

# **Butte Academy of Beauty Culture**

## **Consumer Information**

**303 West Park STREET  
Butte, MT 59701**

**406-723-8565 or  
406-782-6297**

Owner  
**Peggy Dallaserra**

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Butte Academy of Beauty Culture is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS), 3015 Colvin St, Alexandria, VA, 22314.

This institution is an equal opportunity provider

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## **NOTICE OF AVAILABILITY OF INSTITUTIONAL AND FINANCIAL AID INFORMATION**

Butte Academy of Beauty Culture must annually distribute to all enrolled students and staff a notice of the availability of the information that is required to be made available to students and staff under the Family Educational Rights and Privacy Act of 1974 (FERPA) and under HEA Sec. 485(a)(1), Sec. 485(f), Sec. 485(g), and Sec. 485(j).

Butte Academy of Beauty Culture, hereinafter known as “Butte Academy,” will provide prospective students or prospective employees, with a copy of our Consumer Information by posting the information on our internet website, <https://butteacademyofbeauty.ipage.com/index.html> A paper copy will be provided upon request through our Financial Aid Office. For general Butte Academy information, you may contact the school, at (406) 782-6297 or <mailto:babc303@gmail.com>.

Butte Academy will annually distribute to all enrolled students, a notice of the availability of the Consumer Information. It is known that the student is responsible for understanding all of the content in the Consumer Information document and how it directly relates to federal student aid.

You can obtain the information by going to our website: [://butteacademyofbeauty.ipage.com/index.html](https://butteacademyofbeauty.ipage.com/index.html) and clicking on the consumer report link. If you would like a paper copy, please write to:

Butte Academy of  
Beauty  
Attn: Financial Aid  
Office  
303 West Park Street  
Butte, MT 59701  
406-723-8565

## **CONTACT INFORMATION FOR ASSISTANCE IN OBTAINING INSTITUTIONAL OR FINANCIAL AID INFORMATION**

Kayla Thomas  
Financial Aid  
Administrator  
Butte Academy of  
Beauty

303 West Park Street  
Butte, MT 59701  
406-491-7482  
[paulbat@speedconnect.com](mailto:paulbat@speedconnect.com) or [babc303@gmail.com](mailto:babc303@gmail.com)  
Tuesday through Friday, 8:30 a.m. through 4:30 p.m.

## STUDENT FINANCIAL ASSISTANCE

For financial aid information you may contact Financial Aid Officer, (FAO), at (406) 491-7482 for additional questions or [mailto: paulbat@speedconnect.com](mailto:paulbat@speedconnect.com).

## NON DISCRIMINATION STATEMENT

Butte Academy in its admission, educational courses, activities and graduation policies does not discriminate on the basis of age, sex, race, ethnic origin, color, religion, financial status, disability, sexual orientation, gender identity, veteran status or any other basis protected by the federal, state or local law. Butte Academy owner/administration is designated to coordinate Butte Academy compliance with the requirements of Section 504, as required by 34 Code of the C.F.R. § 104.7(a). All service members of the armed services will not be denied admissions, based on reasons related to their service.

## TITLE IX

**Title IX** of the Education Amendments Act of 1972 is a federal law that states: "No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance."

On June 23, 1972, the President signed Title IX of the Education Amendments of 1972, 20 U.S.C. Â§1681 et seq., into law. Title IX is a comprehensive federal law that prohibits discrimination on the basis of sex in any federally funded education program or activity. The principal objective of Title IX is to avoid the use of federal money to support sex discrimination in education programs and to provide individual citizens effective protection against those practices. Title IX applies, with a few specific exceptions, to all aspects of federally funded education programs or activities. In addition to traditional educational institutions such as colleges, universities, and elementary and secondary schools, Title IX also applies to any education or training program operated by a recipient of federal financial assistance. The Department of Education has issued regulations on the requirements of Title IX, 34 C.F.R. § 106.1et seq. The Title IX common rule published on August 30, 2000 covers education program providers/recipients that are funded by other federal agencies.

### TITLE IX COORDINATOR:

Kayla Thomas [babc303@gmail.com](mailto:babc303@gmail.com) / 406-782-6297 Butte Academy of Beauty 303 W. Park St. Butte, MT 59701

## GENERAL INSTITUTIONAL INFORMATION

### PRIVACY OF STUDENT RECORDS-FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

Students (or parents or guardians of dependent minors) may gain access to their files during school hours by making an appointment with the appropriate school personnel. Files are not to be removed

from the office. Since students receive copies of all pertinent information in their files, additional copies of documents in the student file will be given to students at their request and at the school discretion, may be charged a fee for additional copies.

No information concerning a student will be released to anyone without specific written permission of the student and parents or guardians of dependent minors.

The school will release information from files regarding attendance, progress, financial status and other official information to any Regulatory Office to include, but not limited to, the U.S. Department of Education, National Accrediting Commission of Career Arts & Sciences (NACCAS), Montana Board of Barbers and Cosmetologist for licensing purposes, as required for any accreditation process.

The Family Educational Rights and Privacy Act of 1974 (FERPA) is a Federal law which states (a) that a written institutional policy must be established and (b) that a statement of adopted procedures covering the privacy rights of students be made available. The law provides that the institution will maintain the confidentiality of student education records.

Upon request, Butte Academy of Beauty Culture discloses education records without consent to officials of another college in which a student seeks or intends to enroll, or where the student is already enrolled so long as the disclosure is for the purposes related to the student's enrollment or transfer.

