COMPLIANCE WITH 38 USC 3679(E) VA PENDING PAYMENT COMPLIANCE

Beginning August 1, 2019, and despite any policy to the contrary, the Aveda Institute of Beauty and Wellness Chicago will not take any of the four following actions toward any student using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while their payment from the United States Department of Veterans Affairs is pending to the educational institution:

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

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

- Produce the VA's Certificate of Eligibility by the first day of class;
- Provide written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies (see our VA School Certifying Official for all requirements).

TUITION

Tuition rates cover the cost of student kits and textbooks, which must be purchased entirely from the Institute. Students have the option to buy an iPad as part of their student kit for an additional fee. The total cost of the course of instruction including any charges made by the school for tuition, books, materials, supplies, and other expenses will be included in the students estimated finacial aid offer and tuition plan.

Students must agree to an Estimated Financial Aid Offer and Tuition Plan. A down payment of tuition is due two weeks prior to the start of classes. The remaining balance is due according to the payment plan selected by the student, or can be paid in full at the time of enrollment.

All tuition must be paid in full at least three weeks before graduation. Students should be aware that they may incur additional costs for miscellaneous supplies and events, which will not exceed $100. This obligation to pay is independent of any financial aid eligibility. Accepted payment methods include cash, check, debit card, credit card (with 3% fee), cashier's check, and Federal Financial Aid.

PERCENTAGE OF A SCHEDULED COURSE COMPLETED	AMOUNT OF TUITION OWED TO THE INSTITUTE
0.01% - 4.99%	10%
5% - 9.99%	30%
10% - 14.9%	40%
15% - 24.9%	45%
25% - 49.9%	70%
50% & OVER	100%

LATE PAYMENT

If a student does not make a payment within one week of the due date, a) the total tuition may become immediately due and payable, and b) the Institute may suspend the student's attendance and/or withhold their diploma until the outstanding balance is paid in full.

REFUND POLICY

The refund policy applies to all terminations for any reason, by either party, including student decision, course or program cancellation or school closure.

The Institute shall, when a student gives written notice of cancellation, provide a refund in the amount of at least the following, 225 ILCS 410/3B-13(1):

(a) When notice of cancellation is given within 5 days after the date of enrollment, all application and registration fees, tuition, and any other charges shall be refunded to the student;

(b) When notice of cancellation is given after the fifth day following enrollment but before the completion of the student's first day of class attendance, the school may retain no more than the application and registration fee, plus the cost of any books or materials which have been provided by the school and retained by the student;

(c) When notice of cancellation is given after the student's completion of the first day of class attendance but prior to the student's completion of 5% of the course of instruction, the school may retain the application and registration fee and an amount not to exceed 10% of the tuition and other instructional charges or $300, whichever is less, plus the cost of any books or materials which have been provided by the school;

(d) When a student has completed 5% or more of the course of instruction, the school may retain the application and registration fee and the cost of any books or materials which have been provided by the school but shall refund a part of the tuition and other instructional charges as follows:

Note: Completion means the number of scheduled class clock hours elapsed from the start of the student's enrollment until the student's last date of attendance divided by the total number of class clock hours required to complete the course of instruction. Consequently, our refund policy is calculated based on scheduled class hours rather than actual class hours.

The institutes encourage but do not require students who want to withdraw to provide the institutes with written notice of withdrawal. The institutes determine a student's constructive notice of withdrawal by monitoring clock hour attendance at least every 30 calendar days, and a determination is made to withdraw a student who has been absent without notice or explanation for 30 or more consecutive calendar days. The institution's determination that a student withdrew is the date that written notification of withdrawal was received or would revert to 30 calendar days after the student's last date of attendance.

The institutes shall acknowledge in writing a student's withdrawal within 15 calendar days of the withdrawal determination date. Any refund of money due to the student shall be paid within 45 calendar days after the effective date of termination. The institutes do not require students to ask the institutes to issue a refund of money collected by the institutes.

All miscellaneous costs which have not yet become due will be void. In case of a leave of absence, the institutes shall refund any money due the student within 45 calendar days of the earlier of the last day of the student's leave of absence if the student fails to return or the date the student notifies the institutes that the student will not be returning. The institutes shall reimburse the cost of the unused equipment or supplies that a student was required to purchase as a condition of enrollment or continued participation in the course of instruction to a student who, for any reason, withdraws or is dismissed by the institutes and who, within 45 calendar days of the withdrawal or dismissal, tenders for reimbursement the equipment and supplies in their original condition. The institutes may elect a more generous refund policy to accommodate mitigating circumstances. A student's account may be sent to collections for nonpayment.

RETURN OF TITLE IV FUND
(FEDERAL FINANCIAL AID) POLICY

If a student who received or was eligible to receive Federal Financial Aid withdraws or is terminated when the clock hours scheduled to have been completed is 60% or less of a payment period, the school will determine the amount of that Title IV Aid the student earned according to the Return of Title IV Funds Calculation mandated by the U.S. Department of Education. If a student withdraws or is terminated when the clock hours scheduled to have been completed is more than 60% of a payment period, the student is considered to have earned all awarded aid for that payment period. In the case where a student's Return of Title IV Funds Calculation indicates that the student has earned more than was disbursed, the student would be owed a post withdrawal disbursement. The school must make the post withdrawal disbursement of a Federal Pell Grant as soon as possible but no later than 45 days after the date of the school's determination that the student withdrew. The school must offer a post withdrawal disbursement of a Federal Direct Loan to a student, or parent for a Direct Parent PLUS Loan, within 30 days of the date of a school's determination that a student has withdrawn. The school must allow at least 14 days for a student, or parent, to accept any post withdrawal disbursement of loan funds. If a post withdrawal disbursement creates a credit balance on a student's account, the credit balance will be disbursed as soon as possible but no later than 14 days after the credit balance was created.

