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THE INSTITUTE OF
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Consumer Information - Federal Financial Aid

**The Institute of Beauty and Wellness Milwaukee
The Institute of Beauty and Wellness Madison
OPE ID/FAFSA School Code: 038083
Updated July 2023**

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Notice of Availability of Institutional and Financial Aid Information

The Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison participate in the following Title IV (Federal Financial Aid) programs: Federal Pell Grant and Federal Direct Loan programs. Applicants and enrolled students (and parent(s) if applicable) needing assistance in obtaining Institutional and Financial Aid Information can contact the school's Financial Aid Administrator.

Contact Information

The Financial Aid Administrator for the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison is generally available from 8:30 am – 5:00 pm Monday-Friday to help applicants and enrolled students (and their parent(s) if applicable) with any questions pertaining to Federal Financial Aid and tuition. Applicants and enrolled students, (and their parent(s) if applicable) are strongly encouraged to make an in-person or phone appointment to discuss questions regarding Federal Financial Aid and tuition.

The contact information for the Financial Aid Administrator is:

Gregory Mathews
414-319-7581
gregory@ibw.edu
327 East St. Paul Avenue
Milwaukee, WI 53202

Federal Pell Grants

Federal Pell Grants do not have to be repaid. The amount of a student's Federal Pell Grant depends on the Expected Family Contribution (EFC), the Cost of Attendance (COA), the enrollment status (full time, part time accelerated (3/4 time), or part time). The maximum Federal Pell Grant award for the 2023-24 Award Year (July 1, 2023 to June 30, 2024) is \$7,395. The maximum can change each award year and depends on program funding.

Year-Round Pell and Crossover Policy

Section 401(b)(8) of the Higher Education Act of 1965 (HEA), as added by section 310 of the Department of Education Appropriations Act, 2017 (Title III of Division H of P.L. 115-31, the Consolidated Appropriations Act, 2017), allows a student to receive Federal Pell Grant (Pell Grant) funds for up to 150 percent of the student's Pell Grant Scheduled Award for an award year. This provision is effective beginning with the 2017–2018 award year.

Additional Pell Grant Award Eligibility

To be eligible for the additional Pell Grant funds, the student must be otherwise eligible to receive Pell Grant funds for the payment period and must be enrolled at least half-time, in accordance with 34 CFR 668.2(b), in the payment period(s) for which the student receives the additional Pell Grant funds in excess of 100 percent of the student's Pell Grant Scheduled Award.

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Crossover Payment Periods

A crossover payment period is one that includes both June 30 and July 1 overlapping two award years. If a student enrolls in a crossover payment period, the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison must consider the crossover payment period to occur entirely within one award year and must have a valid Student Aid Report (SAR) or valid Institutional Student Information Record (ISIR) for the selected award year. The choice of which award year the institution assigns to a crossover payment period (“header” or “trailer”) can be made on a student-by-student basis, and the crossover payment period may be assigned to a different award year than the award year used for the student’s other Title IV aid (Federal Financial Aid) for that period. See Volume 3 of the Federal Student Aid Handbook for additional information on crossover payment periods.

As noted, this provision is effective beginning with the 2017–2018 award year. Thus, an eligible student who is enrolled in the summer 2017 crossover payment period that the institution assigned to the waning 2016–2017 award year may not receive Pell Grant funds beyond 100 percent of the student’s Pell Grant Scheduled Award for the 2016–2017 award year. However, a student who has exhausted his or her Pell Grant eligibility for the 2016–2017 award year and who is enrolling in the summer of 2017 should receive a Pell Grant award for summer based on their 2017–2018 Pell eligibility because the student will have additional eligibility later in the 2017–2018 award year.

Although the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison have the flexibility to assign crossover payment periods to either of the relevant award years, the new law provides that the institutions must make the assignment “as it determines is most beneficial to students.” Therefore, that decision should be based on what is in the best interest of the student and maximizes the student’s eligibility over the two award years.

Determining Federal Pell Grant Awards

2023-24 Federal Pell Grant Awards are calculated by referring to Payment Schedule for Determining Full-Time Scheduled Awards for the 2023-24 Award Year.

The Payment Schedules are found at: <https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2023-01-26/2023-2024-federal-pell-grant-payment-and-disbursement-schedules>

Refer to Exhibit 1

Determining 2023-24 Federal Pell Grant awards for students with 0 EFC by program:

Cosmetology (1st Academic Year): \$7,395

Cosmetology (2nd Academic Year): 700 hours remaining X \$7,395 Pell Grant Award/900 hours in Academic Year = \$5,752

Barbering (1st Academic Year): \$7,395

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Barbering (2nd Academic Year): 100 hours remaining X \$7,395 Pell Grant Award/900 hours in Academic Year = \$822

Ayurveda Esthetics (1st Academic Year): \$7,395

Ayurveda Esthetics (2nd Academic Year): 100 hours remaining X \$7,395 Pell Grant Award/900 hours in Academic Year = \$822

Massage Therapy: 750 hours in program X \$7,395 Pell Grant Award/900 hours in Academic Year = \$6,163

Esthiology: 600 hours in program X \$7,395 Pell Grant Award/900 hours in Academic Year = \$4,930

Veterans Benefits

Veterans' Benefits are only available to students who qualify. If you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

If you are currently serving in the military, you might be eligible for funding offered through the Department of Defense Tuition Assistance Program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the paygrades E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you.

Federal Direct Loans

Federal Direct Subsidized Loans are loans that come directly from the U.S. Department of Education and have to be repaid by students.

The U.S. Department of Education pays the interest on a Federal Direct Subsidized Loan:

- while students are in school at least half-time
- for the first six months after a student leave school (referred to as a grace period)

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during a period of deferment (a postponement of loan payments).

Federal Direct Unsubsidized Loans are loans that come directly from the U.S. Department of Education and have to be repaid.

Students are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

If students choose not to pay the interest while he/she is in school and during grace periods and deferment or forbearance periods, their interest will accrue (accumulate) and be capitalized (that is, the interest will be added to the principal amount of the loan).

Federal Direct Subsidized and Unsubsidized loans have a fixed interest rate of 5.50% for loans first disbursed on or after 7/1/23 and before 7/1/24.

Loan Fees: Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received. Federal Direct Subsidized and Unsubsidized Loans first disbursed on or after 10/1/20 and before 10/1/24 have a loan fee of 1.057%.

The allocation of a student's Federal Direct Loans depends on the EFC, the COA, the enrollment status, and prior Federal Direct Loan borrowing.

Determining Direct Loan Eligibility

A student's eligibility for a Federal Direct Subsidized Loan can be determined by the calculation below:

Cost of Attendance

- Expected Family Contribution
- Estimated Financial Aid (including Federal Pell Grant eligibility)
- = Initial Federal Direct Subsidized Loan eligibility

A student's eligibility for a Federal Direct Unsubsidized Loan can be determined by the calculation below:

Cost of Attendance

- Estimated Financial Aid (including Federal Pell Grant and Federal Direct Subsidized Loan eligibility)
- = Initial Federal Direct Unsubsidized Loan eligibility

Maximum Federal Direct Subsidized and Unsubsidized Loan Amounts

For loans first disbursed on or after July 1, 2023 by program:

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Independent Cosmetology Student

\$3,500 Subsidized for 1st Academic Year
\$6,000 Unsubsidized for 1st Academic Year
\$3,500 Subsidized for 2nd Academic Year
\$4,666 Unsubsidized for 2nd Academic Year
\$17,666

Dependent Cosmetology Student

\$3,500 Subsidized for 1st Academic Year
\$2,000 Unsubsidized for 1st Academic Year
\$3,500 Subsidized for 2nd Academic Year
\$1,555 Unsubsidized for 2nd Academic Year
\$10,555

Independent Barbering Student

\$3,500 Subsidized for 1st Academic Year
\$6,000 Unsubsidized for 1st Academic Year
\$500 Subsidized for 2nd Academic Year
\$667 Unsubsidized for 2nd Academic Year
\$10,667

Dependent Barbering Student

\$3,500 Subsidized for 1st Academic Year
\$2,000 Unsubsidized for 1st Academic Year
\$500 Subsidized for 2nd Academic Year
\$222 Unsubsidized for 2nd Academic Year
\$6,222

Independent Ayurveda Esthetics Student

\$3,500 Subsidized for 1st Academic Year
\$6,000 Unsubsidized for 1st Academic Year
\$500 Subsidized for 2nd Academic Year
\$667 Unsubsidized for 2nd Academic Year
\$10,667

Dependent Ayurveda Esthetics Student

\$3,500 Subsidized for 1st Academic Year
\$2,000 Unsubsidized for 1st Academic Year
\$500 Subsidized for 2nd Academic Year
\$222 Unsubsidized for 2nd Academic Year
\$6,222

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Independent Massage Therapy Student

\$2,917 Subsidized for Program

\$5,000 Unsubsidized for Program

\$7,917

Dependent Massage Therapy Student

\$2,917 Subsidized for Program

\$1,667 Unsubsidized for Program

\$4,584

Independent Esthiology Student

\$2,333 Subsidized for Program

\$4,000 Unsubsidized for Program

\$6,333

Dependent Esthiology Student

\$2,333 Subsidized for Program

\$1,333 Unsubsidized for Program

\$3,666

Federal Direct PLUS Loans

Federal Direct PLUS Loans are loans that come directly from the U.S. Department of Education and have to be repaid by parents of dependent students.

Parents apply for the Federal Direct PLUS Loan at <https://studentaid.gov/plus-app/parent/landing>

Parents may borrow up to the total cost of attendance per academic year/program minus any other financial aid award.

