500 \times 50\%)$

### **Post Withdrawal Disbursement**

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some

schools ask for when you enroll), 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.

- Pell Grants must be disbursed within 45 days of a withdrawal determination.
- Student Loans must be offered to the student within 30 days, allowing the student at least 14 days to respond to accept or decline the funds.
- All post-withdrawal disbursements are applied to student account first.
- Outstanding Credit Balances must be disbursed as soon as possible and no later than 14 days after the calculation of R2T4.

### **30 Day Delay Requirements**

There are some Title IV HEA funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the 30th day. If you receive (or your school or parent receive on your behalf) excess Title IV HEA program funds that must be returned, your school must return a portion of the excess equal to the lesser of: your institutional charges multiplied by the unearned percentage of your funds, or the entire amount of excess funds. The school must return this amount even if it didn't keep this amount of your Title IV HEA program funds. If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV HEA program funds when you withdraw are separate from any Institutional Refund Policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV HEA program funds that the school was required to return.

### **Return of Funds by the School**

The school will make the refund determination within thirty (30) days from the date of withdraw/termination and return the unearned funds for which the School is responsible as soon as possible, but no later than 45 days after the date of student withdraw/termination.

The school must return the unearned aid for which the school is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

### **Title IV HEA Programs**

1. Unsubsidized Federal Direct Stafford loans.
2. Subsidized Federal Direct Stafford loans.
3. Federal Direct PLUS received on behalf of the student.
4. Pell Grant

If you have questions about your Title IV HEA program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

## **REGULATORY INFORMATION**

### **Rights and Privacy - FERPA**

It is the policy of the school to abide by the Family Educational Rights and Privacy Act of 1974. The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
  - School officials with legitimate educational interest;
  - Other schools to which a student is transferring;
  - Specified officials for audit or evaluation purposes;
  - Appropriate parties in connection with financial aid to a student;
  - Organizations conducting certain studies for or on behalf of the school;
  - Accrediting organizations;

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- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school. For additional information; you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833. Or you may contact us at the following address:

Family Policy Compliance Office

U.S. Department of Education

400 Maryland Avenue, SW Washington, D.C. 20202-8520

### **Policy for Safeguarding Customer Information – Personally Identifiable Information (PII)**

Non-public PII is information which is not publicly available on:

- 1) your name, address, social security number,
- 2) name of your financial institution and account number,
- 3) information provided on your application to enroll,
- 4) information provided on your application for a grant or loan,
- 5) information provided on a consumer report, or
- 6) information obtained from a website.

The school is committed to implementing and maintaining a comprehensive information security program, to maintain and safeguard your non-public personal information against damage or loss. The policy covers all student records in whatever form (hard copy, electronic).

The school Director and or owner/administration shall be responsible to coordinate the school's information security program. The coordinator shall, at least once every 3 years, assess foreseeable internal and external risks to the security, confidentiality, and integrity of customer information that could result in the unauthorized disclosure, misuse, alteration, destruction or other compromise of the information. The risk assessment shall cover every relevant area of school operations, including employee training & management, network & software design, information processing, storage, transmission and disposal, and ways to detect, prevent and respond to attacks, intrusions, or other system failures. The coordinator shall design and implement safeguards to control identified risks and shall monitor the effectiveness of them, recommending changes when warranted.

Records for prospective students who are not accepted or who do not enroll in the school shall be held for 12 months then destroyed in a secure manner. Records of enrolled students shall be maintained in accordance with federal and state law and accreditation requirements. Students shall receive notice of this policy at the time they submit a signed application for enrollment. All currently enrolled students shall receive an annual notice of this policy.

The school shall only enter into servicing agreements with service providers who also maintain appropriate safeguards for customers' non-public personal information.

### **Campus Security Act Information Disclosure**

Under the Crime Awareness Campus Security Act of 1990 (Title II of Public Law 101-542), which amended the Higher Education Act of 1965 HEA. This act required all postsecondary institutions participating in HEA's Title IV HEA student financial assistance programs to disclose campus crime statistics and security information. The act was amended in 1992, 1998 and 2000. The 1998 amendments renamed the law the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act in memory of a student who was slain in her dorm room in 1986. It is generally referred to as the Clery Act. On Aug. 14, 2008, the Higher Education Opportunity Act or HEOA (Public Law 110-315) reauthorized and expanded the Higher Education Act of 1965, as amended. HEOA amended the Clery Act and created additional safety- and security-related requirements for institutions.

The school is committed to providing safety to all of its students, faculty, and staff. If a crime happens to the student or the student's property or if there is an emergency occurring on campus, report the incident to an educator, director or owner immediately. That individual will assist the student or guest in reporting the crime to the local police or other appropriate security force.

The school will provide students, faculty, and staff with an annual security report from the previous calendar year by October 1st of the following year. Statistics will be gathered from the local police and compiled in the annual report.

The report will show the number of incidents on campus, including the school parking lot and adjacent streets. At any time, statistics can be accessed from the school Financial Aid Office.

Although the school does not employ security officers, the school has a working relationship with the local police who are able to support and provide services promptly in the event of an incident. We encourage accurate and prompt reporting of all crimes to the local police.

The facilities are open Monday through Saturday according to assigned class/salon area schedules. The building may also be open for educational classes for licensed professionals or to groups securing the use of the facilities through the owner. Only educators, administrators and owners have keys



to the building thus preventing internal crimes to as great an extent as possible. We encourage students and employees to be responsible for their own security and the security of others.

The school does not provide any programs on campus regarding security or prevention of crimes. If students wish to learn more about personal security or prevention of crimes, contact the local Police Department.

The school does not have any off-campus locations and therefore all monitoring and recording of any criminal activity is conducted on campus and the surrounding accessible areas. (See Campus Geography)

### **Program Disclosure and Consumer Information**

Consumer information can be found on our website at [www.mmbacademy.com](http://www.mmbacademy.com) or a hard copy is available in the admissions or financial aid office.

### **Drug Abuse Prevention**

The school prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and staff on our property or as part of any of our activities. The school will immediately contact law enforcement officials to report these activities.

The health risks of the use of illicit drugs and alcohol abuse require providing education and referral for students and staff. The School provides education annually and refers students and staff to local services. Area drug abuse information, counseling, referral and treatment centers information is made available to students and staff members.