DISCLOSURE: Those members of Butte Academy of Beauty Culture who act in the student's educational interest within the limitations of their "need to know" have access to student education records. These personnel are referred to as "school officials". No one outside the institution shall have access to, nor will the institution disclose any information from a student's education record, without the written consent of the student except to those with a legitimate educational interest as listed below:

- Appropriate high school or transfer school officials;
- Authorized officials conducting audits or evaluations;
- Appropriate parties in connection with financial aid to a student;

The release of information to those having legitimate educational interest does not constitute authorization to share that information with a third party without the student's written consent.

The Registrar shall decide the legitimacy of requests for student information. However, if the Registrar is served with a subpoena requesting student information, the Registrar must comply with the request. Before doing so, the Registrar shall attempt to notify the student of the subpoena in advance of compliance so the student may seek protective action, unless the disclosure is in compliance with a subpoena issued by an agency that has ordered the contents of the subpoena, or the information furnished in response to the subpoena, not be disclosed.

Information on deceased students will only be made available to survivors or third parties via a subpoena to the Registrar.

The Solomon Amendment requires colleges and universities to release information regarding enrolled students to the military for recruitment purposes. Students may restrict disclosure to the military by restricting all disclosure of personal information.

Students or guardians of dependent minors may submit an "Information Restriction Request" to the Financial Aid Office to prevent information from being released. This Restriction request will be

honored by Butte Academy of Beauty Culture until rescinded in writing by the student.

STUDENT RIGHTS: FERPA affords students certain rights with respect to their education records. These rights include:

- (1) The right to inspect and review the student's education records within 45 days of the day the school receives a request for access. Students should submit to the registrar, dean, head of the academic department, or other appropriate official, written requests that identify the record(s) they wish to inspect. The Butte Academy of Beauty Culture official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the Butte Academy of Beauty Culture official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.
- (2) The right to request the amendment of the student's education records that the student believes is inaccurate or misleading. Student may ask the School to amend a record that they believe is inaccurate or misleading. They should write the school official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the School decides not to amend the record as requested by the student, the School will notify the student of the decision and advise the Student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.
- (3) The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by Butte Academy of Beauty Culture in an administrative, supervisory, academic, research or support staff position (including law enforcement unit personnel and health staff); a person or company with whom Trustees; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Upon request, the School discloses education records without consent to officials or another school in which a student seeks or intends to enroll.
- (4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the Office that administers FERPA is:  
Family Policy Compliance Office  
U.S. Department  
of Education 400  
Maryland  
Avenue SW  
Washington, DC  
20202-4605
- (5) Individuals who apply for admission but are not admitted and therefore not enrolled have no rights under FERPA.

(6) An individual student's rights under FERPA are no longer valid upon death of that student.

## **SAFEGUARDING CUSTOMER INFORMATION**

### **1. Introduction**

Butte Academy is committed to protecting the privacy of non-public customer information. The purpose of this policy is to describe Butte Academy's policies and procedures for complying with the specific requirements set forth in the federal Gramm-Leach-Bliley Act (GLB Act).

This policy describes how Butte Academy protects information specifically covered under the GLB Act.

#### **1.1 Summary of Requirements of GLB Act**

The GLB Act requires "Financial Institutions," defined below, to protect non-public personal information that is collected from an individual who obtains or has obtained a financial product or service from the institution for personal, family or household purposes.

Financial products or services offered by Butte Academy and covered by the GLB Act include, but is not limited to:

- Student loans

Examples of information that would require protection include tax returns, Social Security numbers or other non-public or personal information that is collected for purposes of providing these services.

The safeguarding regulations of the GLB Act ("Safeguards Rule") require that covered institutions, such as Butte Academy, develop, implement and maintain a comprehensive information security plan that includes administrative, technical and physical safeguards to protect the information covered by the GLB Act. The plan must describe how Butte Academy protects customer information.

### **2. Definitions**

#### **2.1 Financial Institution**

An institution significantly engaged in financial activities, which include:

- lending, exchanging, transferring, investing for others, or safeguarding money or securities. These activities cover services offered by lenders, check cashers, wire transfer services, and sellers of money orders.
- providing financial, investment or economic advisory services. These activities cover services offered by credit counselors, financial planners, tax preparers, accountants, and investment advisors.
- brokering loans.
- servicing loans.

- debt collecting.
- providing real estate settlement services.
- career counseling (of individuals seeking employment in the financial services industry).

## **2.2 Financial Product or Service**

A financial product or service covered under the GLB Act includes the following:

- offering student, faculty or staff loans;
- making, acquiring, brokering, or servicing loans or other extensions of credit;
- real estate and personal property appraising;
- arranging commercial real estate equity financing;
- collection agency services; and
- credit bureau services.

## **2.3 Consumer**

Someone who obtains or has obtained a financial product or service from a financial institution that is to be used primarily for personal, family or household purposes, or that person's legal representative.

Examples include:

- making a wire transfer; or
- applying for a loan, whether or not the individual actually obtains the loan.

## **2.4 Customer**

Customers are consumers who have a continuing relationship with a financial institution. Examples include:

- receiving loan disbursements from a financial institution;
- opening a credit card account with a financial institutions; or
- using the services of a mortgage broker to secure financing.

## **2.5 Non-Public Personal Information**

Any personal identifiable financial information that a financial institution collects about an individual in connection with providing a financial product or service, unless that information is otherwise publicly available. Examples include:

- any information an individual gives to get a financial product or service (for example, name, address, income, Social Security number, or other information on an application);
- any information received about an individual from a transaction involving an institution's financial product(s) or service(s) (for example, the fact that an individual is a consumer or customer, account numbers, payment history, loan or deposit balances, and credit or debit



card purchases); or

- any information received about an individual in connection with providing a financial product or service (for example, information from court records or from a consumer report).