Federal Direct PLUS Loans have a fixed interest rate of 8.05% for loans first disbursed on or after 7/1/2023 and before 7/1/2024.

Loan Fees: Most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received. Federal Direct PLUS Loans first disbursed on or after 10/1/20 and before 10/1/24 have a loan fee of 4.228%.

Federal Direct PLUS Loan Denial

If a parent is denied on the Federal Direct PLUS Loan, the dependent student may be eligible for the additional unsubsidized loans equal to that of an independent student.

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Enrollment

All students that are considered for Federal Financial Aid must complete all Admissions' Enrollment Requirements.

As stated in the catalog, the enrollment requirements are as follows:

1. Schedule and complete a tour of the facility
2. Interview with an Admissions Representative
3. Complete Admissions Application <https://ibw.edu/apply-now/>
4. Submit official proof of education
 - Copy of High School Diploma
 - Copy of Final Official High School Transcript showing date when diploma was awarded, or Graduation or Completion Date of the student
 - A state certificate or transcript received by a student after the student passed a state-authorized examination (GED test, HiSET, TASC, or other state-authorized examination) that the state recognizes as the equivalent of a high school diploma.
 - Official Academic transcript indicating student successfully completed a two-year program (Associates Degree, completion of at least 60 semester/trimester or 72 quarter credit hour) acceptable for full credit toward a baccalaureate degree.
 - For students who completed secondary education in a foreign country, (1) a copy of the "secondary school leaving certificate" or other similar document, (2) a translation in English of foreign completion certificate, and (3) an evaluation that the education is equal to a U.S. high school education.
 - For a homeschooled student in a state where state law requires the student to obtain a secondary school completion credential for homeschool (other than a high school diploma or its recognized equivalent), a copy of that credential.
 - For a homeschooled student from a state where state law does not require the student to obtain a secondary school completion credential for homeschool (other than a high school diploma or its recognized equivalent), a transcript or the equivalent, signed by the student's parent or guardian, that lists the secondary school courses the student completed and includes a statement that the student successfully completed a secondary school education in a homeschool setting

Checking the validity of High School Diploma

If an admissions representative has reason to believe that the high school diploma is not valid or was not obtained from an entity that provides secondary school education, the admissions representative must evaluate the validity of the student's high school completion.

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The admissions representative must:

1) check with the high school to confirm the validity of the student's diploma;

and

2) confirm with the relevant department or agency in the state in which the secondary school is located that the secondary school is recognized as a provider of secondary school education.

5. Take an entrance assessment* if any of the following apply:

- a. GPA is 2.0 or below
- b. Copy of diploma or GED does not verify GPA
- c. Home-schooled or foreign diploma

6. Provide proof of age with a document such as driver's license, government-issued identification, birth registration/certificate, passport, etc.

7. Complete the Free Application For Federal Student Aid (FAFSA) and/or agree to estimated payment contract

8. Provide proof of professional license (instructor program only)

9. Transfer students only: submit a \$100 transfer application fee before evaluation of transfer credit hours; and official copy of transcripts from previous school

General Eligibility

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress;
- sign the certification statement on the Free Application for Federal Student Aid (FAFSA) stating that you are not in default on a federal student loan and do not owe money on a federal student grant and you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college or career school education by having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate; completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a

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homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law);

Federal Financial Aid Processing

1. During the tour, the applicant is given a Federal Student Financial Aid Fact Sheet.
2. The student (and their parent(s) if applicable) should first request a personalized FSA ID (Federal Student Aid ID) to later electronically sign their Free Application for Federal Student Aid (FAFSA) by logging onto <https://studentaid.gov/fsa-id/create-account/launch>
3. Any student who wishes to apply for Federal Financial Aid must complete the FAFSA. Students can complete the FAFSA online at <https://studentaid.gov/>

The FAFSA School Code for the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison is 038083. The student (and their parent(s) if applicable) may fill out the FAFSA with the Financial Aid Administrator.

4. Three business days after a student has submitted their FAFSA with a FSA ID signature, an Institutional Student Information Record (ISIR) is generated and received by the school's Financial Aid Administrator. Two-Three weeks after a student has printed, signed and mailed a signature page, an ISIR is generated and received by the school's Federal Financial Aid Administrator.
5. Students will receive their Student Aid Report (SAR) which should be reviewed for accuracy. Whether you receive your SAR online or on paper depends on whether you provide an email address on your FAFSA. If you provide a valid email address, you'll receive an email with instructions on how to access an online copy of your SAR. If you don't provide a valid email address on your FAFSA form, you will receive either a SAR or a SAR Acknowledgement via postal mail. **If changes are needed, the student (and parent(s) if applicable) should submit changes/corrections to the FAFSA online by using their FSA ID.**

Institutional Student Information Record (ISIR)

The Financial Aid Administrator reviews ISIRs for Comment Codes and Text on the 1st page of the ISIR.

Some common Comment Codes and Text are:

ISIR Not Signed: Has to be signed by student (and parent, if applicable) for an EFC to be generated.

Verification: If there is an asterisk ** next to the number next to EFC, the ISIR has been selected for verification and must be verified. If the ISIR has been selected for verification, look at Verification Tracking Flag on page 3 of ISIR.

Default: If a student is in default from prior Federal Student Loans, the student is not eligible for any additional Federal Financial Aid until it is resolved.

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C Code: If there is a 'C' next to EFC, there is a C Code that must be resolved.

EFC: Determines Federal Pell Grant and Federal Direct Subsidized and Unsubsidized Loan Award.

Dependency Status: Determines if student is Independent or Dependent.

Bachelor's Degree: If student already has Bachelor's Degree, the student is not eligible for a Federal Pell Grant.

Pell Grant History: Lifetime Eligibility Used (LEU) cannot exceed 600%.

Federal Direct Loan History: Dependent Students (except students whose parents are unable to obtain PLUS Loans) Aggregate Loan Limits: \$31,000—No more than \$23,000 of this amount may be in subsidized loans. Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans) \$57,500 for undergraduates—No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students—No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

NSLDS: The Financial Aid Administrator checks student's financial aid history in the National Student Loan Data System (NSLDS) at https://nsldsfa.ed.gov/nslds_FAP/

Verification

Some FAFSAs are randomly selected for a review process called verification. This is to ensure that all data provided on the federal application (FAFSA) upon which a student applied for Federal Financial Aid is correct and complete. Federal law requires a school to complete this procedure before the school can process a student's Federal Financial Aid or disburse/credit a student account's with any funds.

The selection of an application for verification could happen because of one of the following conditions:

- The U.S. Department of Education, through its own editing process, will randomly select applicants for verification (this does not mean that a student or families information is incorrect).
- The U.S. Department of Education, through its own editing process, due to inconsistent data being used by the applicant, will flag the respective application for verification.
- The school elects to verify the applicant's information on the application.

All Financial Aid Applicants selected for Verification must complete the process by the deadline published in the Federal Register. Students (and parent(s) if applicable) are to be notified, in a timely manner, of all required documents to submit to the school. **The verification process cannot begin and/or be completed until all required documents are submitted.** Generally, from the time the Financial Aid Administrator first notifies the student (and parent(s) if applicable) of being selected for verification, students are given 30 calendar days to submit all required verification documents.

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All verification documentation has to be mailed to the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison's Financial Aid Department, 327 East St. Paul Avenue, Milwaukee, WI 53202.

Verification Items

The list below includes the verification items used when reviewing a student's verification process:

Adjusted Gross Income (AGI) U.S.

Income Tax Paid

Education Credits

Untaxed IRA distributions

Untaxed Pensions

IRA Deductions and Payments

Tax-Exempt Interest

Income Earned from Work

Household Size

Number in College

Supplemental Nutrition Assistance Program (SNAP, formerly food stamps)

Child Support Paid

High School Completion Status

Identity/Statement of Educational Purpose

The student's dependency status and their Verification Tracking Flag on page 3 of their ISIR will determine what Verification Worksheet has to be filled out.

Verification Tracking Groups:

V1, V4, & V5

V1: Standard Verification Group ~ Tracking Flag V1:

Students in this group must verify the following if they are tax filers: AGI, U.S. Income Tax Paid, Untaxed portions of IRA distributions, Untaxed portions of pensions, IRA deductions and payments, tax-exempt interest income, education credit, household size, or number in college. Students who are non-tax filers must verify the following: Income earned from work, household size, or number in college.

V4: Custom Verification Group ~ Tracking Flag V4:

Students must verify high school completion status and identify/statement of education purpose.

Identify Verification – Students are asked to appear in person to present their valid Government issued photo ID (ex. Driver's License, State ID or Passport).

In the event the student is unable to appear in person, then he/she must appear before a notary with all required IDs and documents to have his/her identity or educational purpose confirmed

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V5: Aggregate Verification Group ~ Tracking Flag V5:

Students must verify high school completion status and identity/statement of educational purpose in addition to the items in the Standard Verification Group.

Verification Forms

The student (and/or parent) may have to also fill out the following verification forms:

Additional Financial Information & Untaxed Income

Low Income Verification Form

Form 9

The verification forms must be consistent with each other and match the student's FAFSA. Otherwise, the student (and/or parent) has to make a correction to their FAFSA or verification form or provide an explanation of the discrepancy that is signed and dated.

Verification of Federal Tax Return and W-2 Information

Student (and their parent(s) if applicable) are encouraged to use the IRS Data Retrieval Tool to import their (and their parent's if applicable) 2021 Federal Tax Return into their 2023-24 FAFSA.