The School will expel students and terminate staff involved in unlawful possession, use or distribution of illicit drugs and alcohol. The School will refer such cases to the proper authorities for prosecution. Students and staff may be reinstated upon completion of an appropriate rehabilitation program.

As a condition of employment, employees must notify The School of any criminal drug statute conviction for a violation occurring in the workplace not later than five days after such conviction.

There are serious legal sanctions for illegal use of drugs and/or alcohol. There are serious health risks associated with drug and/or alcohol use. Health risks associated with the use of illicit drugs and the abuse of alcohol include: impaired mental and physical health, neurological disease/damage, memory and intellectual performance interference, mental and physical depression, uncontrollable violence, impulsive behavior, convulsive seizures, homicide, suicide, cardiac disease or damage, cardiovascular collapse or heart failure, gastrointestinal disease or damage, ulcers or erosive

gastritis, anemia, liver and pancreatic disease, liver failure or pancreatitis, deteriorating relationships, and death.

All students and / or staff at The School must understand The School's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use. Agencies where the student can get assistance are posted in the student lounge.

### **Biennial Review**

The school reviews its Drug Prevention Policy and effectiveness of sanctions imposed every **two** years.

- The dismissal that may occur following a final determination of the said proceedings regarding The School Drug Policy prohibits the possession, use, and sale of alcoholic beverages to anyone on our property or as part of any of our activities.
- The School policy also prohibits the possession, use and sale of illegal drugs.
- The School policy supports and enforces state underage drinking laws. Students caught in any of the above situations will be dismissed from the program and will be reported to the authorities.
- In some cases, conviction of drug-related offenses could result in the student's ineligibility of Title IV HEA funding or other forms of financial assistance.

### **Copyright Infringement Policy**

The purpose of the Copyright Infringement Policy is to comply with copyright law for the use of copyrighted material. In addition, this policy seeks to make aware to all users the seriousness as well as possible consequences for unauthorized use of copyrighted material. The school strictly prohibits any and all of the following: copyright, trademark, patent, trade secret or other intellectual property infringement, including but not limited to using any copyrighted names, text or images, offering pirated computer programs or links to such programs, serial or registration numbers for software programs, copyrighted music, etc., as policy on the use of copyrighted material on the school's computer system and network.

The school respects the copyrights of those involved in creating and distributing copyrighted material, including music, movies, software, and other literary and artistic works. It is the policy of the school to comply with copyright law. If users utilize copyrighted materials for educational, instructional, research, scholarship and like areas, the School will follow the legal doctrine of fair use currently a part of the copyright law. The School students and staff will not make unauthorized copies of copyrighted material on or using the school's computer system, network or storage media. Also, the School's staff and students will not store unauthorized copies of copyrighted works using The School's system, network and/or storage media. The School staff and students should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization

using the School's computer system, network, and Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. The school reserves the right to monitor its computer systems, networks and storage media for compliance with this policy, at any time, without notice, and with or without cause. Additionally, the School reserves the right to delete from its computer systems and storage media, or restrict access to, any seemingly unauthorized copies of copyrighted materials it may find, at any time and without notice. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include termination, expulsion and other legal actions. For more information, please see the website of the US Copyright Office, [www.copyright.gov](http://www.copyright.gov).

### **Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws**

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the filesharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov).

### **OSHA Requirements**

In compliance with United States Department of Labor Occupational Safety and Health Administration requirements, the school advises its students of the chemicals used in cosmetology training. During the course work the student learns about the importance of safety in the work place and how to use and follow the Material Safety Data Sheets (MSDS) for chemicals used in All students and / or staff at The School must understand The School's policies as stated above and recognize their impact if the law is broken in relation to drug and/or alcohol use. Agencies where the student can get assistance are posted in the student lounge.

### **Financial Aid Professional Code of Conduct**

The School is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within the School is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and Company policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

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This Code of Conduct for Financial aid Professionals (“Code of Conduct”) applies to all of the School employees who are employed in a financial aid role (collectively “Covered Employees” or “you”). If you violate provisions of this Code of Conduct, you subject yourself to discipline, up to and including termination of your employment.

If you do not understand or if you have any questions about the School’s policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor and/or the School compliance department at [raymond@mmbacademy.com](mailto:raymond@mmbacademy.com). If you believe any employee is violating the School’s policies or procedures, a school catalog, or a Code of Conduct, you must immediately notify your supervisor and the compliance department at [raymond@mmbacademy.com](mailto:raymond@mmbacademy.com)

As a Financial Aid Employee, I understand that **I MUST:**

1. **BE ETHICAL** and conduct myself with **INTEGRITY**
2. **AVOID** any conflicts of interest and comply with the School’s student loan code of conduct.
3. **PROVIDE** prospective and enrolled students with accurate and complete financial aid and policy information.
4. **KEEP** student information confidential and comply with the Family Educational Rights and Privacy Act (FERPA) as defined in the school catalog.
5. **COMPLY** with applicable federal and state laws and regulations, accredited rules and the School’s policies and procedures.
6. **ADHERE** to all policies and procedures set forth by the School.

As a Financial Aid Employee, I understand that **I MUST NOT:**

1. **ASK** prospective, enrolled, or former students for their FAFSA PIN
2. **MAKE** statements that contradict information in the school catalog or enrollment agreement
3. **DISCUSS** financial information of a prospective, enrolled, or former student with anyone except the student unless he or she provided a release in compliance with FERPA.
4. **COMPLETE** or sign any document on behalf of a prospective, enrolled, or former student, including:
  - a. Initialing any document on behalf of a student
  - b. Using white-out or erasure material of any kind on a document and
  - c. Modifying or altering information provided by a student
5. **PROVIDE** inaccurate information, such as information about
  - a. The school’s programs, facilities, student services and jobs
  - b. The school’s graduation and placement rates
  - c. Criteria for financial aid eligibility
  - d. Amount of financial aid funding
  - e. Interest rates for student loans
  - f. Availability of financial aid funding
  - g. Transfer of credits to or from other colleges or universities

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- h. Credentials or licensing a student may obtain
  - i. Potential income levels upon graduation
6. **PAY** the enrollment/application fees of a prospective or enrolled student, or LOAN or give money to a prospective or enrolled student.
  7. **DISCUSS credit** history, credit ratings or credit standings with a student.
  8. **DISCUSS** my own personal financial situation or engage in any conversations unrelated to financial aid

As a Financial Aid Employee, I further commit that **I WILL:**

1. Frequently re-read the School's policies and procedures, School Catalog, student loan code of conduct, and this Code of Conduct to ensure that I am familiar with all of their requirements and or contents
2. Immediately contact my supervisor and or Compliance Department at [raymond@mmbacademy.com](mailto:raymond@mmbacademy.com) if I have any questions about the school Catalog or this Code of Conduct
3. Immediately notify my supervisor and/or the Compliance Department at [raymond@mmbacademy.com](mailto:raymond@mmbacademy.com) if I believe any Employee is violating this Code of Conduct, the school catalog, School policies and procedures, or any code of conduct.

