

## **Notice of Availability of Institutional and Financial Aid Information**

Information regarding the school and financial aid may be found in the school's catalog on our website at [www.sanjose.toniguy.edu](http://www.sanjose.toniguy.edu). The school will provide a paper copy of upon request.

## **Contact Information for Assistance in Obtaining Institutional or Financial Aid Information**

Students and prospective students can contact the Financial Aid Director for assistance in obtaining institutional or financial aid information: Francis Chau, [fchau@toniguy.edu](mailto:fchau@toniguy.edu).

## **Student Financial Aid Information**

Financial aid is money to help pay for college or career school. You should start by submitting a Free Application for Federal Student Aid (FAFSA) form. You will have to fill out the FAFSA form every academic year you're in school in order to stay eligible for federal student aid. Please call the school campus or go to the financial aid office for more information and any assistance.

Federal student aid includes:

**Grants** are financial aid that doesn't have to be repaid (unless, for example, you withdraw from school and owe a refund). Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. Amounts can change yearly. The amount you get, though, will depend on

- your financial need,
- your cost of attendance,
- your status as a full-time or part-time student, and
- your plans to attend school for a full academic year (defined as 900 clock hours) or less.
- You may not receive Federal Pell Grant funds from more than one school at a time.

**Loans** are borrowed money for college or career school; you must repay your loans, with interest. Loans made by the federal government, called federal student loans, usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources. The U.S. Department of Education has federal student loan programs:

- The William D. Ford Federal Direct Loan (Direct Loan) Program is the largest federal student loan program. Under this program, the U.S. Department of Education is your lender. There are different types of Direct Loans available:

**Direct Subsidized Loans** are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school. Here's a quick overview of Direct Subsidized Loans:

- Direct Subsidized Loans are available to undergraduate students with financial need.
- Your school determines the amount you can borrow, and the amount may not exceed your financial need.
- The U.S. Department of Education pays the interest on a Direct Subsidized Loan
  - while you're in school at least half-time,
  - for the first six months after you leave school (referred to as a grace period), and
  - during a period of deferment (a postponement of loan payments).

**Direct Unsubsidized Loans** are loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan. Here's a quick overview of Direct Unsubsidized Loans:

- Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.
- Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.
- You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

**Direct PLUS Loans** are loans made to parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Here's a quick overview of Direct PLUS Loans:

- The U.S. Department of Education is your lender.
- You must not have an adverse credit history.
- The maximum loan amount is the cost of attendance (determined by the school) minus any other financial aid received.
- Be the parent of a dependent undergraduate student enrolled at least half-time at an eligible school.

**Direct Consolidation Loans** allow you to combine all of your eligible federal student loans into a single loan with a single loan servicer.

Schools that enter into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA loan are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

### **Definitions:**

#### Academic Year

This is the amount of the academic work you must complete each year, and the time period in which you are expected to complete it, as defined by your school. Toni & Guy Hairdressing Academy | TIGI Creative School's academic year is made up of clock hours and instructional weeks, during which a full-time undergraduate student is expected to complete at least 900 clock hours over the course of 26 weeks of instructional time.

#### Financial Aid Package

The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school. The school's financial aid staff combines various forms of aid into a "package" to help meet a student's education costs.

#### Financial Need

The difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). While COA varies from school to school, your EFC does not change based on the school you attend.

Let the financial aid administrator at the school you're planning to attend if you have any unusual expenses that might affect your COA.

#### Award Letter

An offer from a college or career school that states the type and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

#### Cost of Attendance (COA)

The total amount it will cost you to go to school - usually stated as a yearly figure. COA includes tuition and fees; room and board (or a housing and food allowance); and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees and an allowance for books, supplies, transportation, and dependent care expenses, and can also include room and board for up to three semesters or the equivalent at the institution. But no more than two of those semesters, or the equivalent, may be consecutive.

#### COST OF ATTENDANCE:

##### Cosmetology Program

001-900 Hours	1 Academic Year	
	<u>with parents</u>	<u>on own</u>
Tuition & Fees	\$11,812.50	\$11,812.50
Books/Kit	\$3,499.75	\$3,499.75
Room & Board	\$0	\$9,450.00
Other	\$3,105.00	\$3,105.00
<b>Budget:</b>	<b>\$18,417.25</b>	<b>\$27,867.25</b>

901-1600 Hours	2 Academic Year	
	<u>with parents</u>	<u>on own</u>
Tuition & Fees	\$9,187.50	\$9,187.50
Books/Kit	\$0	\$0
Room & Board	\$0	\$7,350.00
Other	\$2,415.00	\$2,415.00
<b>Budget:</b>	<b>\$11,605.50</b>	<b>\$18,952.50</b>

##### Facilities and Services Available to Students with Disabilities

The school complies with the Americans with Disabilities Act of 1990 and is wheelchair accessible. If enrolled under training with a government agency, institution district, and/or other entity, students must meet the admission requirements set out in the training agreement and/or applicable state licensing or

certifications requirements. The facility is equipped with ramp access from the parking lot, extra wide hallways and doors, A.D.A. required door handles and a restroom to accommodate disabled students.