### **3. Policy**

Butte Academy shall comply with the Safeguards Rule, which requires the institution to:

- Designate one or more employees to coordinate the program;
- Identify “reasonably foreseeable” internal and external risks to the security and confidentiality of customer information that could lead to unauthorized disclosure, use, alteration, destruction or other compromise of such information and “assess the sufficiency” of the institution’s safeguards in place to control these risks.

Such risk assessment must include, at a minimum, risks in areas of operation such as:

- Employee training and management,
- detecting, preventing, and responding to attacks against the institution’s systems;
- Implement safeguards to manage the identified risks and regularly test or monitor such safeguards;
- Oversee the institution’s service providers(If applicable) by:
  - Selecting and retaining service providers that are capable of maintaining appropriate safeguards for the customer information at issue, and
  - Requiring service providers by contract to implement and maintain such safeguards; and
- Evaluate and adjust the institution’s security program in light of such risk assessment, any material change to institutional business operations or any other circumstances that may have a material impact on the institution’s information security program.

Section 4.0 of this document describes the procedures for implementing the above policy.

## **4. Procedures**

### **4.1 Employee Designation**

Butte Academy’s Financial Aid Administrator is responsible for the Safeguards Rule of the GLB Act.

The following offices will specifically assist in protecting data covered by the GLB Act:

- Peggy Dallaserra, Head Instructor/Owner
- Kayla Dallaserra Thomas, Financial Aid Director

### **4.2 Risk Assessment**

Butte Academy’s units that may be impacted by the Safeguards Rule of the GLB Act include, but are not limited to:

- Financial Aid,
- Registrar’s office, and

- Student Financial Services

Each of these units continues to implement security procedures to comply with the GLB Act.

### **4.3 Training**

All Staff is trained on safeguard and security procedures.

### **4.4. Incident Reporting**

All incidents of actual or suspected security breaches must be reported immediately to the appropriate individual listed above in Section 4.1.

### **4.5 Implementing Safeguards**

Butte Academy already has some formal policies and procedures that address information security of the data covered by the GLB Act as well as consequences for failing to maintain the confidentiality of certain information, including:

- Family Educational Rights and Privacy Act (FERPA) policy,
- Misappropriation of Assets,

Butte Academy's information security program incorporates the following safeguards, as appropriate:

- Locking rooms where paper records are kept,
- Ensure that storage areas are protected against destruction or potential damage from physical hazards,
- Using password-activated screensavers,
- Using strong passwords,
- Storing electronic customer information on a secure server,
- Maintain secure backup media and keep archived data secure,
- Changing passwords periodically,
- Encrypting customer information when it is transmitted electronically over networks or stored online, when possible,
- Referring calls or other requests for customer information to designated individuals who have had appropriate training for addressing such requests,
- Reporting incidents of fraudulent or suspicious attempts to obtain customer information,
- Disposing of customer information in a secure manner, such as shredding or erasing data when disposing of computers and recycling,

## **5. Resources**

Federal Trade Commission:

**<http://www.ftc.gov/privacy/privacyinitiatives/safeguards.html>**

U.S. Senate Committee on Banking, Housing and Urban Affairs: Information Regarding the Gramm-

Leach-Bliley Act of 1999

<http://www.senate.gov/~banking/conf/>

National Association of College and University Business Officers: 2003-01 Colleges and Universities Subject to New FTC Rules Safeguarding Customer Information (January 13, 2003)

## CONSUMER INFORMATION ON COLLEGE NAVIGATOR WEBSITE

### IPEDS STATISTICS

The College Navigator website: <http://nces.ed.gov/collegenavigator> provides current and prospective students:

Butte Academy of Beauty Culture hyperlink for the following:

<https://nces.ed.gov/collegenavigator/?q=Butte+Academy+of+Beauty+Culture&s=all&id=180063>

General information

- Tuition, fees, and estimated student expenses
- Financial aid
- Net price
- Enrollment, Student Body Diversity
- Admissions
- Retention and graduation rates
- Programs/majors
- Service members and veterans
- Accreditation
- Campus security
- Cohort default rates

## FACILITIES AND SERVICES FOR STUDENTS WITH DISABILITIES

Butte Academy of Beauty School is handicap accessible. For any other special needs please contact the school owner for additional information.

Accommodations are formally approved during an intake interview with a disabilities services coordinator. The instructor determines accommodations on a case-by-case basis, based on the documentation, the student's history and specific functional limitations. Students requesting accommodations in the classroom must provide an IEP.

### Extended Time

Students with disabilities may require additional time for taking tests. Extended time ensures that a student's performance is reflective of his/her mastery of material rather than the speed at which a student performs.

### Readers for Exams

Some students with disabilities may require having exam questions read to them.

### Reduced Distraction Environment

Students with disabilities may be approved for and request a separate "reduced distraction" testing space. This accommodation is not a guarantee of a "distraction free" testing space, but rather a quieter space where students have fewer distractions from fellow test-takers and are thus better able to

maintain focus.

## STUDENT RIGHT TO KNOW POLICY

All criminal activity and accidents that happen on the school premises must be reported to the School Owner who must keep a confidential file on the circumstances surrounding each incident. The School Owner must make the information available to the employees and students. Information of a personal nature (Privacy Act) will be kept confidential. The School Owner will follow the following procedures for informing students and employees of criminal activity and accidents:

1. Emphasis will be placed on accident and crime prevention.
2. All accidents and crimes will be recorded in a file.
3. Butte Academy of Beauty will furnish a written crime report yearly. This report will contain information for the previous three (3) years. This report is updated every October and made available to all employees and students.

The most current pre-enrollment information is given upon enrollment. This will include the graduation, placement, and licensure rates for the most recent award year. This information may also be found on the website <https://butteacademyofbeauty.ipage.com/index.html> under Tuition & Fees.