### **Title IV HEA Funding – General Information**

The School educates students and/or parents in all options of financial aid available to those who qualify. We understand that all students'/family's needs are unique. We are committed to the student's educational success, a part of which includes securing the proper funding. The information from the FAFSA, provided by the student and/or parent, in conjunction with state and federal regulations determines eligibility for available programs. Many parents borrow money to help cover educational costs and living expenses for their daughter/son.

### **Types of Title IV Financial Aid Federal Assistance Programs Available**

The school is approved as an eligible institution by the U. S. Department of Education to participate in Title IV grant and loan programs. The packaging of financial assistance is determined according to guidelines set by the US Department of Education. A variety of programs are available for students qualifying for assistance.

#### Federal Pell Grant (Need Based Aid)

Intended to be the basis of the financial aid package and may be combined with other aid to meet the full cost of attendance. Pell Grants provide a foundation of financial assistance that may be supplemental by other resources and doesn't have to be repaid after graduation. Pell Grants are determined after the financial status of a student is fully reviewed. Based on a student's financial circumstances, a specific amount of money is disbursed annually toward the student's education through

the Pell Grant. How much you can expect to receive from a Pell Grant is solely based on your financial situation and other criteria.

#### William D. Ford Direct Stafford Loans (Need & Non-Need Based Aid)

These are low interest loans for undergraduate and graduate students that are made available through the Federal Government. This program includes the Federal Subsidized Stafford, Federal Unsubsidized Stafford and Federal Parent Plus loans. There are grade level progressions and loan limits used for the administration of these loans, and repayment terms include a six-month grace period that begins when the student graduates or drops below half time enrollment.

Loans made through this program are referred to as Direct Loans, because eligible student and parents borrow directly from the US Department of Education. You must be enrolled at least a half-time student to be eligible for a loan. Direct Loans include the following:

#### Direct Stafford Loans

- Direct Subsidized Loans – you must have financial need to receive a subsidized loan. The US Department of Education will pay (subsidize) the interest that accrues on your Direct Subsidized Loan during certain periods. This is a loan and recipients must begin making payments at the end of their six-month grace period.
- Direct Unsubsidized Loans – financial need is not a requirement to obtain an unsubsidized loan. You are responsible for paying the interest that accrues on your Direct Unsubsidized Loan. Interest accrues after disbursement. The recipient has the option to pay the interest or to defer payment of the interest for the grace period. This is known as capitalization.
- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children. Borrowers of PLUS Loans are required to undergo a credit check by the lending institution. The definition of a “parent” for PLUS Loan eligibility is a student’s biological or adoptive or step-parent in the event that person’s income would have been taken into consideration when calculating the student’s expected family contribution (EFC).

#### Veterans Administration (VA) Educational Benefits

If you have spent time in the military, you may be eligible for VA Educational Benefits toward your education. The VA Educational Benefits program was specifically designed for college or vocational education. Certified by State Approving Agency for Veterans’ Educational Benefits. \*These approvals are state and school specific and may not apply to all schools. To apply go to [www.gibill.va.gov](http://www.gibill.va.gov). Bring certificate of eligibility to the FAO office to begin enrollment certification with VA.

Please note that the VA Educational Benefits will only cover the number of weeks needed to complete the total number of program hours as scheduled. VA will not pay for additional tuition beyond the initial cost of the program.

Veterans Benefits and Transition Act (VBTA) of 2018:

Students receiving VA Educational Benefits will not be assessed any penalty, late fees, the denial of access to classes or the requirement that a Chapter 31 (Voc. Rehab.) or Chapter 33 (Post 9/11) recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veterans Affairs.

Consumer Loans

The institution is not currently offering Consumer Loans.

State Grants

The institution is not currently participating in State grants.

For updates and more information on federal financing, go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov) to learn more.

**Eligibility of Title IV HEA Aid**

To be eligible for Title IV HEA Aid, the student must:

- have a high school diploma, GED or equivalent
- complete the FAFSA for each financial aid year the student is eligible for aid
- comply with The School Satisfactory Academic Progress Policy
- not be in default on previous student loans
- not owe repayment on an adjusted Pell Grant
- not exceed the annual and aggregate loan limits
- have remaining eligibility if the student is a transfer student
- be enrolled in an eligible program
- be enrolled at least half time
- have ISIR Social Security mat successful or comment code indicates successful INS match
- if male, ages 18-25 have registered with the Selective Service
- be a citizen or eligible non-citizen
- have resolved any drug convictions

**Steps To Apply for Title IV HEA Aid**

1. The student must complete the FAFSA for each financial aid year in which the student is eligible to receive aid. The Department of Education (DOE) prefers students complete a web FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). To complete a web FAFSA, the student will need an electronic pin number. This can be obtained at [www.pin.ed.gov](http://www.pin.ed.gov). This pin is unique to each FAFSA applicant and cannot be shared with anyone else as it acts as the students signature required to submit a FAFSA. A parent of a dependent student must also apply for a pin. The parent is

required to sign the web FAFSA with their uniquely created pin.