If a student (and/or parent) is unable to import their 2021 Federal Tax Return, then the student (and/or parent) has to request a copy of their Federal Tax Return Transcript from the IRS by going to <https://www.irs.gov/individuals/get-transcript> calling 800-908-9946 and following the prompts, or filling out Form 4506-T and mailing to the IRS. **Refer to Exhibit 2.**

If a student (and/or parent) did not file a Federal Tax Return, then the student (and/or parent) has to provide their W-2(s) from 2021.

If a student (and/or parent) cannot provide their 2020 W-2(s), then the student (and/or parent) can request their 2021 W-2s from the IRS by going to <https://www.irs.gov/individuals/get-transcript> calling 800-908-9946 and following the prompts, or filling out Form 4506-T and mailing to the IRS.

Refer to Exhibit 3.

For the 2023-24 FAFSA, if an independent student or parent of a dependent student claims they did not file a Federal Tax Return, the student and/or parent have to request a Verification of nonfiling from the IRS by going to <https://www.irs.gov/individuals/get-transcript> calling 800-908-9946 and following the prompts, or filling out Form 4506-T and mailing to the IRS. **Refer to Exhibit 4.**

Effective July 2019, The IRS will mail tax transcript requests only to the address of record of a student and/or parent.

A student (and/or parent) may have to also provide a signed and dated statement to provide further explanation of their household and income.

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The Financial Aid Administrator reviews all verification documents and forms submitted by a student (and/or parent) to ensure that the information is accurate and consistent.

Verification Update Effective January 2019

From the Office of Postsecondary Education – Electronic Announcement on January 9, 2019:

To reduce burden on students and families that have difficulty in obtaining documentation needed to verify their Free Application for Federal Student Aid/Institutional Student Information Record (FAFSA/ISIR) information, we are providing institutions with flexibilities that may be used as part of their verification procedures. These flexibilities are effective beginning with the date of publication of this Electronic Announcement, and apply to both the 2018-2019 and 2019-2020 FAFSA processing and verification cycles. These changes were originally announced at the FSA Training Conference in November, 2018.

This announcement supersedes all guidance that limits the use of an income tax return as acceptable documentation to verify tax and income information for tax filers and supplements the guidance regarding the requirement to obtain verification of nonfiling.

Income Tax Return – Institutions may accept as acceptable documentation a signed copy of the 2016 or 2017 income tax return, as applicable, that the tax filer submitted to the IRS or other tax authorities to verify FAFSA/ISIR income and tax return information. Institutions are reminded that tax account information obtained from the IRS through the Internal Revenue Service Data Retrieval Tool (IRS DRT) that has not been changed and a transcript from the IRS or other tax authorities continues to be acceptable documentation.

Verification of Nonfiling – Individuals are still required to obtain verification of nonfiling (VNF) from the IRS or other tax authorities. However, if the individual is unable to obtain VNF from the IRS or other tax authorities and, based upon the institution's determination, it has no reason to question the student's or family's good-faith effort to obtain the required documentation the institution may accept—

Nontax filers - For independent students, and parents of dependent students who did not file and are not required to file an income tax return for the applicable tax year—

A signed statement certifying that the individual—

Attempted to obtain the VNF from the IRS or other tax authorities and was unable to obtain the required documentation; and

Has not filed and is not required to file a 2016 or 2017 income tax return, and a listing of the sources of any 2016 or 2017 income earned by the individual from work and the amount of income from each source; and

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A copy of IRS Form W–2, or an equivalent document, for each source of 2016 or 2017 employment income received by the individual.

Note: A dependent student who is a nontax filer is excluded from the verification requirement to provide confirmation of the dependent student’s nonfiling status from the IRS or other relevant tax authority.

Extension Filers - For individuals who are required to file a 2016 or 2017 IRS income tax return but have not filed because they have been granted a filing extension by the IRS beyond the automatic six-month extension for the tax year, an institution may accept a—

Signed statement certifying that the individual—

Attempted to obtain the VNF from the IRS or other tax authorities and was unable to obtain the required documentation; and

Has not filed a 2016 or 2017 income tax return and list the sources of any 2016 or 2017 income, and the amount of income from each source. If self-employed, the signed statement must also include the amount of AGI and U.S. income tax paid for the applicable tax year;

Copy of IRS Form 4868, “Application for Automatic Extension of Time to File U.S. Individual Income Tax Return,” the individual filed with the IRS for the appropriate tax year;

Copy of the IRS’s approval of an extension beyond the automatic six-month extension for the appropriate tax year; and

Copy of IRS Form W–2 for each source of 2016 or 2017 employment income received or an equivalent document.

Consequences of Delay in Verification

- 1.) The student being responsible for paying his/her tuition down payment with cash, check, credit/debit card with 3% fee.
- 2.) The student not starting their program if he/she cannot pay the down payment without Federal Financial Aid disbursement
- 3.) The student not receiving an Estimated Financial Aid Offer and Tuition Plan notifying him/her of their estimated financial aid eligibility
- 4.) The student being responsible for paying his/her tuition out of pocket with cash, check, credit/debit card with 3% fee.
- 5.) The student being placed on a leave of absence
- 6.) The student having an outstanding tuition balance owed to the school. This could result in the student’s account being sent to a collection agency.

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Once all verification documents are received by the school's Financial Aid Administrator, the file will be reviewed for accuracy and completeness. Often times, corrections are required if the information reported on the submitted documents does not match the FAFSA. The Financial Aid Administrator may submit corrections on the student's behalf. Generally, the corrected data is processed and received back by the Financial Aid Administrator within 72 hours after corrected data is submitted. The Financial Aid Administrator will notify students (and parent(s) if applicable) in a timely manner if corrected and/or additional documentation needs to be submitted.

If no additional corrections are needed (pending the student has not also submitted corrections), and the student meets all necessary eligibility requirements, then the Financial Aid Administrator prepares an Estimated Financial Aid Offer and Tuition Plan for the student (and parent(s) if applicable).

If the Student's EFC change and Student Aid Amounts Change

In the event your EFC changes on an initial SAR, prior to the student being awarded, the award will be based on the last valid SAR transaction.

If the EFC changes after the student have been awarded – the award must be cancelled. The file will be re-evaluated, and additional documentation may be requested from the student (and parent(s) if applicable). Once that process is completed and pending the student meets all eligibility criteria, the student will be re-awarded based on the last valid SAR transaction and EFC.

If the EFC changed occurred which caused a change to the Financial Aid award, the student will receive a revised Award Notification.

Office of Inspector General (OIG)

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities (CPS, Judicial Services, IRS and including the Office of Inspector General <https://oig.hhs.gov/>)

If a student has any questions regarding the verification process, the student should contact the school's Financial Aid Administrator.

Professional Judgement

The Financial Aid Administrator can use their professional judgement to adjust a student's eligibility for Federal Financial Aid.

Some reasons for using professional judgment are as follows:

Dependency Override

Change in Earnings / Untaxed Income / Benefits

Divorce / Separation / Death of a Spouse or Parent

Unusually High Medical or Dental Expenses NOT covered by insurance

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Unemployment / Disability

Rollover Exclusion

Tuition Expenses at an Elementary or Secondary School

Nursing Home Expenses NOT covered by insurance

Unusually High Child Care or Dependent Care Costs

Dislocated Worker Status of a Family Member

Offer a dependent student financial assistance without requiring the parents to complete FAFSA

Parents enrolled at least half time in a degree, certificate, or other program leading to a recognized educational credential at an institution with a program participation agreement under Section 487

Received a one-time income distribution

Housing Status of Student has resulted in homelessness

Local Disaster (hurricane, earthquake, etc.)

Other

Unreasonable Professional Judgment Examples:

Mortgages / Rent

Auto Loans / Insurance / Repairs

Credit Card Debt (consumer debt)

Educational Debt (consumer debt)

Chapter 7 & 11, Personal Bankruptcy

Medical Insurance Premiums

Vacation Expenses

Standard Living Expenses

Parents refuse to contribute to the student's education

Parents are unwilling to provide information on the FAFSA or for verification

Parents do not claim the student as a dependent for income tax purposes

Student demonstrates total self-sufficiency

The Financial Aid Administrator must make a "reasonable" decision that supports the professional judgment intent.

The Financial Aid Administrator/schools will be held accountable for all professional judgment decisions and for fully documenting each professional judgment decision.

Estimated Financial Aid Offer and Tuition Plan

The Financial Aid Administrator prepares an Estimated Financial Aid Offer and Tuition Plan.

Refer to Exhibit 5.

This document notifies the student what Federal Financial Aid the student is eligible for, including Federal Pell Grants, Federal Direct Subsidized/Unsubsidized Loans, and Federal Direct PLUS Loans.

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The document notifies the student what the gross amount borrowed is and if there is an over balance that will be owed to the student and when the over balance is owed to the student.

The document notifies the student if there is a remaining balance that will be owed to the school and the options for paying the remaining balance.

The document notifies the student if their FAFSA was selected for verification and if the student may need to submit the next year's FAFSA to be eligible for the estimated listed Federal Financial Aid.

The document should be signed and dated by the student, but an email confirmation is acceptable.

Borrower's Rights

- You have the right to receive a copy of your promissory note either before or at the time your loan is made.
- You are entitled to receive a disclosure statement before your loan repayment begins which includes information about interest rates, fees, loan balance, monthly payment amount, and the number of payments.
- If you qualify, you have the right to request a deferment of your loan payments for a specified period of time.
- If you qualify, you have the right to request a forbearance if you are unable to make payments and don't qualify for a deferment.
- You have the right to a grace period before your loan repayment period begins. However, your parents do not receive a grace period for a PLUS Loan. Your grace period begins when you leave school or drop below half-time status.
- You have the right to prepay all or any part of your loan(s) at any time without penalty.
- You must be notified in writing if your loan is sold to another lender or secondary market or transferred to another financial company for servicing. You must be informed regarding the identity of the new lender or loan holder, the address to which you must make payments and the telephone numbers of both the purchasing and selling lenders and servicers.
- You have a right to receive documentation that your loan(s) is/are paid in full.