## COST OF ATTENDANCE (COA)

As dictated by Congress, the COA is the average cost to attend for one academic year. It includes tuition and fees, books and supplies, room and board, transportation, and personal expenses. Butte Academy adjusts the COA yearly to reflect changes to these costs.

2022-2023

### COSMETOLOGY COURSE

<b>Dependent Student Living at Home with no dependents</b>		<b>Independent and All other students not living at home</b>			
AY 1 hrs 0~900 weeks 0~26	<b>\$19,790</b>	AY 1 hrs 0~900 weeks 0~26	<b>\$21,655</b>		
AY 2 hrs 900~ 1,500 wks 27~32	<b>\$3,561</b>	AY 2 hrs 900~ 1,500 wks 27-32	<b>\$4,680</b>		
	<b>ay1 0-900</b>	<b>ay2 900-1500</b>	<b>ay1 0-900</b>	<b>ay2 900-1500</b>	
Cost of Attendance Budget Dependent Student	\$19,790	\$3,561	Cost of Attendance Budget Independent Student	\$21,655	\$4,680
Total Direct Institutional Costs	\$14,005	\$0	Total Direct Institutional Costs	\$14,005	\$0
Total Non-Institutional program costs	\$5,785	\$3,561	Total Non-Institutional costs	\$7,650	\$4,680
Cost of Attendance for Entire Program	\$23,351		Cost of Attendance for Entire Program	\$26,335	

.....			.....		
Cost of attendance AY 1		\$19,790	Cost of attendance AY 1		\$21,655
	Fees	150		Fees	150
	Tuition	12800		Tuition	12800
	Kit Books/Lab Fee	1055		Kit Books/Lab Fee	1055
=====	=====	=	=====	=====	
Total Direct Institutional Costs		14005	14005	Total Direct Institutional Costs	14005 14005
Total Non-Institutional Costs:		5935	Total Non-Institutional Costs:		7800
	(A) Transportation	1350		(A) Transportation	1472
	(B) Personal	1560		(B) Personal	1560
	=====	=====		=====	=====
		2910	2910		3032 3032
	Room & Board	3025	3025	Room & Board	4768 4768

(1) Add \$500 if commuting more than 40 miles per day round trip. / Add \$1,000 commuting greater than 60 miles per day round trip.

(2) Add cost of 4-5 round trips home if greater than commuting distance, based on public transportation costs or IRS rates, on a case by case basis.

(3) Dependent care may add up to \$1000 per dependent, calculated on a case by case basis, based on actual costs.

<b>TOTAL CONTRACTED PROGRAM COST:</b>	
COSMETOLOGY COURSE	
Tuition	\$ 12,800.00
Equipment (Kits) & Books & Lab fee	\$ 1,055.00
Registration/Deposit Fee	\$ 150.00
<b>Total Program Cost</b>	<b>\$ 14,005.00</b>

Applicants may register at any time during the year and may enter any of the regularly scheduled classes. Class dates are available upon request.

For students who do not complete the course as stated in the contract, additional tuition will be charged at the rate of \$10.00 per hour.

## NET PRICE CALCULATOR

<https://butteacademyofbeauty.ipage.com/beauty-industry-career-opportunities.html>

## REFUND POLICY

### INSTITUTIONAL 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 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 except a non-refundable application fee.
2. A student (or legal guardian) cancels his/her enrollment in writing within three business days of signing the enrollment agreement. In this case all monies collected by the school except, the \$50 non-refundable application fee, shall be refunded, regardless of whether or not the student has actually started classes.
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 \$100 and the application fee in the amount of \$50.00.
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 30 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:

<u>Scheduled Hrs / Course Hrs.</u>	<u>Percent Due</u>	<u>Scheduled Hrs / Course Hrs.</u>	<u>Percent Due</u>
0.1% to 4.9%	20%	5% to 9.9%	30%
10% to 14.9%	40%	15% to 24.9%	45%
25% to 49.9%	70%	50% to 100%	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 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, the school will either provide a full refund of all monies paid or completion of the course at a later time. 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.

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

## **RETURN OF TITLE IV FUNDS**

### **Federal Financial Aid Refunds- Return of Title IV Calculation**

A student recipient of Federal Title IV funds (i.e., Federal Pell grants or, Direct or PLUS loans) who withdraws from the school before completing 60% of the term is subject to the Return of Title IV Calculation to determine the percentage of Title IV funds required to be returned to the federal government. The Return of Title IV calculation is a federally mandated formula to determine how much federal funding was “earned” up to the time of withdrawal.

The Title IV funds that were disbursed in excess of the earned amount must be returned to the federal government by the school and/or you. If you received a refund from financial aid, which was to be used for education-related personal expenses or housing expenses, you may be required to return a portion of those funds to the school. This portion represents funds that were intended to pay your education-related expenses through the end of the semester. The amount to be returned to the school will be determined by your institutional costs, refunds you might have received for non-school expenses and the funds that must be returned to the government.

The amount to be returned to the federal government will be calculated from the date you officially withdrew from class or, in the case of an unofficial withdrawal, the last date you were involved in an academically related activity. An official withdrawal occurs when a student follows the published process for withdrawing from the school prior to the end of the term.

To determine the amount of aid you earned up to the time of withdrawal, Butte Academy of Beauty Culture’s Office of Financial Aid will determine the percentage of the quarter you attended. The percentage used to determine the return of federal student aid funds is equal to the number of clock hours remaining in the quarter divided by the number of clock hours in the quarter. The resulting percentage is then used along with your school costs and total federal funds that you received (funds that were disbursed directly to your school student account and possibly refunded to you) or that you were eligible to receive to determine the amount of aid that you are allowed to keep.

