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

Beginning August 1, 2019, and despite any policy to the contrary, the The Institute of Beauty and Wellness 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.

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.

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.

AT LEAST	BUT LESS THAN	REFUND OF TUITION
1 CLASS	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%
50%	60%	40%
60%	-	**NO REFUND**

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 refund policy is as follows: A student will receive a full refund under SPS 408.03 of all money collected by the institutes if the student:

1. Cancels enrollment within 3 business days of executing the enrollment contract under SPS 406.04
2. Was accepted for enrollment but was unqualified for entrance, and the institutes did not secure a disclaimer under SPS 409.04
3. Enrollment was procured as the result of any misrepresentation in the written materials used by the institutes or in oral representations made by or on behalf of the institutes

A student will receive a full refund of all money collected by the institutes if a course is canceled prior to enrollment and before instruction in the course has begun.

A student will receive a partial refund of all money collected by The Institutes if the student:

1. A student is entitled to a pro rata refund of all money collected by the institutes if the institutes cancel a course and ceases to offer instruction after a student has enrolled and instruction has begun.
2. A student is entitled to a pro rata refund of all money collected by the institutes if the institutes are permanently closed and no longer offer instruction after a student has enrolled and instruction has begun.

A student who withdraws or is dismissed after the period of time identified under SPS 408.03 (1) has passed, but before completing

60% of the potential units of instruction in the current enrollment period, shall be entitled to a pro rata refund, as calculated below:

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 14 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 14 calendar days after the student's last date of attendance.

The institutes shall acknowledge in writing a student's withdrawal within 10 calendar days of the withdrawal determination date. Any refund of money due to the student shall be paid within 40 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 40 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 40 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



Pictured Above: Barber clinic floor at The Aveda Institute of Beauty and Wellness Milwaukee