If you are interested in attending the TONI&GUY Hairdressing Academy | TIGI Creative School but are in need of reasonable accommodations, you should schedule an appointment with the Admissions Director. At this meeting, we will discuss the process of receiving reasonable accommodations at TONI&GUY Hairdressing Academy | TIGI Creative School and the types of accommodations available.

Please bring copies of current documentation of a disability to this meeting. Documentation must be provided by a medical expert within the last three years and include:

- 1.) A diagnosis of the disability;
- 2.) How the diagnosis was determined (what tests were given and the results); and
- 3.) A clinical summary, which includes an assessment of how the disability will impact the individual in a college environment and what accommodations are recommended.

Upon completion of the initial meeting, a formal request for the accommodation must be submitted in writing to the school. The initial meeting, formal request, and response from the school must take place prior to the pre-enrollment process.

**Note:** In order to be eligible for Title IV, HEA funding, you must be able to benefit with the reasonable accommodations.

### **Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing)**

Toni & Guy Hairdressing Academy | TIGI Creative School supports the Higher Education Opportunity Act and the Digital Millennium Copyright Act including efforts to eliminate the unauthorized peer-to-peer file sharing, illegal downloading or unauthorized distribution of copyrighted material using the school's information technology system.

Be aware that illegal forms of downloading and file-sharing as well as the unauthorized distribution of copyrighted materials, including unauthorized peer-to-peer file sharing, are violations of the law and may subject students not only to academic sanctions from the school but also criminal and civil penalties, including a lawsuit against students by the Recording Industry Association of America (RIAA).

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, § 504 and § 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, especially their FAQ page.

### **Notice of Federal Student Financial Aid Penalties for Drug Law Violations**

§668.40 Conviction for possession or sale of illegal drugs.

(a)(1) A student is ineligible to receive title IV, HEA program funds, for the period described in paragraph (b) of this section, if the student has been convicted of an offense under any Federal or State

law involving the possession or sale of illegal drugs for conduct that occurred during a period of enrollment for which the student was receiving title IV, HEA program funds. However, the student may regain eligibility before that time period expires under the conditions described in paragraph (c) of this section.

(2) For purposes of this section, a conviction means only a conviction that is on a student's record. A conviction that was reversed, set aside, or removed from the student's record is not relevant for purposes of this section, nor is a determination or adjudication arising out of a juvenile proceeding.

(3) For purposes of this section, an illegal drug is a controlled substance as defined by section 102(6) of the Controlled Substances Act (21 U.S.C. 801(6)), and does not include alcohol or tobacco.

(b)(1) Possession. Except as provided in paragraph (c) of this section, if a student has been convicted:

(i) Only one time for possession of illegal drugs, the student is ineligible to receive title IV, HEA program funds for one year after the date of conviction;

(ii) Two times for possession of illegal drugs, the student is ineligible to receive title IV, HEA program funds for two years after the date of the second conviction; or

(iii) Three or more times for possession of illegal drugs, the student is ineligible to receive title IV, HEA program funds for an indefinite period after the date of the third conviction.

(2) Sale. Except as provided in paragraph (c) of this section, if a student has been convicted—

(i) Only one time for sale of illegal drugs, the student is ineligible to receive title IV, HEA program funds for two years after the date of conviction; or

(ii) Two or more times for sale of illegal drugs, the student is ineligible to receive Title IV, HEA program funds for an indefinite period after the date of the second conviction.

(c) If a student successfully completes a drug rehabilitation program described in paragraph (d) of this section after the student's most recent drug conviction, the student regains eligibility on the date the student successfully completes the program.

(d) A drug rehabilitation program referred to in paragraph (c) of this section is one which:

(1) Includes at least two unannounced drug tests; and

(2)(i) Has received or is qualified to receive funds directly or indirectly under a Federal, State, or local government program;

(ii) Is administered or recognized by a Federal, State, or local government agency or court;

(iii) Has received or is qualified to receive payment directly or indirectly from a Federally- or State-licensed insurance company; or

(iv) Is administered or recognized by a Federally- or State-licensed hospital, health clinic or medical doctor.

### **Vaccination Policy**

Toni & Guy Hairdressing Academy | TIGI Creative School does not require vaccinations for admission into our programs. Any interested in getting more information about vaccinations should contact their local public health department or consult with their health care provider.

### **Consumer Information on College Navigator Website**

The National Center for Education Statistics has a website in which the public can view information that institutions have provided to the US Department of Education. The following links will take you directly to the College Navigator page: [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator). The school is a new participating Title IV school, therefore statistics on this website will start appearing in the Fall 2020 or later.