Any unearned Title IV aid must be returned to the federal government within 45 days of the date of the determination of your withdrawal. Butte Academy of Beauty Culture’s Office of Financial Aid will notify you with instructions on how to proceed if you are required to return funds to the government. Any funds returned after the Return of Title IV Aid calculation is completed and processed are then used to repay Butte Academy of Beauty Culture’s funds, state funds, other private sources, and the student, in proportion to the amount received from each non-federal source, as long as there was no unpaid balance at the time of withdrawal. All aid sources are repaid before any funds are returned to the student.

Funds that are returned to the federal government are used to reduce the outstanding balances in individual federal programs. Financial aid returned by you and/or your parent or the school must be allocated in the following order:

1. Federal Unsubsidized Direct Loan
2. Federal Subsidized Direct Loan
3. Federal Direct Parent Loan (PLUS)
4. Federal Pell Grant

A student may be eligible for a post-withdrawal disbursement if, prior to withdrawing, the student earned more federal financial aid than was disbursed. If a student is eligible for a post-withdrawal disbursement for Title IV funds, it will be processed for the student and a refund will be issued within 14 days of the credit balance.

If the post-withdrawal disbursement includes loan funds, Butte Academy of Beauty Culture must get the student's permission before it can disburse the loan. Students may choose to decline some or all of the loan funds so that s/he does not incur additional debt. A notice will be sent out to the student, and the signed, original document must be returned to the School within 14 days.

Butte Academy of Beauty Culture may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees. However, the school needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. If the student does not give his/her permission, the student will be offered the funds. However, it may be in the student's best interest to allow the school to keep the funds to reduce the student's debt at the school.

It is also important to understand that accepting a post-withdrawal disbursement of student loan funds will increase a student's overall student loan debt that must be repaid under the terms of the Master Promissory Note. Additionally, accepting the disbursement of grant funds will reduce the remaining amount of grant funds available to the student should the student continue his/her education at a later time.

### **Official Withdrawal**

A student must contact the Financial Aid/ Enrollment office (verbally or in writing) to withdraw or take a leave of absence.

For tuition refunds and financial aid refunds, the date of withdrawal is the date the student notifies the Financial Aid/ Enrollment office they are withdrawing.

### **Unofficial Withdrawal**

- Occurs when a student leaves the school without notice, Or
- When all courses in which the student is enrolled are given an F grade due to non- completion of the course.

**The student's last date of attendance or participation in any academic activity will be the date used to calculate the Return of Title IV Funds**

### **TEXTBOOK INFORMATION**

Below are the books Butte Academy of Beauty Culture uses in the Cosmetology Course. However, the cost of the kit includes the books. This would be the replacement price.

Cosmetology Program:	
Milady Book Text	\$122.16
Milady Workbook	\$103.96

### **EDUCATIONAL PROGRAMS**

Butte Academy of Beauty Culture Cosmetology Course consists of 1,500 hours of theory and practical training in the art of hairstyling, hair cutting, coloring, and permanent waving as well as primary skin and nail care. Students will learn professionalism, care of equipment, shampooing, cutting, chemical hair relaxing, thermal styling, anatomy, chemistry and salon management. Guest speakers help educate students on a more personal, in-depth level. This course is designed to prepare the student to successfully



complete the Montana NIC State Board Cosmetology examination necessary for licensing. Mock boards are given by school instructors to fully ensure the student is ready to make application for the Montana NIC State Board Cosmetology Examination. The experienced, licensed cosmetologist is qualified for many jobs outside the salon. There are interesting and high paying jobs available in both the cosmetic industry and the field of education. The trained and licensed cosmetologist can find many rewards.

## **TRANSFER POLICY**

Persons furnishing satisfactory transcripts of credits earned in other cosmetology schools and on securing an affidavit from the respective State Board of Cosmetology, may enter the Academy and receive credit for work done elsewhere. Such credit allowances will shorten the course work accordingly; however, the Academy reserves the right to determine acceptance of any transferred records of transferring students providing they are able to meet other admission requirements.

The Academy shall not be obligated to transfer student hours on behalf of a student who transfers to another school or academy unless the transferring student shall have paid all amounts due the Academy.

Applicants wishing to receive credit for previous hours will be required to complete our Basics Practical and written exams. We will determine hours accepted based on the results of the exams. Credit for hours previously earned will be granted if approved by the Montana State Board of Cosmetology. Transfer students are required to maintain satisfactory academic progress and complete all requirements for graduation. INCOMPLETES, REPETITION AND NON-CREDIT REMEDIAL COURSES do not apply to cosmetology training and therefore have no effect on these training requirements or a students' Satisfactory Progress.

## **LICENSE AND ACCREDITATION**

Butte Academy of Beauty Culture is licensed by Montana Board of Barbers and Cosmetologist, PO Box 200513, Helena, MT, 59620 Phone 406-841-2335

Butte Academy of Beauty Culture is accredited by National Accrediting Commission of Career Arts & Sciences, INC. 3015 Colvin St, Alexandria, Virginia, 22314 Phone: 703-600-7600 Fax: 703-379-2200

Note: All licensing/accrediting/approval can be found posted at Butte Academy.

## **COPYRIGHT INFRINGEMENT/LEGAL SANCTIONS**

It is the Butte Academy of Beauty Culture's policy to comply with all Montana copyright laws. The unauthorized use of copyrighted materials is prohibited. This includes but is not limited to: Text Books, Catalogs, Manuals, Periodicals, as well as file sharing between peers. Punishment for such proven acts may include student and/or employee termination. Violators may also be subject to sanctions under Montana State and Federal laws of copyright infringement.