2. Once a pin number has successfully been created, a web FAFSA can now be completed. Be sure to follow all instructions when completing the FAFSA. Enter **the Institution's School Code, 04311900 for Modern Male Barber Academy, Lansdale, Pennsylvania**. This will allow disclosure of information from the FAFSA to the school chosen by entering the school code. In the case of a dependent student, both the student and one parent will need to complete and sign the FAFSA application in order to be eligible for a Pell Grant. Dependency status is determined by the information that is filled out on the student's FAFSA.
3. If the parents of a dependent student refuse to provide information on the FAFSA; the student will not be eligible for Pell Grants and will only be eligible for unsubsidized funding.
4. Once the FAFSA is complete, the student will receive a SAR (Student Aid Report). The School will be sent an ISIR (Institutional Student Information Record) for all students who list their school code. All verification and/or corrections must be completed prior to qualifying for aid.
5. If a student's FAFSA is selected for verification, the student will receive The School's verification policy and a verification worksheet. The student is required to return the verification worksheet completed, as well as provide any other requested documents. If parent information is entered in the FAFSA, or the student is a dependent, parents may need to provide additional requested documents. If selected, this verification process must be completed before a student can receive federal aid. The verification process could result in a corrected ISIR and new Expected Family Contribution (EFC) number which could affect the student's unmet need and eligible need based aid, Stafford Subsidized Loans and Pell Grants.
6. The Primary EFC provided on the student's ISIR will be used to calculate need and unmet need analysis through the Cost of Attendance Worksheet. This Primary EFC number corresponds with the number of months in each academic year. The Cost of Attendance Budget for each academic year includes the student's tuition costs per academic year. These costs include tuition, applicable fees, kit and books (per the academic year in which the cost is incurred), room and board, personal expenses and transportation costs.
7. The School utilizes the information presented on the student's ISIR and the NSLDS (National Student Loan Data System) to determine the student's eligibility and to calculate the student's unmet need for the student's grade level. This is done in compliance with the Cost of Attendance Budget grade level limits based on hours in the academic year.
8. Students who desire low interest Stafford Federal Student Loans must complete a Master Promissory Note or Electronic Master Promissory Note (E-MPN) at [www.studentaid.gov](http://www.studentaid.gov)
9. Parents desiring to take out a low interest Federal Parent Plus Loan on behalf of their dependent daughter or son must complete a Consent to Credit Check document that is made available by the Financial Aid Office. This form must be returned completed along with a readable copy of the parents Drivers License or State ID.
10. Students must complete the Entrance Loan Counseling prior to the student receiving a disbursement of any Federal loans. For Direct Loans, students may access Entrance Loan



Counseling at [www.studentaid.gov](http://www.studentaid.gov)

11. Students will need to accept or decline eligible aid by completing the Students Financial Aid Award Notice with the Financial Aid Administrator.
12. Accepted aid will be listed on the student's award letter.
13. Students are required to notify The School's Financial Aid Officer if they receive any additional financial assistance before or after an award letter has been issued. Scholarships or other types of financial aid could be reported throughout the year. If additional awarded aid causes the student to exceed the cost of attendance, it may be necessary to reduce the amount of previously awarded aid.
14. Students will complete said process for the 1st academic year (1-900 hours) and 2nd academic year (901-1800 hours).

### **Special Circumstances – Dependency Override & Professional Judgement**

Dependency Override – Students who do not meet the Federal definition of an independent, but have unusual circumstances, may appeal their dependency status to The School's Financial Aid Office. Dependency Status overrides are done on a case by case basis and a determination from one Financial Aid Administrator at one institution is not binding at another institution. Successful appeals may result in an increase in the student's eligibility for aid. The Application and Verification Guide (AVG) has identified four conditions that individually or in combination with one another, **do not qualify as "unusual circumstances" or that do not merit a dependency override**. These circumstances are as follows:

1. Parents refusing to contribute to the student's education
2. Parents unwilling to provide information on the application or for verification
3. Parents are not claiming the students as a dependent for income tax purposes
4. Student demonstrates total self-sufficiency.

Students with special circumstances should contact The School's Financial Aid Office. Those students whose appeals are determined eligible will be required to submit three letters detailing the student's situation. The first letter must be from the student detailing their situation and the other two letters must be from outside sources familiar with the student's situation (i.e.: Clergy, family friend, counsellor, etc.)

Professional Judgement – Circumstances beyond the student's control (and/or family) that affect the student's (and/or family) income during the current academic year could result in a reduced estimated family contribution (EFC). Students with special circumstances should always complete a FAFSA and then contact the Financial Aid office. If a student wishes to appeal the EFC based on special circumstances and is determined eligible to do so, the student should complete a Professional Judgement form and may be requested to supply supporting documentation of said circumstances.

### **Verification**

Students selected by CPS (Central Processing System) for the process of verification are frequently required to submit additional information and/or parents' financial & household information to the finance office. The verification procedures will be conducted as follows:

1. When selected by CPS for the process of verification, the student must submit all required documentation to the finance office within 14 days from the date the student is notified that the additional documentation is needed for this process.
2. If the student does not provide all of the required documentation within the 14 day time frame, the student will be required to make other payment arrangements until the documentation is received and the student's eligibility for federal student aid has been established.
3. The finance office reserves the right to make exceptions to the policy stated above on a case by case basis for extenuating circumstances.
4. The finance office will notify the student of any changes to their financial aid award resulting from corrections made due to the verification process. An adjustment will be made to the student's financial aid award as required by federal regulations and an addendum to the existing award letter or a new award letter will be issued.

### **Deferment**

Students who are enrolled at least half time can apply for deferment of previous student loans while in attendance at The School. Please log on to [www.nslsds.ed.gov](http://www.nslsds.ed.gov) to find your current loan servicer and to find out more details on "in-school deferment".

### **Cost of Attendance Budgets (COA)**

In order to determine a student's level of loan funding, the Department of Education requires us to develop annual cost of attendance budgets. These budgets include an average allowance for room & board, transportation, miscellaneous, loan fees and, if applicable, child care and expenses related to disability.

#### **How funds will be disbursed:**

In order to receive their Pell Grant students are required to have a Satisfactory Academic Progress (SAP) cumulative average of 70% in academics and 70% in attendance. This academic grade is arrived at by averaging grades from the following areas: classroom work, projects, and clinic area performance, as well as a 70% or higher attendance requirement.

The School uses a 100-point grading scale:

90% - 100% = A

80% - 89% = B

70% - 79% = C

0% - 69% = F (Unsatisfactory/ Failing)

The actual clock hour disbursement schedule for the Barber student is as follows:

1. First disbursement is scheduled for the first day of classes for Pell
2. Second disbursement after successful completion of 450 clock hours.
3. Third disbursement after successful completion of 900 clock hours.
4. Fourth disbursement after successful completion of 1075 clock hours.

### **Disbursement of Credit Balance Summary**

If the student has financial aid that exceeds his or her tuition and fee charges for the academic year in which the disbursement occurred, the student will have a credit balance. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

### **A credit balance will be given to the parent if:**

The amount of the PLUS loan is greater than the student's tuition and fees charges for the academic year in which the disbursement occurred. All credit balance refunds will be issued by check within 14 calendar days of the date of disbursement.