Borrower Responsibilities

- You must repay your student loan(s) including accrued interest and fees even if you do not complete your education, are not satisfied with your education, or are not able to find employment.
- You must make your payments on time, even if you do not receive any notices from your lender or servicer.
- You must immediately notify the lender or servicer if you are unable to make a scheduled payment.
- If you apply for a deferment or forbearance, you must continue making loan payments until you are notified that your request has been granted.
- You must notify the lender regarding any reasons that might change your eligibility for a deferment.
- You must participate in exit counseling before you leave school.

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- You must notify the lender in writing within 10 days if any of the following personal information changes:
 - Name
 - Address
 - Telephone Number
 - Social Security Number
 - References
 - Graduation Date
 - Less than half-time enrollment
 - Withdrawal from school
 - Transfer to another school

Entrance Counseling

Students who are first time loan borrowers are required to complete entrance counseling regarding their Federal Direct Loan borrowing.

Entrance counseling can be completed via the Internet at <https://studentaid.gov/entrance-counseling/>

The Financial Aid Administrator encourages students (and their parent(s), if applicable) to go through entrance counseling with the Financial Aid Administrator.

The Financial Aid Administrator is also required to ensure that the student understands the seriousness of repaying their Federal Direct Loans in a timely manner and will assist in counseling the student to understand throughout their entire program.

The Financial Aid Administrator files documentation of a student's entrance counseling completion in the student's Federal Financial Aid file.

Loan Agreement (MPN – Master Promissory Note)

Student must complete a Loan Agreement for a Subsidized/Unsubsidized Loan (MPN) at <https://studentaid.gov/fsa-id/sign-in/landing?redirectTo=%2Fmpn%2Fsubunsub>

Students at both the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison will look for the school, The Institute of Beauty and Wellness, when completing Entrance Counseling and Master Promissory Note.

Title IV Federal Student Aid Entrance Counseling: Arbitration and Class Action Waiver Disclosure

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As part of the U.S. Department of Education's Borrower Defense to Repayment regulations, beginning July 1, 2020, the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison are required publish the following disclosure in the schools' catalog and websites.

Arbitration and Class Action Waiver Disclosure: The Institute of Beauty and Wellness and Aveda Institute Madison requires each student to agree to a pre-dispute arbitration agreement and a class action waiver as a condition of enrollment ("Arbitration Agreement"). The Arbitration Agreement does not, in any way, limit, relinquish, or waive a student's ability to pursue filing a borrower defense claim, pursuant to 34 C.F.R. § 685.206(e) at any time. The Arbitration Agreement does not require that the student participate in arbitration or any internal dispute resolution process offered by the Institute of Beauty and Wellness and Aveda Institute Madison prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 C.F.R. § 685.206(e). Any arbitration, required by the Arbitration Agreement, tolls (pauses) the limitations period for filing a borrower defense to repayment application pursuant to 34 C.F.R. § 685.206(e)(6)(ii) for the length of time that the arbitration proceeding is under way. Any questions about the Arbitration Agreement or a dispute relating to a student's Title IV Federal student loans or to the provision of educational services for which the loans were provided should be directed to the Institute of Beauty and Wellness and the Institute of Beauty and Wellness Madison's Financial Aid Department: (414)-319-7581 or gregory@ibw.edu

The Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison are also required to have their loan entrance counseling include certain information about the schools' grievance procedures, arbitration process, and class action waiver. To meet this requirement, the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison requires any student loan borrower to complete a disclosure statement titled **Title IV Federal Student Aid Entrance Counseling: Arbitration and Class Action Waiver Disclosure**.

All student loan borrowers must complete this document and e-mail or mail to the school's Financial Aid Administrator

Refer to Exhibit 6.

Title IV Federal Student Aid Entrance Counseling: Arbitration and Class Action Waiver Disclosure – Parent – Federal Direct PLUS Loan

As part of the U.S. Department of Education's Borrower Defense to Repayment regulations, beginning July 1, 2020, the Institute of Beauty and Wellness/Aveda Institute Madison requires any parent loan borrower to complete a disclosure statement titled **Title IV Federal Student Aid Entrance Counseling: Arbitration and Class Action Waiver Disclosure – Parent – Federal Direct PLUS Loan**

All PLUS loan borrowers must complete this document and e-mail or mail to the school's Financial Aid Administrator

Refer to Exhibit 7.

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Disbursing Federal Financial Aid

Each student progresses through their program at their own pace and therefore students in the same class start date may become eligible for a disbursement at different dates.

No disbursements can be made unless the student is making satisfactory progress in his/her attendance and academics, or has appealed to be placed on probation, or has agreed to an academic plan ensuring that the student will eventually be in satisfactory academic progress.

The standards set forth by the institution as minimum requirements for maintaining satisfactory progress are for all students to maintain a passing grade average of 80% or better in academics and 90% or better in attendance.

Disbursements

Students become eligible for a Federal Financial Aid disbursement at the following points:

Cosmetology – Pell – first day of class, after 450 actual hours, after 900 actual hours, after 1250 actual hours

Cosmetology – Loan – 31 days after first day, after 450 actual hours, after 900 actual hours, after 1250 hours

Barbering – Pell – first day of class, after 450 actual hours, after 900 actual hours

Barbering – Loan – 31 days after first day, after 450 actual hours, after 900 actual hours, after 950 actual hours

Ayurveda Esthetics – Pell – first day of class, after 450 actual hours, after 900 actual hours

Ayurveda Esthetics – Loan – 31 days after first day, after 450 actual hours, after 900 actual hours, after 950 actual hours

Massage Therapy – Pell – first day of class, after 375 actual hours

Massage Therapy – Loan – 31 days after first day, after 375 actual hours

Esthiology – Pell – first day of class, after 300 actual hours

Esthiology – Loan – 31 days after first day, after 300 actual hours

A student's scheduled hours also have to be reached for a student to be eligible for a financial aid disbursement.

Notification of Federal Direct Loan Disbursement

The Financial Aid Administrator e-mails a student and parent (Federal Direct PLUS Loan Borrower) within 30 calendar days of a Federal Direct Loan Disbursement to a student's account. The notice is required and is required to have certain disclosures including: the date and amount of the Federal Direct Loan posted and instructions on how to return the loan, cancel it, or do both, provided that the school receives the loan cancellation request from you within 14 days after the date of this notice.

Refer to Exhibit 8.

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Title IV (Federal Financial Aid) Credit Balance

A Title IV Credit Balance occurs when Title IV Disbursement(s) for a payment period posted to a student's account is more than the prorated amount for the payment period.

The total tuition including kit need to be prorated throughout the entire program to determine Title IV credit balances.

Please note: the total tuition and payment period charges are as of April 2023.

Below are how payment period charges are determined for each program without iPad:

Cosmetology – 1600 clock hours \$2,500.00 kit, \$21,015.00 tuition

Payment Period 1: \$6,613.59

Payment Period 2: \$6,613.59

Payment Period 3: \$5,143.91

Payment Period 4: \$5,143.91

Barbering – 1000 clock hours \$2,100.00 kit, \$13,200.00 tuition

Payment Period 1: \$6,885.00

Payment Period 2: \$6,885.00

Payment Period 3: \$1,530.00

Ayurveda Esthetic – 1000 clock hours \$1,300.00 kit, \$13,425.00 tuition

Payment Period 1: \$6,626.25

Payment Period 2: \$6,626.25

Payment Period 3: \$1,472.50

Massage Therapy – 750 clock hours \$1,300.00 kit, \$12,155.00 tuition

Payment Period 1: \$6,727.50

Payment Period 2: \$6,727.50

Esthiology – 600 clock hours, \$1,500.00 kit, \$9,515.00 tuition

Payment Period 1: \$5,507.50

Payment Period 2: \$5,507.50

Below are how payment period charges are determined for each program with iPad.

Cosmetology – 1600 clock hours \$2,800.00 kit, \$21,015.00 tuition

Payment Period 1: \$6,697.97

Payment Period 2: \$6,697.97

Payment Period 3: \$5,209.53

Payment Period 4: \$5,209.53

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Barbering – 1000 clock hours \$2,400.00 kit, \$13,200.00 tuition

Payment Period 1: \$7,020.00

Payment Period 2: \$7,020.00

Payment Period 3: \$1,560.00

Ayurveda Esthetic – 1000 clock hours \$1,600.00 kit, \$13,425.00 tuition

Payment Period 1: \$6,761.25

Payment Period 2: \$6,761.25

Payment Period 3: \$1,502.50

Massage Therapy – 750 clock hours \$1,600.00 kit, \$12,155.00 tuition

Payment Period 1: \$6,877.50

Payment Period 2: \$6,877.50

Esthiology – 600 clock hours, \$1,800.00 kit, \$9,515.00 tuition

Payment Period 1: \$5,657.50

Payment Period 2: \$5,657.50

A Title IV (Federal Financial Aid) Credit Balance occurs when Title IV Disbursements posted to a student's account is more than school charges and creates a Title IV Credit Balance.

If a student's Federal Pell Grant or Federal Direct Subsidized/Unsubsidized Loan disbursement created the Title IV Credit Balance, the check is issued to the student.