### **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 file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to

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

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov).

## **MISREPRESENTATION**

Butte Academy of Beauty Culture, and its Staff is committed to maintaining the highest standard of integrity in every aspect of its operations and to assuring complete transparency, candor and accuracy in all of its communications with students, accrediting agencies and the public. Further Butte Academy of Beauty Culture is using procedures and practices aimed at eliminating errors while communicating with students and the public.

Butte Academy of Beauty Culture is prohibited by federal regulations (CFR title 34 sections 668.71-74) from making false or misleading statements or providing false or misleading documentation to consumers, to our accrediting bodies or to the US Department of Education (DOE). Butte Academy of Beauty Culture defines misrepresentation as any false or misleading communication made by the institution or one of its official representatives.

A misrepresentation may be a false or misleading statement about: Butte Academy of Beauty Culture programs, financial charges, graduation rates, or employability of graduates, made directly or indirectly to any person, the DOE, and/or an accrediting agency with the likelihood to deceive. This includes dissemination of a student testimony or endorsement made under duress or because the student was by the school to make such an endorsement to participate. Butte Academy of Beauty Culture views a substantial misrepresentation any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person's detriment.

## **VOTER REGISTRATION**

In compliance with Department of Education regulations, voter registration applications are supplied at Orientation or Voter Registration information can be obtained online at: <http://sos.mt.gov/ELECTIONS/Vote/index.asp>.

## **CONSTITUTION DAY**

President George W. Bush signed a bill on December 8, 2004 (Public Law 108-447) that designates every September 17 as Constitution Day. All institutions of higher education that receive federal funding are required to prepare a program to inform students about the U.S. Constitution.

## **HEALTH AND SAFETY**

### **DRUG AND ALCOHOL ABUSE PROGRAM**

<https://butteacademyofbeauty.ipage.com/index.html>- section under Drug & Alcohol Abuse in annual security report-pdf

### **DRUG AND ALCOHOL ABUSE PREVENTION - BIENNIAL REVIEW**

<https://butteacademyofbeauty.ipage.com/index.html>- section under Drug & Alcohol Abuse/Prevention in annual security report-pdf

Butte Academy of Beauty Culture must review its Drug and Alcohol Prevention Program every year to determine its effectiveness and to ensure that its sanctions are being enforced. As a part of this **biennial**

**review**, Butte Academy of Beauty Culture must determine: 1. The number of drug and alcohol related violations and fatalities that occur on the campus or as part of any of the school’s activities and that are reported to campus officials; and 2. The number and type of sanctions that are imposed by the school as a result of drug and alcohol related violations and fatalities on the campus or as part of any school activities.

The effectiveness of Butte Academy of Beauty Culture’s prevention program is measured by tracking the number of drug and alcohol related disciplinary actions, treatment referrals, and incidents recorded by campus officials or other law enforcement officials. During the years of 2021 and 2022, Butte Academy of Beauty Culture did not have any drug and alcohol related violations and fatalities that occurred on the campus or as part of any of the school’s activities and nothing has been reported to campus officials. Because there were not any drug and alcohol related violations and fatalities on the campus or as part of any school activities during the years of 2021 and 2022, Butte Academy of Beauty Culture did not impose any type of sanctions.

Butte Academy of Beauty Culture’s Drug and Alcohol Prevention Program proves to have been effective for the years of 2021 and 2022 due to no incidences occurring or being recorded by campus officials. No implementations of changes are needed at this time.

The official responsible for conducting the biennial review is Kayla Dallaserra Thomas,

Financial Aid Administrator. This biennial review is approved by the President,

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### **VACCINATIONS POLICY**

The Butte Academy of Beauty Culture does not require vaccination records for admittance into the Butte Academy of Beauty Culture school.

### **SECURITY REPORT: EMERGENCY RESPONSE AND EVACUATION**

[http://butteacademyofbeauty.ipage.com/upload/s/3/4/2/0/34207641/babc\\_annual\\_security\\_report.pdf](http://butteacademyofbeauty.ipage.com/upload/s/3/4/2/0/34207641/babc_annual_security_report.pdf)

Timely Warnings – page 6

Emergency Response and Evacuation – page 7

Fire Safety Report – (Not required because Butte Academy of Beauty Culture does not have Housing) page 11

Information for Crime Victims about Disciplinary Hearings – page 16

### **STUDENT OUTCOMES**

#### **STUDENT BODY DIVERSITY**

Fall 2022:

Total Students 17

Male 1

Females 16

Percent of Students Enrolled by Race/Ethnicity	
White	88%
American Indian/Alaskan Native	6%
Hispanic	6%
African American	0%
Percent of Students who receive a Pell Grant	71%

## RETENTION/GRADUATION/PLACEMENT/LICENSE RATES

NACCAS Annual Report Rates from 2021, updated October 2022.

The institution's accrediting agency requires that any adjustments made to its student outcomes rates due to the COVID-19 Pandemic must be disclosed. As student achievement at this institution has not been significantly impacted by the Pandemic, the outcome rates reported do not reflect any such adjustments related to COVID-19.