### **Effects of Student Loans**

- If the student receives other forms of financial assistance such as scholarships it may reduce the student or the student's parent eligibility for Federal Aid.
- Loans must be repaid, even if the student does not finish their education. Loan repayment begins 6 months from the date of graduation or withdrawal.
- If a student does not return from a maximum 6 month Leave of Absence, the student's loans immediately enter repayment.
- Failure to repay a student loan will leave a negative mark on the borrower's credit.
- Over borrowing of student loans may cause a borrower to pay more than their earning potential can handle, especially during the early years of repayment.

### **Loan Disclosures**

- Student loan information published by the US Department of Education (The Guide to Federal Student Aid) is available in the Financial Aid Office.
- NSLDS (National Student Load Data System) – student loans will be submitted to the NSLDS and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

### **Annual and aggregate loan limits for Direct Stafford Loans**

(3<sup>rd</sup>yr and beyond and maximum total debt from direct Stafford loans when you graduate can be found in the "Your Federal Student Loans" guide in the FA office)

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Year	Dependent undergraduate students (except students whose parents are unable to obtain PLUS loans)	Independent undergraduate students (and dependent students whose parents are unable to obtain PLUS loans)
First Year	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second Year	\$6,500-No more than \$4,500 of this amount may be in subsidized loans	\$10,500 -No more than \$4,500 of this amount may be in subsidized loans

Loan Program	Eligibility	Fixed annual interest rate	Annual loan limit	Maximum loan amount allowed when you graduate	Details
Direct Subsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Must demonstrate financial need	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 3.73% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 4.99%	\$3,500 - \$8,500, depending on year in school	Undergraduate students: \$23,000	The US Department of Education is the lender and pays the interest on the loan while you are in school at least half time and during grace and deferment periods.
Direct Unsubsidized Stafford Loans	Undergraduate and graduate students enrolled at least half time. Financial need is not required	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 3.73% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 4.99%	\$5,500-\$20,500 (less any subsidized amount received for the same period) depending on year in school and dependency status	Dependent undergraduate students: \$31,000 (no more than \$23,000 of this amount may be in subsidized loans) Independent undergraduate students: \$57,500 (no more than \$23,000 of this amount may be subsidized loans)	The US Department of Education is the lender. You are responsible for paying all interest on the loan starting on the date the loan is first disbursed.
Direct PLUS Loans	Graduate and professional students and parents of dependent undergraduate students. Students must be enrolled at least half time. Financial need is not required. Those qualifying must not have adverse credit history.	For loans first disbursed on or after July 1, 2021 and before July 1, 2022: 6.28% For loans first disbursed on or after July 1, 2022 and before July 1, 2023: 7.54%	The student's cost of attendance (determined by the school) minus any other financial aid received	No aggregate limit for PLUS loans	The US Department of Education is the lender. The loan is unsubsidized. (i.e. You are responsible for paying all interest).

### Student (Borrower's) Rights

You have a right to know the details of your loan (depending on your loan, some of the following might be included as part of your entrance counseling). Below is what you need to know and must receive from your school, lender or the Direct Loan Servicing Center:

- The full amount of the loan and the current interest rate;
- The date you must start repayment;
- A complete list of any charges you must pay (loan fees) and information on how those charges are collected;
- Information about the yearly and total amounts you can borrow;
- Information about the maximum repayment periods and the minimum repayment amount;

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- An explanation of default and its consequences; and
- An explanation of available options for consolidating your loans and a statement that you can prepay your student loan(s) at any time without a penalty.

Before you leave school, you will receive the following information about your loan (as part of exit counseling) from your school, lender or the Direct Loan Servicing Center:

- A current description of your loans, including average anticipated monthly payments.
- The amount of your total debt (principal and estimated interest), your current interest rate and the total interest charges on your loan;
- If you have Direct Loans, the name of the lender or agency that holds your loans, where to send your payments and where to write or call if you have questions;
- If you have Direct Loans, the address and telephone number of the U.S. Department of Education's Direct Loan Servicing Center;
- An explanation of the fees you might be charged during the repayment period, such as late charges and collection or litigation costs if you're delinquent or in default;
- A reminder of available options for loan consolidation and a reminder that you can prepay your loan without penalty at any time.
- A description of applicable deferment, forbearance and discharge (cancellation) provisions;
- Repayment options and advice about debt management that will help you in making your payments;
- Notification that you must provide your expected permanent address and the name and address of your expected employer; and
- Notification that you must also provide any corrections to your school's records concerning your name, Social Security number, references and driver's license number (if you have one).

If you are attending school at least half-time, you have a set period of time after you graduate, leave school or drop below half-time status before you must begin repayment on a Stafford or Perkins Loan. This period of time is called a grace period.

- You will receive a grace period before your repayment period begins on a Stafford or Perkins Loan.
- Your grace period will be six or nine months depending on the type of loan.
- PLUS Loans do not have a grace period. For more information, see "When do parents and graduate and professional degree students begin repaying a PLUS Loan?"
- If you are in active military duty for more than 30 days, the grace period will be delayed.

Your school, lender or the Direct Loan Servicing Center, as appropriate, must give you a loan repayment schedule that states:

- when your first payment is due;
- the number and frequency of payments; and
- the amount of each payment.

If you or your parents borrow under the Direct Loa Program, you (or your parents, or graduate and professional degree students for PLUS Loans) must be notified when the loan is sold if the sale results in making payments to a new lender or agency. Both the old and new lender must provide this notification. You must be given:

- the identity of the new lender or agency holding the loan; and
- the address where you or your parents must send payments and the telephone numbers of both the old and new lender or agency.

