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.

Under Wisconsin State Regulation, the Institute of Beauty and Wellness is required to maintain a Surety Bond per RL 61.06. This bond protects students, parents, guardians, or sponsors from economic loss and indemnifies any student or enrollee within the bond's limits.

For more information, please contact Vizance Inc, 1320 Walnut Ridge Dr., Ste 200, Hartland, WI 53029

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.

REV.3/11/2026

TUITION RATES

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

AYURVEDIC ESTHETIC & AYURDEVIC ESTHETIC HYBRID (MILWAUKEE ONLY)

Kit price (including applicable tax) $1,300.00
Tuition $14,560.00
Total $15,860.00

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

BARBERING

Kit price (including applicable tax) $2,300.00
Tuition $13,500.00
Total $15,800.00

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

COSMETOLOGY (1600 HOURS)

Kit price (including applicable tax) $2,500.00
Tuition $22,810.00
Total $25,310.00

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

COSMETOLOGY (1550 HOURS)

Kit price (including applicable tax) $2,500.00
Tuition $21,725.00
Total $24,225.00

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

ESTHIOLOGY (600 HOURS)

Kit price (including applicable tax) $1,500.00
Tuition $12,075.00
Total $13,575.00

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

ESTHIOLOGY (450 HOURS)

Kit price (including applicable tax) $1,500.00
Tuition $10,200.00
Total $11,700.00

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

ESTHIOLOGY MANICURING DUAL PROGRAM

Kit price (including applicable tax) $2,500.00
Tuition $15,275.00
Total $17,775.00

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

INSTRUCTOR (MILWAUKEE ONLY)

Kit price (including applicable tax) $200.00
Tuition $1540.00
Total $1,740.00

**Students can opt in to purchase an iPad in their student kit at an additional $300.*

MANICURING

Kit price (including applicable tax) $1000.00
Tuition $3,200.00
Total $4,200.00

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

MASSAGE THERAPY & MASSAGE THERAPY HYBRID (750 HOURS)

Kit price (including applicable tax) $1,070.00
Tuition $13,175.00
Total $14,245.00

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

MASSAGE THERAPY (600 HOURS)

Kit price (including applicable tax) $1,400.00
Tuition $13,175.00
Total $14,575.00

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

AYURVEDA BODY THERAPIES (2 WEEKS)

Total (including applicable tax) **$750.00/WK**

MAKEUP WORKSHOPS

Airbrush Workshop (including applicable tax) **$150.00**

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 038083.
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 the Financial Aid Administrator.

FINANCIAL AID ELIGIBILITY

Eligibility is determined using a formula established by the U.S. Department of Education to evaluate the information reported on the FAFSA. The formula produces a Student Aid Index (SAI) that determines what Federal Financial Aid a student may be eligible to receive.

FEDERAL PELL GRANT

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students without a bachelor's or professional degree.

DIRECT SUBSIDIZED LOAN

This loan is awarded based on the financial need determined by the institute's cost of attendance minus the student's Student Aid Index (SAI) and scholarship and grant awards. The federal government pays interest on the loan ("subsidizes" the loan) until a student begins repayment and during authorized periods of deferment. Students will receive a six-month grace period after which they are no longer enrolled to begin loan repayment.

DIRECT UNSUBSIDIZED LOAN

This loan is not awarded based on need. Students are charged interest from the time the loan is first disbursed until it is paid in full. Students receive a six-month grace period after they are no longer enrolled to begin repayment of their loan. However, students may pay the interest charges during their enrollment or grace period.

FEDERAL PLUS LOAN

This program enables parents with good credit histories to borrow to pay the education expenses of each dependent undergraduate student/child. The yearly limit on the PLUS Loan equals the cost of attendance minus any other financial aid received. Repayment of this loan begins within 60 days after the loan is fully disbursed. A parent may request an in-institute deferment to delay payment while their child is in attendance at the institutes and a 6-month grace period after the student is no longer enrolled. If a parent is denied on a PLUS Loan, students may be awarded additional Federal Direct Direct Unsubsidized Loans.

SCHOLARSHIPS

The Institute of Beauty and Wellness does not offer scholarships. The Institute of Beauty and Wellness may provide a tuition discount to all students in a specific program of study who start on a specific date. Students who graduate from a program will receive a $500 tuition discount for any additional program that students enroll in.

GRADUATION & LICENSING REQUIREMENTS

GRADUATION REQUIREMENTS

To receive a diploma from The Institute of Beauty and Wellness, a student must:

1. Complete the required amount of program hours.
2. Complete all projects.
3. Meet the satisfactory progress requirement of 80% or above for GPA and 90% or above for attendance.
4. Student must pass their final theory and practical exam with an 80% or above.
5. Pay all tuition obligations.
6. For Massage Therapy students: Take the FSMTB National Licensing Examination and State Law Examination

REV.3/11/2026