If a student's parent's Federal Direct PLUS Loan disbursement created the Title IV Credit Balance, the check is issued to the student's parent.

The check has to be made available to student and/or parent within 14 calendar days of the Title IV Credit Balance.

It is important for students and/or parents to remember that checks are from borrowing Federal Direct Loans that have to be repaid to the U.S. Department of Education and the funds are to only be used for living expenses.

Termination of Federal Financial Aid

A student will lose their Federal Financial Aid eligibility for the following reasons:

- Not making satisfactory academic progress in his/her attendance and/or academics
- Being absent from school that requires the school to determine the student has unofficially withdrawn
- Not returning from an official leave of absence



Reinstatement of Federal Financial Aid

A student’s Federal Financial Aid eligibility may be reinstated after:

- Achieving satisfactory academic progress
- Re-entering after being withdrawn from the school

Satisfactory Academic Progress Policy

Satisfactory progress in academic work and attendance is a requirement for all students during all terms for which they are enrolled at the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison, including summer, whether or not, the student receives Title IV Funds (Federal Financial Aid) during those terms.

This policy is intended to comply with all applicable rules and regulations established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and the United States Department of Education.

The school’s satisfactory academic progress policy is provided to applicants prior to enrollment in the course catalog as well as enrollment contract.

Academic

Students must meet a minimum of **80% in their academic grades**

When enrolling in our programs, a student accepts the responsibility to perform at the prescribed standards and achieve results in order to graduate. The objective is to recognize, in an equitable and uniform manner, the performance of individual students. Attendance, level of cooperation, attitude and professionalism, as well as, completing the necessary homework, projects and tests, is an absolute necessity.

Academic progress is measured by the following:

Chapter Tests	25%
Student Projects	25%
Mock State Board Practical & Written Exam	25%
Technical Evaluations	25%
	<hr/>
	100%



If a student is not in attendance or misses an examination not including the mock written or practical, the student will be required to take the exam upon the first day returning back to school at the beginning of class.

Grading Scale

96-100	Honor Roll
90-95	Very Good
85-89	Good
80 -84	Satisfactory
79-Below	Unsatisfactory

Attendance

Students must maintain a minimum of **90% attendance record**. The maximum time a student has to complete is 111% of the course length.

Maximum time frames to complete the individual courses are as follows:

Cosmetology Full-Time 52 weeks 1776 scheduled hours
 Cosmetology 3-Day 60 weeks 1776 scheduled hours
 Barbering 3-Day 54 weeks 1110 scheduled hours
 Barbering Evening 56 weeks 1110 hours
 Esthiology Full-Time 20 weeks 666 scheduled hours
 Esthiology Evening 33 weeks 666 scheduled hours
 Massage Therapy Full-Time 24 weeks 833 scheduled hours
 Massage Therapy Evening 43 weeks 833 scheduled hours
 Massage Therapy 3-Day 40 weeks 833 scheduled hours
 Manicuring Evening 17 weeks 333 scheduled hours
 Manicuring Part-Time Day 13 weeks 333 scheduled hours
 Ayurveda Esthetic 43 weeks 1110 scheduled hours
 Instructor Program 22 weeks 166 scheduled hours

Students who have not completed the course within the maximum timeframe may continue as a student at the institution on a cash pay basis or be terminated at the discretion of the Administrative Team.

Determination of Progress

To determine Satisfactory Academic Progress, all students' quantitative (attendance) and qualitative (academic performance) elements are evaluated on a cumulative basis at designated evaluation periods throughout their program. All Cosmetology students are evaluated at 450, 900, 1250, and 1600 completed (actual) hours. Esthiology students are evaluated at 300 and 600 completed (actual) hours.

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Massage Therapy students are evaluated at 375 and 750 completed (actual) hours. Manicuring students are evaluated at 150 and 300 completed (actual) hours. Ayurveda Esthetic students are evaluated at 450, 900, and 1000 completed (actual) hours. Barbering students are evaluated at 450, 900 and 1000 completed (actual) hours. Instructor students are evaluated at 75 and 150 completed (actual) hours. Students who do not achieve Satisfactory Progress may no longer be eligible for Title IV, HEA program funds, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that has resulted in the status of probation. Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students have access to a hard-copy of their Satisfactory Progress Determination at the time of each of the evaluations.

Progress Evaluation

The school periodically monitors student progress with our Satisfactory Academic Progress Policy.

Warning and Probation Status

Students who do not achieve satisfactory academic progress are placed on warning status until the next scheduled evaluation and must meet with their Department's Team Leader and/or the Administrative Director of the school. At this meeting, the student and Administrative Team will devise a study plan, set academic goals, discuss extra credit, and decide on any other course of action that needs to be taken. The student is still eligible for Title IV Aid while on warning. The school's financial aid administrator will notify a student on warning how their status impacts their eligibility for Federal Financial Aid. If at the end of the warning, the student has achieved the school's academic work and attendance requirements, and then the student has re-established that he/she meets the school's satisfactory academic progress and is taken off warning.

If at the end of the warning, the student has not demonstrated satisfactory academic progress, then the school may allow for the status of probation for a student if: the student prevails upon appeal of a negative progress determination prior to being placed on probation; and the school determines that satisfactory academic progress can be met by the end of the subsequent evaluation period; or the school develops an academic plan for the student that, if followed, will ensure that the student is able to meet the school's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the individual student.

If at the end of the probation, the student has achieved the school's academic work and attendance requirements, then the student has re-established that he/she meets the school's satisfactory academic progress and is taken off probation. If at the end of the probation, the student has not demonstrated satisfactory academic progress, then the student may be terminated from the school at the discretion of the Administrative Team. Future enrollment consideration will be individually reviewed.

Appeal of Warning and Probation

Students may appeal a failed satisfactory academic progress determination by filing a written appeal to the Administrative Director. Students must provide documentation regarding why he/she failed to make satisfactory academic progress. Valid reasons for submitting an appeal include, but are not limited

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to: illness or injuries, children's illness or injuries, death of a relative or friend, family emergencies, pregnancies, maternity/paternity leave, disabilities, or legal matters. Students must also explain what has changed in his/her situation that will allow the achievement of satisfactory academic progress at the next evaluation. The appeal of a failed satisfactory academic progress determination is reviewed by the Administrative Director. If the appeal is approved, the student will have prevailed upon appeal resulting in a status of probation. The results of the appeal are documented in the student's file.

Withdrawals – Passing/Failing

If a student withdraws from a course and was passing, it would be included in their academic grades, and if he/she was also achieving the minimum attendance requirement, the student would be considered to have been making satisfactory academic progress at the time of their last evaluation. The clock hours for the course are counted as both attempted and achieved. Students who withdraw from a course and were failing would have it impact their GPA. The clock hours are counted as both attempted and achieved.

Withdrawals – Reentry

If a student withdraws and later re-enters school, he/she will re-enter in the same progress status as at the time of withdrawal.

Transfer Students

Transfer hours from another school that are accepted toward a student's program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted. Satisfactory Academic Progress evaluations are based on actual contracted hours at the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison.

Course Incompletes, Repetition, & Remedial Courses

Course incompletes or repetitions have no effect on the satisfactory academic progress policy. This school does not offer remedial courses.

Changes in Course of Study

If a student enrolls in a second course, their satisfactory academic progress is reviewed only for the course that the student is currently enrolled for. Academic grades and attendance records from a prior course will not be included in the current satisfactory academic progress determination. If a student is concurrently enrolled in two courses, their satisfactory academic progress will be reviewed for each course independently.

Leave of Absence

A leave of absence is a temporary interruption in a student's program of study. It is offered to students when situations are encountered that require an extended amount of time to be missed from school for a medical condition in which a physician requires the student to be out of school. A leave of absence must be a minimum of 30 calendar days. In order to return from a medical leave, we will need a doctor's written notice of readiness to return back to school and any limitations that might be required.

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For any other concerns, if a student feels they need to take a leave of absence, the authorization of the leave will be based upon administrative discretion.

To apply for a leave of absence, a student's request must be submitted in writing on an Institute Leave of Absence form, must be signed, and must be dated. The student must include the reason for the leave of absence. There must be a reasonable expectation that the student will return from the leave of absence. The school may grant a leave of absence to a student who did not provide the request prior to the leave of absence due to unforeseen circumstances. A student granted a Leave of Absence is not considered to have withdrawn, and no refund calculation is required at that time. The Leave of Absence together with any additional leaves of absence must not exceed a total of 180 days (calendar days) in any-12 month period. When calculating the maximum time-frame for a student's approved LOA, the school must ensure that it accounts for all periods of nonattendance (including weekends and scheduled breaks). Thus, since an approved LOA may not be more than 180 days, a school might have to reduce the length of a student's LOA if the 180th day is scheduled to fall on a day the school will be closed. The leave of absence extends the student's contract period and maximum time frame by the same number of days taken in the leave of absence. Changes to the contract period on the enrollment must be initialed by all parties or an addendum must be signed and dated by all parties. The student returning from a leave of absence will return to school under the same progress status as when they left. The institution may not assess the student any additional instructional charges as a result of the leave of absence. If a student's leave of absence extends beyond the maximum time frame (the date of return) for a leave of absence, the student will be considered a withdrawal. The withdrawal date for the purpose of calculating a refund is always the student's last day of attendance.