Graduation Rate	Licensure	Placement Rate
77%	100%	100%

## GAINFUL EMPLOYMENT DISCLOSURE

<https://butteacademyofbeauty.ipage.com/uploads/3/4/2/0/34207641/12.0401-gedt.html>

## Code of Conduct for Education Loans

An institutional financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

1. Refrain from taking any action for his or her personal interest or benefit;
2. Refrain from awarding financial aid to themselves or their immediate family members;
3. Have a designated person in the institution handle financial aid for immediate family members, to avoid the appearance of a conflict;
4. Refrain from compiling a preferred lender list;
5. Be transparent, complete, and accurate; do not auto-assign to any particular lenders;
6. Refrain from taking any action he or she believes is contrary to law, regulation, or the best interests of the students and parents he or she serves;
7. Do not deny, impede, or unnecessarily delay the borrower's choice of lender;
8. Ensure that the information he or she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain;
9. Be objective in making decisions and advising his or her institution regarding relationships with any entity involved in any aspect of student financial aid;
10. Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the U.S. Department of Education) involved in the making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of a training activity of or sponsored by any such entity;
11. Disclose to his or her institution, in such manner as his or her institution may prescribe, any involvement with or interest in any entity involved in any aspect of student financial aid;
12. Notify the institution of potential conflict of interest with any of the institutions business

relationships.

## **RESPONSIBILITIES OF BUTTE ACADEMY EMPLOYEES**

The primary goal of the financial aid professional is to help students achieve their educational potential by providing appropriate financial resources. Our members are required to exemplify the highest level of ethical behavior in helping students and families find the best ways to pay for college and demonstrate the highest level of professionalism. We take great pride in our essential task of helping our students and families determine the best ways to meet their educational expenses.

The Financial Aid Professional shall:

1. Be committed to removing financial barriers for those who wish to pursue postsecondary learning.
2. Make every effort to assist students with financial need free of charge.
3. Be aware of the issues affecting students and advocate their interests at the institutional, state, and federal levels.
4. Adhere to all applicable laws and regulations.
5. Support efforts to encourage students, as early as the elementary grades, to aspire to and plan for education beyond high school.
6. Always deal with others honestly and fairly, and always act in a manner that creates trust and confidence.
7. Educate students and families through quality consumer information and teach them to responsibly manage expenses and debt.
8. Educate students and their families through quality information that includes transparency and full disclosure on award notices.
9. Respect the dignity and protect the privacy of students, and ensure the confidentiality of student records and personal circumstances.
10. Ensure equity by applying all need analysis formulas consistently across the institution's full population of student financial aid applicants.
11. Will inform all entities of any changes in financial aid programs that could affect student aid eligibility.
12. Provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
13. Private information provided to the financial aid office by the applicant is protected in accordance with FERPA and the Higher Education Act, section 483 (a) (3) (20 U.S.C. 1090) and state and federal statutes and regulations.
14. Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
15. Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
16. FAFSA information is only used for the application, award, and administration of financial aid awarded under title IV of the Higher Education Act.
17. Maintain the highest level of professionalism, reflecting a commitment to the goals of the National Association of Student Financial Aid Administrators.

## **REPORTING VIOLATIONS OF THIS POLICY**

Butte Academy of Beauty Culture expects officers and employees covered by this policy to report violations of this policy to the Financial Aid Officer. Failure to comply with this policy will result in disciplinary action, which may include termination of employment.

## **TITLE IV FUNDING – GENERAL INFORMATION**

Butte Academy of Beauty Culture educates students and/or parents in all options of financial aid

available to those who qualify. We understand that all student's/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. Butte Academy of Beauty Culture encourages parents of eligible dependent students to apply for the Federal Parent Plus Loan.

## **TYPES OF FINANCIAL AID AVAILABLE FEDERAL PELL GRANT (NEED BASED AID)**

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)**

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.
- 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.
- Direct PLUS Loans (Plus Loans) are loans parents can obtain to help pay the cost of education for their dependent undergraduate children.

### **G.I. BILL**

If you have spent time in the military, you may be eligible to use your G.I. Bill toward your education, or the G.I. Bill may be transferred to your spouse or children. The G.I. Bill was specifically designed for college or vocational education. The Butte Academy of Beauty Culture is certified by State Approving Agency for Veterans' Educational Benefits. \*These approvals are state and Butte Academy specific and may not apply to all schools. To apply go to [www.gibill.va.gov](http://www.gibill.va.gov). Bring your certificate of eligibility to the FAO Office to begin enrollment certification with the Veterans Administration ("VA").

## **ELIGIBILITY OF TITLE IV AID**

To be eligible for Title IV 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 Butte Academy 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 match 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 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 student's 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 Code 007900, for Butte Academy of Beauty Culture, Butte, MT. This will allow disclosure of information from the FAFSA to the Butte Academy. 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). Butte Academy will be sent an ISIR (Institutional Student Information Record) for all students who list Butte Academy's 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 Butte Academy'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. Butte Academy of Beauty Culture 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 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 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 Driver's 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 Officer.
  12. Accepted aid will be listed on the student's award letter.
  13. Students are required to notify Butte Academy'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.

## **SPECIAL CIRCUMSTANCES – DEPENDENCY OVERRIDE & PROFESSIONAL JUDGMENT**

Dependency Override – Students who do not meet the Federal definition of an independent student, but have unusual circumstances, may appeal their dependency status to Butte Academy's Financial Aid Office. Dependency Status overrides are done on a case by case basis and a determination from the Financial Aid Officer 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 Butte Academy's Financial Aid Office.

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 the U.S. Department of Education CPS (Central Processing System) for the process of verification are frequently required to submit additional information and/or parent's financial and household information to the Financial Aid 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 Financial Aid 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 Financial Aid Office reserves the right to make exceptions to the policy stated above on a case by case basis for extenuating circumstances.
4. The Financial Aid 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 fulltime can apply for deferment of previous student loans while in attendance at Butte Academy of Beauty Culture. Please log on to [www.nsls.ed.gov](http://www.nsls.ed.gov) to find your current loan servicer and to find out more details on "in-school deferment".