### **Student Body Diversity**

The National Center for Education Statistics has a website in which the public can view information about student body diversity, including the percentage of enrolled, full-time students that institutions have provided to the US Department of Education. This includes the following categories: Male, Female, Self-identified members of a major racial or ethnic group, Federal Pell Grant recipients. The following links will take you directly to the College Navigator page: [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator). The school is a new participating Title IV school, therefore statistics on this website will start appearing in the Fall 2020 or later.

### **Textbook Information**

Toni & Guy Hairdressing Academy | TIGI Creative School uses the Pivot Point series of textbooks for their program. The following is a complete list of all required textbooks:

#### Pivot Point Cosmetology Fundamentals Student Seat for Pivot Point LAB Access\*

Pivot Point

ISBN13: 9781940593401

2016 | Publisher: Pivot Point International Inc. | \$275.00

*\*Does not include Coursebook Set, Study Guide and Exam Prep Book, but a student may purchase them upon request for additional fees posted on the school catalog.*

### **Disbursement For Books and Supplies**

Title IV eligible students (excluding work-study) are eligible to charge their books against their anticipated financial aid (remaining financial aid after tuition and fees) as long as they have an awarded financial aid file and meet all student eligibility requirements. Any charges not covered by financial aid are the responsibility of the student. Students using their financial aid at another school are ineligible.

### **Voter Online Registration**

As per the U.S. Department of Education requirements, Toni & Guy Hairdressing Academy | TIGI Creative School encourages students to register to vote. You can go to the following website and follow

the instructions to register – [http://www.sos.ca.gov/elections/elections\\_vr.htm](http://www.sos.ca.gov/elections/elections_vr.htm). This webpage contains everything you need to know about the requirements to be allowed to vote and how to become a registered voter as well as deadlines for submission of the applications.

### **Constitution Day – September 17th**

As per the U.S. Department of Education requirements, TONI&GUY Hairdressing Academy | TIGI Creative School provides a class to all students about the United States Constitution. All students are required to attend this class.

### **Student Right-to-Know 2019-2020**

The most recently cohort completion or graduation rate for first-time, full-time certificate-seeking students who has entered the school within the period of September 1<sup>st</sup>, 2018 – August 31<sup>st</sup>, 2019, and graduated within 150% of the normal timeframe for completion is 67%.

The disaggregated completion/graduation rates are collected data in the IPEDS Graduation Rate Survey (GRS). The following links will take you directly to the College Navigator page: [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator). The school is a new participating Title IV school, therefore statistics on this website will start appearing in the Fall 2020 or later.

### **Institutional Outcomes 2020**

To enable you to make a good decision about whether to enroll in our cosmetology program, Toni & Guy Hairdressing Academy | TIGI Creative School has provided information that was submitted on our last Annual Report submitted to the National Accrediting Commission of Career Arts and Sciences (NACCAS) in November 2019 for the reporting year of 01/01/2018 to 12/31/2018.

Graduation Rate: 61.90%

Placement Rate: 76.92%

Licensure Rate: 90.91%

### **Retention Rate**

The retention rate is collected data in the IPEDS Fall Enrollments Survey. The following links will take you directly to the College Navigator page: [www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator). The school is a new participating Title IV school, therefore statistics on this website will start appearing in the Fall 2020 or later.

### **Family Educational Rights and Privacy Act (FERPA) Policy**

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.

Toni & Guy Hairdressing Academy | TIGI Creative School has implemented the following FERPA Policy to inform students of their rights to access institutional and financial aid information in their records.

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. The school is 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. The school will 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, the school must have written permission from the parent or eligible student in order to release any personally identifiable information from a student's education record. However, FERPA allows the school 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;
  - 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.

The school 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, the school 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. The school must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (school's website) is left to the discretion of each school.

The student has the right to contact the U.S. Department of Education at the following address below to file a complaint:

Family Policy Compliance Office  
 U.S. Department of Education  
 400 Maryland Avenue, SW  
 Washington, DC 20202-5901

### **National Student Loan Data System (NSLDS)**

This website may be used to access your financial aid data, such as student loans and grants. It may also be used to find out when your disbursements were made, when your payments are due, and who is your loan servicer. You may find more information about NSLDS by visiting <https://nslds.ed.gov>.

### **Entrance & Exit Counseling for Student Loan Borrowers**

Student Loan Borrowers are required to complete entrance and exit counseling as part of their loan agreement. Please visit [www.studentloans.gov](http://www.studentloans.gov) for more information or to complete your counseling online.

## **Code of Conduct for Educational Loans**

Toni & Guy Hairdressing Academy | TIGI Creative School prohibits a conflict of interest between employees of the school and loan servicers. Toni & Guy Hairdressing Academy | TIGI Creative School prohibits the following actions:

- Revenue-sharing arrangements with any lender;
- Receiving gifts from a lender, a guarantor, or a loan servicer;
- Contracting arrangement providing financial benefit from any lender or affiliate of a lender;
- Directing borrowers to particular lenders, or refusing or delaying loan certifications;
- Offers of funds for private loans;
- Call center or financial aid office staffing assistance;
- Advisory board compensation;