Satisfactory Academic Progress Process

The Title IV (Federal Financial Aid) Funding Satisfactory Academic Progress review process is as follows:

1. The Financial Aid Administrator monitors a student's completed hours and academic grades and notifies students and department team leaders of a student's academic progress.
2. The Financial Aid Administrator performs the task of "close the week" in Advantage, which generates a report titled, "Satisfactory Academic Progress Check" for the week before. On this report, it lists the students who reached the evaluation (disbursement) points in their program, and their attendance percentage and overall Grade Point Average. The Financial Aid Administrator will email this report to the school's Director, Department Team Leaders, and Student Services.
3. Student Services will prepare Satisfactory Academic Progress Review forms for the students on the Satisfactory Academic Progress Check report. They will meet with the evaluated students who are still currently attending and provide the student with a copy of the Satisfactory Academic Progress Review form. If an evaluated student has completed their program, the Education Coordinator will email the student a copy of their Satisfactory Academic Progress Review form.
4. The Financial Aid Administrator reviews the Satisfactory Academic Progress Review Form and makes a copy to file in the student's Federal Financial Aid file.

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5. The Financial Aid Administrator requests disbursements of Federal Financial Aid disbursements for eligible students.

Withdrawal Procedure

Students are strongly encouraged to contact the Financial Aid Administrator about the financial consequences of their withdrawal before he/she actually withdraws.

If a student decides to withdraw or is terminated from the Institute of Beauty and Wellness Milwaukee and Institute of Beauty and Wellness Madison, the following procedure must take place:

1. For terminations, the Director and/or Assistant Director notifies the Financial Aid Administrator immediately of the termination.
2. For official withdrawals, the Director and/or Assistant Director notifies the Financial Aid Administrator of the withdrawal.
3. For unofficial withdrawals, the school will monitor clock hour attendance at least every thirty (30) calendar days. The withdrawal determination date would revert back to 14 calendar days after the student's last date of attendance.
4. The Financial Aid Administrator immediately completes a Return of Title IV Funds calculation.

Return of Title IV Funds (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.

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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 14 or more consecutive calendar days. The date of the institution's determination that a student withdrew would revert back to 14 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.

Return of Title IV Funds Procedure

The Financial Aid Administrator is required to perform the Return of Title IV Funds calculation and return unearned Federal funds to the Federal Title IV programs within 45 days of determining when the student withdrew.

The Financial Aid Administrator is required to notify students the results of their Return of Title IV Funds Calculation, including the amount of the Federal Pell Grant and/or Federal Direct Loan funds returned to the U.S. Department of Education. **Refer to Exhibit 9**

The Financial Aid Administrator will also notify students if he/she is also required to return funds based on the calculation.

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The Financial Aid Administrator 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 Financial Aid Administrator 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 Financial Aid Administrator must allow at least 14 days for a student, or parent, to accept any post withdrawal disbursement of loan funds.

Refund Policy

The refund policy is as follows:

A student will receive a full refund of all money collected by the school if the student:

1. Cancels enrollment within three business days of executing the enrollment contract under SPS 406.03
2. Was accepted for enrollment but was unqualified for entrance and the school 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 school or in oral representations made by or on behalf of the school

A student will receive a full refund of all money collected by the school if a course is cancelled prior to a students’ enrollment.

A student is also entitled to a pro rata refund of all money collected by the school if the school is permanently closed and no longer is offering instruction after a student has enrolled.

All refunds will be made within 10 business days of cancellation and the school will arrange for a termination of the student’s obligation to pay any sum.

A student who withdraws or is terminated after attending at least one class, but before completing 60% of the instruction in the current enrollment period, is entitled to a pro rata refund under SPS 408.05 as follows:

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

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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 upon scheduled class clock hours rather than actual class clock hours.

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 14 or more consecutive calendar days. The date of the institution's determination that a student withdrew is the date that written notification of withdrawal was received or would revert back to 14 calendar days after the student's last date of attendance.

The school shall acknowledge in writing a student's withdrawal within 10 business days of the withdrawal determination date. Any refund of money due to the student shall be refunded within 40 business days of the withdrawal determination date. The school does not require students to ask the school to issue a refund of money collected by the school.

All miscellaneous costs which have not yet become due will be void. In case of a leave of absence, the school shall refund any money due the student within 40 business 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 school that the student will not be returning. The school 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 reasons, withdraws or is dismissed by the school and who, within 40 business days of the withdrawal or dismissal, tenders for reimbursement the equipment and supplies in their original condition. The school may elect a more generous refund policy to accommodate mitigating circumstances. A student's account may be sent to collections for nonpayment.

After the Federal Financial Aid refund(s), have been posted to the student's account, the Financial Aid Administrator completes a Withdrawal Record and Settlement Calculation Worksheet in accordance with the school's refund policy.

Below are sample calculations in accordance with the school's Return of Title IV Funds Policy and Refund Policy:

James Franklin was enrolled in the full-time esthiology program. His first day of attendance was May 22, 2023 and his last day of attendance was June 30, 2023. James provided official notification of his withdrawal on July 3, 2023. There were 194.00 scheduled hours between his first day of attendance and his last day of attendance. James paid a down payment out of pocket of \$1,500.00 and had \$1,154.00 in a Federal Direct Subsidized Loan and \$659.00 in an Unsubsidized Federal Direct Loan disburse to the school in the first payment period. The Financial Aid Administrator performed the Return of Title IV Funds Calculation and determined that James had earned all of his financial aid disbursements. The

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school was not required to return any Federal Financial Aid to the U.S. Department of Education. The esthology program requires 600 hours to complete the course of instruction. Therefore, the “percentage of enrollment time” (194.00 scheduled hours divided by 600 hours to complete the course of instruction) was 32.33%. Based on his “percentage of enrollment time,” the amount of total tuition owed is 40% of \$11,015.00, which is \$4,406.00. As of July 3, 2023, he paid \$1,500.00 out of pocket and the school retained \$1,813.00 in his Federal Direct loans. His total tuition payments totaled \$3,313.00. Therefore, he owed the school \$1,093.00.

James Franklin – Calculation for Tuition Owed to School or to be Refunded to Student

Percentage of Enrollment Time (194.00 Hours/600 Hours)	32.33%
% of Tuition Owed to School Based on “Percentage of Enrollment Time”	40.00%
Total Tuition	\$11,015.00
Amount of Tuition Owed to School Based on “Percentage of Enrollment Time”	\$4,406.00
<u>Tuition Already Paid to School as of June 30, 2023</u>	<u>\$3,313.00</u>
Tuition Owed to School	\$1,093.00

Mary Moore was enrolled in the 3-Day Cosmetology program. Her first day of attendance was May 1, 2023 and her last day of attendance was July 11, 2023. Mary was absent without notice or explanation for 14 consecutive calendar days. Consequently, she was determined by the school to be an unofficial withdrawal on July 25, 2023. There were 290.00 scheduled hours between her first day of attendance and her last day of attendance. Mary paid a down payment out of pocket of \$2,500.00 and had \$1,732.00 in a Federal Direct Subsidized Loan and \$990.00 in an Unsubsidized Federal Direct Loan disburse to the school in the first payment period. The Financial Aid Administrator performed the Return of Title IV Funds Calculation and determined that Mary had earned all of her financial aid disbursements. The school was not required to return any Federal Financial Aid to the U.S. Department of Education. The cosmetology program requires 1600 hours to complete the course of instruction. Therefore, the “percentage of enrollment time” (290.00 scheduled hours divided by 1600 hours to complete the course of instruction) was 18.13%. Based on her “percentage of enrollment time,” the amount of total tuition owed is 20% of \$23,515.00, which is \$4,703.00. As of July 11, 2023, she paid \$2,500.00 out of pocket and the school retained \$2,722.00 in her Federal Direct loans. Her total tuition payments totaled \$5,222.00. Therefore, the Institute of Beauty and Wellness owed her \$572.00.

Mary Moore – Calculation for Tuition Owed to School or to be Refunded to Student

Percentage of Enrollment Time (290 Hours/1600 Hours)	18.13%
% of Tuition Owed to School Based on “Percentage of Enrollment Time”	20.00%
Total Tuition	\$23,515.00
Amount of Tuition Owed to School Based on “Percentage of Enrollment Time”	\$4,703.00
<u>Tuition Already Paid to School as of July 11, 2023</u>	<u>\$5,222.00</u>
Tuition Overpayment Owed to Mary	\$519.00

The Financial Aid Administrator prepares a letter to be signed by the Director that notifies the student of their withdrawal/termination and the financial consequences of their withdrawal/termination.

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The letter includes the Withdrawal Record and Settlement Calculation Worksheet, the school's refund policy as found in the institution's catalog, the student's attendance history, and the student's ledger.

A copy of the addressed and stamped envelope to the student with all documentation is filed in the student's finance folder.

Tuition Adjustment Calculation for Withdrawn Students

The Institute of Beauty and Wellness Milwaukee – Withdrawal Record and Settlement Calculation Worksheet

The Institute of Beauty and Wellness Madison – Withdrawal Record and Settlement Calculation Worksheet

Refer to Exhibit 10.

Borrower Responsibilities Part 2

Loan Exit Counseling

All Federal Direct Subsidized/Unsubsidized Loan borrowers are required to complete Loan Exit Counseling.

After mailing the withdrawal documentation to a student, the Financial Aid Administrator emails the student about their requirement to go through Loan Exit Counseling.

Refer to Exhibit 11.

The email also has attached the Exit Counseling Guide for Borrowers of Direct Loans and Federal Family Education Program Loans, Contact information for Federal Loan Servicing, Information About Federal Direct Loans their Repayment, and their student ledger showing their Federal Direct Loan disbursements (and refunds if applicable).

Exit counseling can be completed via the Internet at <https://studentaid.gov/exit-counseling/>

Students at both the Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison will look for the school, The Institute of Beauty and Wellness, when completing Loan Exit Counseling.