### **Student (Borrower) Responsibilities**

1. Borrower – it is the responsibility of the student to:
  - Think about how much you are borrowing: how the amount of loan will affect your future finances, and what your repayment obligation means before you take out a student loan.
  - Students will need to accept or decline eligible aid. Accepted aid will be listed on the student's award letter.
  - Sign a promissory note: you are agreeing to repay the loan according to the terms of the note even if you do not complete your education, can't get a job after you complete the program, or you didn't like the education that you received. You can do this online at [www.studentaid.gov](http://www.studentaid.gov). This promissory note can be signed electronically or hard copy before any loan funds can be disbursed.
  - Make payments on time: you are required to make payments on time if you don't receive a bill, repayment notice, or a reminder. You also must make monthly payments in the full amount required by your repayment plan. Partial payments do not fulfill your obligation to repay your student loan on time.
  - Continue to pay your loans while waiting for deferment or forbearance approval.
  - Keep in touch with your loan servicer: notify your servicer when you graduate; withdraw from school, drop below half-time status, change your name, address, or social security number; or transfer to another school.
2. Entrance Counseling: First-time borrowers must complete an entrance counseling session before your first loan disbursement. This session includes useful tips and tools to help you develop a budget for managing your education expenses and help you to understand your loan responsibilities. Each student will complete the Department of Education's entrance counseling online at [www.studentaid.gov](http://www.studentaid.gov).
  - Review deferment
  - Importance of keeping financial aid papers
  - Reinforce the importance of repayment
  - Importance that loan repayment is required even if the student does not finish their education
  - Default and its consequences
  - How to use the MPN or E-MPN

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- Explain interest and capitalization
  - Provide sample monthly repayment amounts and the importance of not over borrowing
  - NSLDS and how to access the system
  - Contact information for questions
  - Notification of change of name or address
  - Withdrawal from the program and how the withdrawal will affect the student
3. Exit Counseling: Students must complete exit counseling before you leave school to make sure you understand your rights and responsibilities as a borrower. Each student will complete the Department of Education's exit counseling online at [www.nsls.ed.gov](http://www.nsls.ed.gov) and [www.studentaid.gov](http://www.studentaid.gov) as well as discuss the following during your personal appointment with the FAO:
- Review information concerning loans from entrance interview
  - Review repayment options including seriousness and importance
  - Review average indebtedness of student borrowers and anticipated monthly repayment amount
  - Provide information on loan consolidation (pros and cons)
  - Discuss how to contact the party servicing the student borrowers direct loans
  - Discuss debt management strategies
  - Provide information on forbearance, deferment and cancellation options
  - Describe the likely consequences of default
  - How to access the NSLDS website and availability of FSA Ombudsman's office
  - Help the borrower understand their rights and responsibilities concerning loan repayment
  - Collect updated personal contact information for the borrower
4. Repayment of Loans: There is a set time period after a student graduates, leaves the school or drops below half-time status before the student must begin repayment of loan(s). This period of time is called a grace period and gives the student the time to get financially settled and select a repayment plan. The grace period for a Direct Stafford loan is six months. Plus Loans do not have a grace period. Depending on the type of loan a student receives and the repayment plan chosen, the student may have from 10-25 years to repay the loans. Monthly repayment amount will depend on the type of loan, size of debt, length of repayment period and repayment plan chosen. For more information, go online to [www.studentaid.gov](http://www.studentaid.gov).

Sample of Schedule of Repayment

Total Monthly Payments at Various Interest Rates

Amount Owed	6%	6.80%	7.50%	8.25%
\$1,000	\$50	\$50	\$50	\$50
\$2,000	\$50	\$50	\$50	\$50
\$3,000	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50
\$5,000	\$56	\$58	\$59	\$61
\$6,000	\$67	\$69	\$71	\$74
\$7,000	\$78	\$81	\$83	\$86
\$8,000	\$89	\$92	\$95	\$98
\$9,000	\$100	\$104	\$107	\$110
\$10,000	\$111	\$115	\$119	\$123
\$15,000	\$167	\$173	\$178	\$184
\$20,000	\$222	\$230	\$237	\$245
\$25,000	\$278	\$288	\$297	\$307
\$30,000	\$333	\$345	\$356	\$368
\$35,000	\$389	\$403	\$415	\$429
\$40,000	\$444	\$460	\$475	\$491
\$45,000	\$500	\$518	\$534	\$552
\$50,000	\$555	\$575	\$594	\$613

This chart is intended to show monthly payments at various debt and interest rates. This chart is for a standard ten year repayment plan. The amounts above include all outstanding loan balances at the time of entering repayment. The last payment in the ten year cycle may be smaller than the amount listed above.

**For All Students Participating in Consumer Loans or Federal Financial Aid**

**All students** attending the School may choose to use a lender not on the School’s preferred lender list and the School is required to process loan documents for any eligible lender selected by students. Students are not required to use any federal or private lender recommended by the School and may select any lender of the student’s choice. Terms offered by preferred lenders are equally available to all of the School’s eligible students. The School’s financial aid staff shall conduct a performance review of its preferred lenders at least once every 12 months and make changes when appropriate.

**The School’s primary goal** is to assist students in achieving the educational career goals by providing appropriate financial resources. The financial aid office is committed to:



- Making every effort to assist students and families with their financial need
- Inform students and remove financial barriers for those desiring to further their education
- Educating students and families concerning all consumer information and aid available for those who qualify
- Protecting and respecting the privacy of students
- Ensuring the confidentiality of student records and personal circumstances
- Performing a needs analysis for each student desiring to apply for financial assistance with all needs analysis performed in a consistent manner
- Providing services that do not discriminate on the basis of sex, race, gender, religion, age, economic status, ethnicity or sexual orientation
- Attending training seminars after approved for Title IV HEA funding to stay current with all DOE regulations
- Remaining at the highest level of ethical behavior
- No Co-branding or sharing of logos with the lender(s)

**The School financial aid office is expected to** always maintain ideal standards of professionalism in relation to interacting with students and families while carrying out the responsibilities of their position. All School Staff involved will:

- Remain objective in making decisions and advising in relation to the student's financial aid
- Provide accurate information without any personal bias
- Abstain from taking any actions for personal benefit
- After approved for Federal funding, follow the Title IV HEA laws and regulations
- Will keep the best interest of the student and families first and foremost
- Refrain from soliciting or accepting gifts from loan agencies, or any government agency

#### **Code of Conduct / School Ethics**

- Federal Reserve Board and Department of Education final rules for private education loans and Title IV HEA Funding
- Replaces prior special rules for student credit extension

**The Federal Reserve Board (FRB) regulates required disclosures on private education loans and defines certain key terms. The Department of Education (ED) regulates the required disclosures on Title IV Aid, HEA loans and private education loans.**