## **DISCLOSURE REQUIREMENTS RELATING TO EDUCATION LOANS**

### **LOAN COUNSELING**

Entrance, Loan Awareness and exit counseling is required for participation in the loan programs. Entrance counseling must be completed prior to any disbursements on a subsidized and/or unsubsidized loan. Students must be advised of their rights and responsibilities with regard to loans and other financial aid funds, including but not limited to, repayment requirements. Sample repayment schedules, repayment options and default consequences will be reviewed with the applicant for loans, prior to signing promissory notes.

All student loan recipients will be required to complete exit counseling. On-line entrance counseling should be completed at <https://studentaid.gov> and exit counseling is to be completed at <https://studentaid.gov>. If prospective students do not have on-line access, this requirement can be met by making an appointment with the Financial Aid Office at the Butte Academy of Beauty Culture to use the computer. The financial aid administrator will review the repayment requirements, options, and default consequences as well as discuss debt management strategies, and other issues which will assist the borrower during repayment. Personal contact information will be updated at this time, which will be forwarded to the lender.

### **Notification of Butte Academy of Beauty Postsecondary Educational Institution Complaint Process**

In October 2010, the United States Department of Education released new regulations known as the "Program Integrity" rules, which are intended to address concerns relating to the integrity of academic programs offered by postsecondary educational institutions and authorized under Title IV of the Higher Education Act (HEA), as amended. As part of those new rules, each state must have in place a process for receiving, reviewing, and responding to complaints concerning postsecondary educational institutions delivering educational services in that state, and each institution must inform students how to initiate complaints in the state where the student receives instruction. This notification provides information on the complaint process available to students, wherever located, of Montana postsecondary institutions, and to students receiving instruction in the State of Montana from any postsecondary institution, wherever located.

The Butte Academy of Beauty Culture's post secondary certificate programs are approved by the Montana Board of Barbers & Cosmetologists and they have a complaint procedure in place that can be found on their website at: <http://boards.bsd.dli.mt.gov/cos>.

This institution is accredited by the National Accrediting Commission of Career Arts and Sciences at 3015 Colvin St Alexandria, VA 22314, (703) 600-7600. <http://naccas.org/naccas/>. Evidence of each institution's accreditation can be found at: <http://naccas.org/naccas/accredited-school-search>.

#### HOW TO FILE A COMPLAINT:

##### *Butte Academy of Beauty Culture Institution*

Students and prospective students of the Butte Academy of Beauty Culture are required to initially address complaints, including, if applicable, complaints related to *State Authorization Reciprocity Agreement* standards, through the applicable institution's complaint or review procedures:

It is the opinion of the Butte Academy of Beauty Culture that the majority of complaints can be handled in an informal manner by bringing all parties involved together for an open discussion of the situation. At this time a mutual agreement can usually be agreed upon with all participants as to the course of the action that should be taken.

To initiate this informal resolution process the individual(s) need only contact the school administrator, Peggy Dallaserra and ask for time to discuss a problem or complaint and a meeting will be arranged at the earliest time to discuss and resolve the situation within 10 days.

However, when this is not possible due to the severity of the complaint or the possible personal or private nature the following steps are to be taken:

1. The complainant should submit a signed written complaint, outlining the following information to the school administrator, Peggy Dallaserra.

- a) The nature of the complaint;
- b) The individual(s) involved;
- c) The dates of the occurrences to which the complaint refers; and
- d) Any other substantiating or pertinent information regarding the complaint.

2. The school administrators will contact the individual(s) making the complaint to try to resolve the situation in an informal manner as described above. If this is not the desire of the complainant, more formal action will be taken.

3. The school Administrators will take the following steps:

- I. Develop a Complaint and Mediation Committee to listen to the complaint and all other pertinent information from the individual(s) involved in the complaint. This Committee will consist of 5 people; 2 school administrators or teachers; 2 students and 1 industry person. None of these individuals will have any personal involvement or prior extensive knowledge of the complaint. (Depending on the situation, the Academy may also request the presence of their Legal Counsel.)
- II. Set a time and place for a formal complaint and mediation hearing within 21 days.
- III. Notify all individuals involved and request their presence and submission of any pertinent information or substantiating materials.
- IV. At the specified time and place all involved individuals will be asked to present their information, materials and written views in narrative form to the Complaint and Mediation Committee.
- V. During the information phase the Committee will be allowed to ask questions and offer suggestions to open the lines of communication in order to resolve the complaint in an expeditious manner in the mediation phase.
- VI. The hearing will then enter the Resolution Phase.
  - A. The complaint and other individuals will be asked to come to a mutual and equitable resolution that is fair and agreeable to all.
  - B. If this is not possible the Committee will be asked to mediate the complaint and present their resolution to the problem, to which all involved will be asked to agree to and abide by with a determination issued in writing to all involved within 15 days.
- VII. If the complaint has followed all of the above procedures and the matter still has not been resolved to his/her satisfaction, the individual may file a written complaint with the National Accrediting Commission of Career Arts and Sciences at 3015 Colvin St Alexandria, VA 22314 or to the Montana Board of barbers and cosmetologist (information to file a complaint is located on this website: <http://boards.bsd.dli.mt.gov/cos#10>).

Complaints that remain unresolved after engaging in the above-referenced process may be further pursued in the following manners:

- An individual adversely affected by the final decision of the institution's president may file a complaint to the Montana Board of Barbers & Cosmetologist. <http://boards.bsd.dli.mt.gov/cos>
- Complaints concerning broad institutional academic practices, such as those that raise issues regarding an institution's ability to meet accreditation standards, may be filed with the the National Accrediting Commission of Career Arts and Sciences at 3015 Colvin St Alexandria, VA 22314, (703) 600-7600. <http://naccas.org/naccas/>.





