The Financial Aid Administrator encourages students (and their parent(s), if applicable) to go through Loan Exit Counseling with the Financial Aid Administrator.

The Financial Aid Administrator files documentation of the email sent to a student notifying him/her to complete Loan Exit Counseling in their Federal Financial Aid file.



National Student Loan Data System

Students can access information on their loans through the official federal student aid website at <https://studentaid.gov/>

The school submits students' financial aid information to NSLDS and this information is accessible by guaranty agencies, lenders, loan servicers, and institutions as authorized users of the data system.

Loan Repayment Obligation and Repayment Options

Repayment of Federal Direct Subsidized and Unsubsidized loans begins six months after the student's last day of attendance.

Repayment of Federal Direct PLUS Loans generally starts once the loan is fully disbursed (paid out). However, you may request a deferment while your child is enrolled at least half-time and for an additional six months after your child graduates, leaves school, or drops below half-time enrollment.

If a student leaves school, he/she must contact their loan servicer to arrange a repayment schedule. A student is considered to have left school if he/she falls below half-time status as defined by the school, graduates, or withdraws/terminated. The amount of the loan repayment depends upon the amount of the loan borrowing (debt); the larger the loan, the higher the payments. Students are strongly encouraged to request an estimate of their monthly loan repayments before agreeing to their Federal Direct Loan amounts. Federal Direct Loan programs offer many different repayment options; the school's Financial Aid Administrator can provide students (and parent(s) if applicable) information for the different repayment options.

Students who receive Federal Direct Loans complete a Loan Agreement for Subsidized/Unsubsidized Loan (Master Promissory Note (MPN) which states the borrower is obligated to repay the student loan funds regardless of the student's graduation, withdrawal from school, or inability to obtain employment.

Default

Failure to repay a Federal Direct Loan can cause your loan to go into default. You are considered to be in default if you don't make your scheduled student loan repayments for a period of at least 270 days (about nine months).

The severe consequences of default include the following:

- The entire unpaid balance of your loan and any interest you owe becomes immediately due (this is called "acceleration").
- You can no longer receive deferment or forbearance, and you lose eligibility for other benefits, such as the ability to choose a repayment plan.
- You will lose eligibility for additional federal student aid.
- The default will be reported to credit bureaus, damaging your credit rating and affecting your ability to buy a car or house or to get a credit card.

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- Your tax refunds and federal benefit payments may be withheld and applied toward repayment of your defaulted loan (this is called “Treasury offset”).
- Your wages will be garnished. This means your employer may be required to withhold a portion of your pay and send it to your loan holder to repay your defaulted loan.
- Your loan holder can take you to court.
- You may not be able to purchase or sell assets such as real estate.
- You may be charged court costs, collection fees, attorney’s fees, and other costs associated with the collection process.
- It may take years to reestablish a good credit record.
- The Institute of Beauty and Wellness Milwaukee and the Institute of Beauty and Wellness Madison may withhold your academic transcript until your defaulted student loan is satisfied. The academic transcript is the property of the school, and it is the school's decision—not the U.S. Department of Education’s or your loan holder’s—whether to release the transcript to you.

More Information

For more information about Federal Financial Aid, please visit: <https://studentaid.gov/>

Federal Pell Grant Program
 Payment Schedule for Determining
 Full-Time Scheduled Awards in the 2023-2024 Award Year

\$7,395
 Maximum

Cost of Attendance	Expected Family Contribution																																				
	3101	3201	3301	3401	3501	3601	3701	3801	3901	4001	4101	4201	4301	4401	4501	4601	4701	4801	4901	5001	5101	5201	5301	5401	5501	5601	5701	5801	5901	6001	6101	6201	6301	6401	6501	6601	
	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To	To
0 - 199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
200 - 299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
300 - 399	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
400 - 499	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
500 - 599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
600 - 699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
700 - 799	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
800 - 899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
900 - 999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1000 - 1099	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1100 - 1199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1200 - 1299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1300 - 1399	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1400 - 1499	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1500 - 1599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1600 - 1699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1700 - 1799	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1800 - 1899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1900 - 1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2000 - 2099	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2100 - 2199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2200 - 2299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2300 - 2399	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2400 - 2499	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2500 - 2599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2600 - 2699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2700 - 2799	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2800 - 2899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2900 - 2999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3000 - 3099	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3100 - 3199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3200 - 3299	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3300 - 3399	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3400 - 3499	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3500 - 3599	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3600 - 3699	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3700 - 3799	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Full-Time

Federal Pell Grant Program
Payment Schedule for Determining
Full-Time Scheduled Awards in the 2023-2024 Award Year

\$7,395
Maximum

Cost of Attendance	6657 To 999999
0 - 199	0
200 - 299	0
300 - 399	0
400 - 499	0
500 - 599	0
600 - 699	0
700 - 799	0
800 - 899	0
900 - 999	0
1000 - 1099	0
1100 - 1199	0
1200 - 1299	0
1300 - 1399	0
1400 - 1499	0
1500 - 1599	0
1600 - 1699	0
1700 - 1799	0
1800 - 1899	0
1900 - 1999	0
2000 - 2099	0
2100 - 2199	0
2200 - 2299	0
2300 - 2399	0
2400 - 2499	0
2500 - 2599	0
2600 - 2699	0
2700 - 2799	0
2800 - 2899	0
2900 - 2999	0
3000 - 3099	0
3100 - 3199	0
3200 - 3299	0
3300 - 3399	0
3400 - 3499	0
3500 - 3599	0
3600 - 3699	0
3700 - 3799	0

Federal Pell Grant Program
 Payment Schedule for Determining
 Full-Time Scheduled Awards in the 2023-2024 Award Year

Cost of Attendance	Expected Family Contribution																																						
	3101 To 3200	3201 To 3300	3301 To 3400	3401 To 3500	3501 To 3600	3601 To 3700	3701 To 3800	3801 To 3900	3901 To 4000	4001 To 4100	4101 To 4200	4201 To 4300	4301 To 4400	4401 To 4500	4501 To 4600	4601 To 4700	4701 To 4800	4801 To 4900	4901 To 5000	5001 To 5100	5101 To 5200	5201 To 5300	5301 To 5400	5401 To 5500	5501 To 5600	5601 To 5700	5701 To 5800	5801 To 5900	5901 To 6000	6001 To 6100	6101 To 6200	6201 To 6300	6301 To 6400	6401 To 6500	6501 To 6600	6601 To 6656			
3800 - 3899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
3900 - 3999	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4000 - 4099	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4100 - 4199	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4200 - 4299	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4300 - 4399	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4400 - 4499	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4500 - 4599	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4600 - 4699	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4700 - 4799	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4800 - 4899	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4900 - 4999	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5000 - 5099	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5100 - 5199	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5200 - 5299	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5300 - 5399	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5400 - 5499	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5500 - 5599	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5600 - 5699	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5700 - 5799	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5800 - 5899	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5900 - 5999	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6000 - 6099	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6100 - 6199	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6200 - 6299	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6300 - 6399	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6400 - 6499	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0	0
6500 - 6599	3400	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	0	0
6600 - 6699	3500	3400	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	0	
6700 - 6799	3600	3500	3400	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	0	
6800 - 6899	3700	3600	3500	3400	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	0	
6900 - 6999	3800	3700	3600	3500	3400	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	0	
7000 - 7099	3900	3800	3700	3600	3500	3400	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	0	
7100 - 7199	4000	3900	3800	3700	3600	3500	3400	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	0	
7200 - 7299	4100	4000	3900	3800	3700	3600	3500	3400	3300	3200	3100	3000	2900	2800	2700	2600	2500	2400	2300	2200	2100	2000	1900	1800	1700	1600	1500	1400	1300	1200	1100	1000	900	800	0	0	0	0	
7300 - 7399	4197	4097	3997	3897	3797	3697	3597	3497	3397	3297	3197	3097	2997	2897	2797	2697	2597	2497	2397	2297	2197	2097	1997	1897	1797	1697	1597	1497	1397	1297	1197	1097	997	897	797	0	0		
7395 - 999999	4245	4145	4045	3945	3845	3745	3645	3545	3445	3345	3245	3145	3045	2945	2845	2745	2645	2545	2445	2345	2245	2145	2045	1945	1845	1745	1645	1545	1445	1345	1245	1145	1045	945	845	767	0		

Full-Time

Federal Pell Grant Program
Payment Schedule for Determining
Full-Time Scheduled Awards in the 2023-2024 Award Year

\$7,395
Maximum

Cost of Attendance	6657 To 999999
3800 - 3899	0
3900 - 3999	0
4000 - 4099	0
4100 - 4199	0
4200 - 4299	0
4300 - 4399	0
4400 - 4499	0
4500 - 4599	0
4600 - 4699	0
4700 - 4799	0
4800 - 4899	0
4900 - 4999	0
5000 - 5099	0
5100 - 5199	0
5200 - 5299	0
5300 - 5399	0
5400 - 5499	0
5500 - 5599	0
5600 - 5699	0
5700 - 5799	0
5800 - 5899	0
5900 - 5999	0
6000 - 6099	0
6100 - 6199	0
6200 - 6299	0
6300 - 6399	0
6400 - 6499	0
6500 - 6599	0
6600 - 6699	0
6700 - 6799	0
6800 - 6899	0
6900 - 6999	0
7000 - 7099	0
7100 - 7199	0
7200 - 7299	0
7300 - 7394	0
7395 - 999999	0

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 Customer file number (if applicable) (see instructions)	

Note: Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See **What's New** under **Future Developments** on Page 2 for additional information.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

| 12 / 31 / | / / | / / | / / |

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

		Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

Sign Here

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

What's New. As part of its ongoing efforts to protect taxpayer data, the Internal Revenue Service announced that in July 2019, it will stop all third-party mailings of requested transcripts. After this date masked Tax Transcripts will only be mailed to the taxpayer's address of record.