- **The Higher Education Opportunity Act (HEOA) defines:**
  - An Institution-affiliated organization is an entity directly or indirectly related to a covered institution that recommends, promotes, or endorses education loans.
  - Lender-an eligible private education lender or any other person engaged in the business of securing, making or extending education loans on behalf of the lender.
  - Private education loan-is a non-Title IV HEA loan provided by a private educational lender expressly for post-secondary educational expenses and does not include an

- extension of credit under an open-end consumer credit plan or secured by real property.
- The School is not considered a private lender if the extension of credit is 90 days or less and interest will not be applied to the credit balance and the term is one year or less, even if payable in more than 4 payments.
  - Preferred lender arrangement is an arrangement or agreement between a lender and covered institution in which a lender provides education loans to students/families and the covered institution recommend, promotes or endorses the education loan products of the lender.
    - Includes arrangements between a lender and an institution-affiliated organization
    - Does not include:
      - Direct Loan Program Loans through the DOE,
      - Education funds covered by The School's own funds
      - Funds by donor-directed contributions
      - State funded financial aid programs if the terms and conditions of the loan include a loan forgiveness option for public service
  - An Education loan is a Direct Loan, or a private education loan
  - Preferred Lender Arrangement (PLA) – The School will provide disclosures annually for each type of education loan offered pursuant to the PLA before a student borrows.
    - Informational materials-publications, mailings or electronic messaging will be distributed to prospective and current students describing the available financial assistance opportunities. The disclosure will not include any co-branding and must conspicuously disclose that The School does not endorse the product in question.
    - The School has no less than two unaffiliated private education lenders. The following chart lists the lenders and the reasons The School chose these lenders in respect to loan terms and conditions and the methods or criteria used to select these lenders in relation to why they are favorable to borrowers.

**Preferred Private Lenders – we have none at this time**

- Disclosure for Direct Loans is found in the model disclosure form developed by the DOE.
- The School offering private loans will concurrently provide information in the form of a private lender model disclosure form.
- The School does not require students to borrow from any of the preferred lenders. The School will not deny the borrowers choice of lender.
- Method/criteria used to choose lenders is without prejudice, based on the borrowers best interest and for the sole benefit of students attending The School.

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- The School will provide borrowers or notify borrowers where to find the Truth in Lending Act (TILA) disclosures for each lender.
- The School approved for Title IV HEA aid will inform borrowers of all Title IV HEA eligibility and the terms and conditions of the Title IV HEA aid in comparison to the private education loans.
- The School approved for Title IV HEA aid will provide a clear distinction between the presentations of the Title IV HEA aid in relation to the presentation of the private loans.
- The School approved for Title IV HEA Aid will provide, upon the applicant's request, a self-certification form developed by the Department of Education along with any information The School has been provided to complete the required form before giving, upon the applicant's request, a self-certification form from a private lender.
- The School will not agree to use in marketing, the private lenders name, emblem, or share the logo or pictures of The School with the lender which could imply the loan is offered or made by The School or affiliate.
- The School will ensure the lender's name is shown in all information/documentation related to the loan.
- The School will submit to the Department of Education an annual report that includes:
  - Truth In Lending Disclosures of each lender on the preferred lenders list
  - Detailed reasons why The School participates with each private lender and reasons why the lender is beneficial to the borrower
  - Report will be available to the public, including both current and prospective students

### **Code of Conduct Requirements for The School – Affiliated Organizations**

- The Code of Conduct will be displayed in plain sight on The School's website and also on the preferred lenders website.
- The School will administer, enforce, and review the Code of Conduct for all School staff involved annually.
- Lenders are also required to enforce and review the same Code of Conduct with the affiliate's agents annually.
- The School prohibits a conflict of interest between The School FAO and the preferred lenders.
- The School does not promote any lender during the Entrance/Exit Interview process.
- The School does not promise any loan volume to any preferred lender.
- The Code of Conduct prohibits revenue-sharing arrangements with any lender.
  - The School will not collect a fee in exchange for promoting a lender nor collect any revenue or profit sharing.
  - The Financial Aid Department or Officer or Owner will not receive gifts from any preferred lender
    - "Gifts" include: gratuity, favor, discount, entertainment, hospitality, loan, services, transportation, lodging, meal, or other items deemed

as a “gift”.

- The term “Gift” does not include: food or refreshments during a professional training session meant to improve service and does not include favorable terms to student, standard marketing material, and philanthropic contributions from a lender in exchange for advantages to related loans, or any state aid.
- The School will utilize marketing materials advantageous to the applicant from the lender(s) to counsel, aid in financial literacy and debt management as long as the lender discloses that the lender prepared the provided materials.
- The School does not hire any consultants contracted by any private lender.
- The School does not have any affiliates of lenders serve on their Advisory Board.
- The School owners/staff will not participate on any affiliated lenders Advisory Board.
- The School's financial aid / assistance office is prohibited from directing borrowers to certain lenders or delaying loan certifications. The School does not assign lenders to any student's aid award package and does not refuse or delay loan certification based on the borrowers choice of lender.
- The School is not involved in payment to any lenders, whether directly or indirectly, in exchange for points, premiums, or interest of financial support in exchange for extending credit to a student.

**Schools offering Federal Aid under the Program Participation Agreement will:**

- Develop, publish, and administer and enforce the code of conduct with respect to loans guaranteed under the Title IV HEA programs or Higher Education Act (HEA) loan programs.
- Compile yearly, maintain, and make available to all students, a list of lenders for loans issued or guaranteed under the Title IV HEA programs or HEA loan programs.
- The School, upon request from a student or prospective student, must provide a Department of Education/FRB self-certification form and information needed to complete the form.
- Self-certification form must contain disclosures stating the applicant may qualify for Federal, State, or School aid. The applicant will be encouraged to discuss available options with the Financial Aid Officer and that private education loans may affect the applicant's eligibility for Federal, State, or School aid. The School will aid the applicant in reviewing what information the applicant must provide on the self-certification form obtained in The School Financial Aid Office. Information reviewed with applicant will include Cost of Attendance
- (COA), the student's Estimated Financial Assistance (EFA), and the difference between the two.
- The lender may provide to the applicant a pre-filled self-certification form. This self-

certification form must be signed by the applicant.

- The lender must obtain the signed self-certification form before consummation of the loan.
- Lender may receive the self-certification from the applicant or The School.

**Administrative Capability**

- When the PPA is originally signed and upon continuing to participate in Title IV HEA programs, The School will:
  - Report annually to The Department of Education any “reasonable reimbursements” in accordance with State or Federal reimbursement policies that are paid by any private education lenders to any School employee in the Financial Aid Office who is responsible for education loans.