WITHDRAWAL

The withdrawal date would always be the student's last date of attendance. If a student officially withdraws, the date the student provided official notification would be the date of school's determination that the student withdrew. The school encourages but does not require students who want to withdraw to provide the school a written notice of withdrawal. The school determines a student's constructive notice of withdrawal by monitoring clock hour attendance at least every thirty (30) calendar days and a determination is made to withdraw a student who has been absent without notice or explanation for 30 or more consecutive calendar days. The date of the institution's determination that a student withdrew would revert back to 30 calendar days after the student's last date of attendance. The date that a student did not return from an approved Leave of Absence would also be the date of the school's determination that the student withdrew. The school is required to perform this calculation and return a portion of Federal funds to the Federal Title IV programs within 45 days of determining when the student withdrew. The student will be notified by the school if he/she is also required to return funds based on the calculation.

When the amount of Title IV Aid that must be returned has been determined, the school will return the funds in the following order:

1. Unsubsidized Federal Direct loans
2. Subsidized Federal Direct loans
3. Federal PLUS (Parent) loans
4. Federal Pell Grants

The school's Refund Policy and Return of Title IV Funds Policy are independent of one another. A student who withdraws or is terminated may have to return unearned Federal aid and still owe the school for their program.

If after the Return of Title IV Funds calculation and school's Refund Policy calculation have been applied to a student's account there is a credit balance, the credit balance will be disbursed as soon as possible but no later than 14 days after the Return of Title IV Funds Calculation was completed.

VETERANS REFUND POLICY

When a veteran or other eligible student enrolled in a non-accredited institute fails or ceases to attend a class, withdraws from a class, or is terminated for any reason before a class is completed, the institutes will refund a pro-rata portion of all tuition, fees, and other related charges for that class. The exact proration will be determined by the ratio of the number of days of instruction completed by the student to the total number of instructional days for the course. An established registration fee (variously designated as an application fee, enrollment fee, or the like) in an amount not to exceed $10 need not be subject to proration. Where the established fee is more than $10, the amount over $10 is subject to proration. In addition, pro-rata refunds must be made within 40 days after the last class attended or the effective date of the withdrawal or termination. (Authority: 38 CFR 21.4255).

NOTICE OF CANCELLATION

The Institute of Beauty and Wellness encourages, but does not require, students who want to terminate their enrollment to provide written notice of cancellation. To ensure proper receipt, the Institute prefers that this notice be hand-delivered, emailed, or sent via mail with postage prepaid, either registered or certified with return receipt requested, to the address specified in the Student's Enrollment Contract.

If a student misses the entire first day of their program, they will be considered to have given a constructive cancellation notice. In the event of cancellation, the previously outlined "Refund Policies" will determine the refund amount to the student.

BREACH OF CONTRACT

For any violation of this contract, institute policies, standards, or attendance, as stated in the institute's catalog, the Administrative Staff of The Institute of Beauty and Wellness may cancel this contract.

The student would receive a Notice of Cancellation from the institutes. This contract and the student's enrollment can be terminated only by written notice of cancellation from one party to another party.

A cancellation notice will be hand delivered or mailed by registered or certified mail to the address listed on the student's contract.

TUITION RATES

Kit price (including books and applicable tax) and tuition are subject to change without notice prior to completion of the Student Enrollment Contract

COSMETOLOGY

Kit price (including books and applicable tax) $2,500.00
Tuition $22,350.00
Total $24,850.00

**Students can opt in to purchase an iPad in their student kit at an additional $375.*

ESTHIOLOGY

Kit price (including books and applicable tax) $1,500.00
Tuition $16,400.00
Total $17,900.00

**Students can opt in to purchase an iPad in their student kit at an additional $375.*

COSMETOLOGY EDUCATOR (500 HOURS)

Kit price (including books and applicable tax) $200.00
Tuition $5,150.00
Total $5,350.00

**Students can opt in to purchase an iPad in their student kit at an additional $375.*

COSMETOLOGY EDUCATOR (1000 HOURS)

Kit price (including books and applicable tax) $200.00
Tuition $10,275.00
Total $10,475.00

**Students can opt in to purchase an iPad in their student kit at an additional $375.*

ESTHIOLOGY EDUCATOR (500 HOURS)

Kit price (including books and applicable tax) $200.00
Tuition $5,150.00
Total $5,350.00

**Students can opt in to purchase an iPad in their student kit at an additional $375.*

ESTHIOLOGY EDUCATOR (750 HOURS)

Kit price (including books and applicable tax) $200.00
Tuition $7,750.00
Total $7,950.00

**Students can opt in to purchase an iPad in their student kit at an additional $375.*

FINANCIAL AID

FINANCIAL AID PROCESS

1. Request an FSA ID at https://studentaid.gov
2. Complete the Free Application for Federal Student Aid (FAFSA) at https://studentaid.gov The Institute of Beauty and Wellness's Institute code is 041410.
3. Several days after submitting a FAFSA, the institute's Financial Aid Administrator will notify applicants of their Federal Financial Aid eligibility.

Some FAFSAs are selected for a review process called verification, where a student may have to submit additional documentation to