**Right to Cancel**

- The applicant may cancel within 3 business days of receipt of the lenders final disclosure form. Funds will not be disbursed until the cancellation period expires.

**Textbook and Kit Purchasing Policy**

The School books and kits items are available through suppliers that sell to licensed professionals/cosmetology and barber colleges only. The textbook and kit items are non-refundable. The School reserves the right to change books and kit costs as needed. Students provide their own stationary supplies.

The student books and Kit are a required purchase by the student from the School. However, students have the option to purchase these items from outside vendors only if they are the EXACT SAME items that may be purchased from the school. Students may obtain a list of kit and books items from the FA office.

<b>Program Books</b>	<b>Book</b>	<b>ISBN#</b>	<b>Cost</b>
<b><u>Barber and Cosmetology Crossover:</u></b>	(Bundle)	ISBN# 9781337576222	\$344.95
Milady Standard Professional Barbering Textbook	Textbook	ISBN #9781305100558	\$156.95
Textbook and Workbook	Work Book	ISBN #9781305100664	\$73.95
Milady Standard Exam Review	Exam Review	ISBN #9781305100671	\$50.95
<b><u>Barber Teacher</u></b>			
Milady Master Educator	Textbook	ISBN# 9781133693697	\$185.95
Milady Master Educator Exam Review	Exam Review	ISBN-13 #9781133776598	\$56.95

**Additional Costs**

Students provide their own stationary school supplies. Students will be given a dress code for their program and must adhere to the guidelines.

### **High School Diploma/GED Validation Policy**

In the event the school has reason to believe that a high school diploma is not valid or was not obtained from an entity that provides secondary school education, the school will conduct additional research to determine if the diploma is in fact valid. Red flags that will prompt additional research are:

- No apparent state legal authority for high school or G.E.D.
- Limited curriculum/instructors
- High school diploma given for a fee within a short period of time
- High school diploma date/place not consistent
- High school diplomas/transcripts/GED's that were issued by a school that bears a non-traditional name that does not end in "high school", such as "academy", or "center"
- High school diplomas/transcripts/GED's that were purchased and/or completed online
- High school diplomas/GED's that have names and/or dates that have been written on the diploma, and those where "white out" type corrections have been made

Should any of the above red flags exist, the school will conduct additional research to include:

- Checking the National Center for Education Statistics (NCES) website for information relative to the validity of the school, and if the school in fact provides secondary school education. If the School is unable to obtain the required information, the school will contact the state the school is located in an attempt to obtain the appropriate documentation.
- Determining if the school has previously been identified as a high school diploma mill, via internet research and existing lists the school maintains.
- Determining if the diploma or transcript was purchased online with little work expected by the student, or if it was earned via brick-and-mortar traditional high school.

If the school is not reasonably certain a high school diploma or G.E.D. is not valid, the student will not be admitted. The school's decision relative to the validity of a particular high school diploma or G.E.D. is final, and not subject to appeal.

### **Occupational Information**

#### **BUREAU OF LABOR STATISTICS**

<http://www.bls.gov/ooh/occupation-finder.htm?pay=&education=Postsecondary+non degree+award&training=None&newjobs=&growth=&submit=GO>

#### **O\*NET RESOURCE CENTER**

The O\*NET program is the nation's primary source of occupational information. Central to the project is the O\*NET database, containing information on hundreds of standardized and occupation-specific descriptors. The database, which is available to the public at no cost, is continually updated by surveying a broad range of workers from each occupation. **O\*NET CODES** <http://www.onetonline.org>

## **IPED STATISTICS**

The College Navigator website <http://nces.ed.gov/collegenavigator> provides current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories: Male / Female; Self-identified members of a major racial or ethnic group; Federal Pell Grant recipients

The College Navigator website also gives information concerning student services, students with disabilities, career placement during and after enrollment and transfer of credit from other academies, retention, licensure, graduation and placement rates.

## **Veterans Educational Benefits Student Information**

### **Veterans Education Benefits**

Modern Male Barber Academy is proud to serve veterans of the U.S. armed forces. We encourage veterans and their dependents to apply for educational benefits to help pay for tuition and assist with living expenses while enrolled at the academy. Our VA School Certifying Official is available to assist you in applying for your educational benefits.

"GI Bill®" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government website at [www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill).

### **Veterans Benefits and Transition Act of 2018**

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 GI Bill® (Ch. 335) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA.

#### **This school will not:**

- Prevent nor delay 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 available to other students who have satisfied their tuition and fee bills to the institution, including but not limited to access to classes, clinic floor, or other institutional facilities.

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

- Produce the Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

**SATISFACTORY PROGRESS/ ADVISING and ATTENDANCE POLICY  
(For students receiving Veterans Administration (VA) Educational Benefits)**

In addition to the Satisfactory Academic Progress Policy stated elsewhere in this catalog, all students receiving Veterans Administration Educational Benefits will also be subject to this stricter policy. All students using VA Educational Benefits will be evaluated for satisfactory progress and advised on a monthly basis. The evaluations are based on the data at each individual evaluation point and not cumulative data. Attendance Rate is determined by comparing the program's scheduled monthly hours against the actual attendance hours clocked at each Evaluation Point. Absent hours are included in a student's attendance calculation. This is a clock hour school and students only receive actual hours clocked. The institution does not require excuses for absences and therefore excused and unexcused absences do not apply. If the student fails to meet the minimum academic requirement of 70% as well as the attendance requirement of 70%, they will be notified in writing. A record of this will be documented in the student's file. If the student does not meet the required 70% academic and 70% attendance requirement by the end of the following evaluation period, the VA will be promptly notified which will result in the termination of VA Educational Benefits. Further, this will result in a student debt with the VA. NOTE: If, at any point, it is mathematically impossible for the student to regain good Attendance Standing or Academic status by the following Evaluation Point, they will be administratively withdrawn from the program at that point and no longer permitted to continue classes. A report will be submitted to the VA to terminate their VA Educational Benefits at this point.

Students using VA Educational Benefits who request and are approved for a Leave of Absence will have the absence reported to VA and their VA Educational benefits will be stopped effective on the date of the start the scheduled approved absence or the last date of attendance whichever is earlier. The student will then be required to be re-certified for their VA Educational Benefits upon their return from the Leave of Absence.