If a third-party is unable to accept a Tax Transcript mailed to the taxpayer, they may either contract with an existing IVES participant or become an IVES participant themselves. For additional information about the IVES program, go to www.irs.gov and search IVES.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Customer File Number. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

An optional Customer File Number field is available to use when requesting a transcript. This number will print on the transcript. See Line 5 instructions for specific requirements. The customer file number is an optional field and not required.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 Customer file number (if applicable) (see instructions)	

Note: Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See **What's New** under **Future Developments** on Page 2 for additional information.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

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7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

| 12 / 31 / | / / | / / | / / |

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

		Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

Sign Here

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

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General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Customer File Number. The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

An optional Customer File Number field is available to use when requesting a transcript. This number will print on the transcript. See Line 5 instructions for specific requirements. The customer file number is an optional field and not required.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 Customer file number (if applicable) (see instructions)	

Note: Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See **What's New** under **Future Developments** on Page 2 for additional information.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

| 12 / 31 / | / / | / / | / / |

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a _____

Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

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Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301 855-587-9604
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888 855-800-8105
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 855-298-1145
Maine, Massachusetts, New Hampshire, New York, Pennsylvania, Vermont	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999 855-821-0094

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

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All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

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Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

**The Institute of Beauty and Wellness/Aveda Institute Madison
Cosmetology Estimated Financial Aid Offer and Tuition Plan
FIRST NAME LAST NAME**

Total Tuition \$23,515.00

(Tuition and Kit without iPad)

		Gross Amount ELIGIBLE	Estimated Disbursement Date	Payment Period
Federal Direct Subsidized Loan - 2023-24 FAFSA	\$1,732.00	\$1,750.00	9/21/2023	Hours 0-450
Federal Direct Unsubsidized Loan - 2023-24 FAFSA	\$990.00	\$1,000.00	9/21/2023	Hours 0-450
Federal Direct Subsidized Loan - 2023-24 FAFSA	\$1,732.00	\$1,750.00	12/5/2023	Hours 450-900
Federal Direct Unsubsidized Loan - 2023-24 FAFSA	\$990.00	\$1,000.00	12/5/2023	Hours 450-900
Federal Direct Subsidized Loan - 2023-24 FAFSA	\$1,732.00	\$1,750.00	3/21/2024	Hours 900-1250
Federal Direct Unsubsidized Loan - 2023-24 FAFSA	\$769.00	\$777.00	3/21/2024	Hours 900-1250
Federal Direct Subsidized Loan - 2023-24 FAFSA	\$1,732.00	\$1,750.00	6/21/2024	Hours 1250-1600
Federal Direct Unsubsidized Loan - 2023-24 FAFSA	\$770.00	\$778.00	6/21/2024	Hours 1250-1600

Total Estimated Federal Financial Aid \$10,447.00 \$10,555.00

Remaining Balance owed to the school \$13,068.00

Acceptance Statements

I accept the financial aid offered by the school.

I understand that any aid notated as a loan will have to be repaid based on the terms of my Master Promissory Note.

I understand that any aid notated as a grant is gift aid and does not require repayment.

I understand that I have 14 days to cancel all or part of my loans after being notified of a disbursement.

I understand that, if I choose to accept less than full loan eligibility, I may request an increase of my loans at any time prior to the end of the loan period.

Remaining Balance owed to the school

1. Down Payment of \$2,500 and 10 monthly payments of \$1,056.80 a month while in school
2. PLUS Loan - parent applies at www.studentaid.gov
3. PLUS Loan denial increases unsubsidized loan eligibility by \$7,111 - Gross Amount

Total Estimated Student Loan Borrowing

\$10,555.00

Please Note

Please refer to Consumer Information - General found on our website for estimated cost of attendance.

Tuition must be paid in full no later than three weeks prior to your calculated completion date found on student enrollment contract.

Prepared by:

Gregory Mathews, Financial Aid Administrator, gregory@ibw.edu 414-319-7581

**The Institute of Beauty and Wellness/Aveda Institute Madison
Esthiology Estimated Financial Aid Offer and Tuition Plan
FIRST NAME LAST NAME**

Total Tuition \$11,015.00
(Tuition and Kit without iPad)

		Gross Amount ELIGIBLE	Estimated Disbursement Date	Payment Period
Federal Direct Subsidized Loan - 2023-24 FAFSA	\$1,154.00	\$1,166.00	10/19/2023	0-300 Hours
Federal Direct Unsubsidized Loan - 2023-24 FAFSA	\$1,979.00	\$2,000.00	10/19/2023	0-300 Hours
Federal Direct Subsidized Loan - 2023-24 FAFSA	\$1,155.00	\$1,167.00	1/3/2023	300-600 Hours
Federal Direct Unsubsidized Loan - 2023-24 FAFSA	\$1,979.00	\$2,000.00	1/3/2023	300-600 Hours

Total Estimated Federal Financial Aid \$6,267.00 \$6,333.00

Remaining Balance owed to school \$4,748.00

Acceptance Statements

I accept the financial aid offered by the school.

I understand that any aid notated as a loan will have to be repaid based on the terms of my Master Promissory Note.

I understand that any aid notated as a grant is gift aid and does not require repayment.

I understand that I have 14 days to cancel all or part of my loans after being notified of a disbursement.

I understand that, if I choose to accept less than full loan eligibility, I may request an increase of my loans at any time prior to the end of the loan period.

Remaining Balance

1. Down Payment of \$1,500.00 and 6 monthly payments of \$541.33 a month while in school

Total Estimated Student Loan Borrowing

\$6,333.00

Please Note

Please refer to Consumer Information - General found on our website for estimated cost of attendance.

Tuition must be paid in full no later than three weeks prior to your calculated completion date found on student enrollment contract.

Prepared by:

Gregory Mathews, Financial Aid Administrator, gregory@ibw.edu 414-319-7581



**Title IV Federal Student Aid Entrance Counseling:
Arbitration and Class Action Waiver Disclosure**

The Institute of Beauty and Wellness and Aveda Institute Madison requires each student to agree to a pre-dispute arbitration agreement and a class action waiver as a condition of enrollment (“Arbitration Agreement”). The Arbitration Agreement applies to any dispute the student may bring against the Institute of Beauty and Wellness and Aveda Institute Madison, or any of its parents, subsidiaries, officers, directors, or employees, or which the Institute of Beauty and Wellness and Aveda Institute Madison may bring against the student, no matter how characterized, pleaded or styled. The class action waiver provides that any dispute or claim the student may bring against the Institute of Beauty and Wellness and Aveda Institute Madison shall be brought solely in his/her individual capacity, and not as a plaintiff or class member in any purported class action, representative proceeding, mass action, consolidated or joint action. The arbitration may be commenced by filing a Consumer Demand for Arbitration with the American Arbitration Association (“AAA”). Information about the AAA arbitration process and the AAA Consumer Rules can be obtained at www.adr.org. The Arbitration Agreement does not affect the student’s or the Institute of Beauty and Wellness and Aveda Institute Madison’s right to seek relief in small claims court for disputes or claim within the scope of the small claims court’s jurisdiction.

The Arbitration Agreement does not, in any way, limit, relinquish, or waive a student’s ability to pursue filing a borrower defense claim, pursuant to 34 C.F.R. § 685.206(e) at any time. The Arbitration Agreement does not require that the student participate in arbitration or any internal dispute resolution process offered by the Institute of Beauty and Wellness and Aveda Institute Madison prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 C.F.R. § 685.206(e). Any arbitration, required by the Arbitration Agreement, tolls (pauses) the limitations period for filing a borrower defense to repayment application pursuant to 34 C.F.R. § 685.206(e)(6)(ii) for the length of time that the arbitration proceeding is under way. Any questions about the Arbitration Agreement or a dispute relating to a student’s Title IV Federal student loans or to the provision of educational services for which the loans were provided should be directed to the Financial Aid Department at the Institute of Beauty and Wellness and Aveda Institute Madison: 414.319.7581 or gregory@ibw.edu or gregory@aimadison.com

My signature below acknowledges that I have read and fully understand this Disclosure.

Student Name _____

Student Signature: _____

Date: _____



**Title IV Federal Student Aid Entrance Counseling:
Arbitration and Class Action Waiver Disclosure
Parent – Federal Direct PLUS Loan**

The Institute of Beauty and Wellness and Aveda Institute Madison requires each student to agree to a pre-dispute arbitration agreement and a class action waiver as a condition of enrollment (“Arbitration Agreement”). The Arbitration Agreement applies to any dispute the student may bring against the Institute of Beauty and Wellness and Aveda Institute Madison, or any of its parents, subsidiaries, officers, directors, or employees, or which the Institute of Beauty and Wellness and Aveda Institute Madison may bring against the student, no matter how characterized, pleaded or styled. The class action waiver provides that any dispute or claim the student may bring against the Institute of Beauty and Wellness and Aveda Institute Madison shall be brought solely in his/her individual capacity, and not as a plaintiff or class member in any purported class action, representative proceeding, mass action, consolidated or joint action. The arbitration may be commenced by filing a Consumer Demand for Arbitration with the American Arbitration Association (“AAA”). Information about the AAA arbitration process and the AAA Consumer Rules can be obtained at www.adr.org. The Arbitration Agreement does not affect the student’s or the Institute of Beauty and Wellness and Aveda Institute Madison’s right to seek relief in small claims court for disputes or claim within the scope of the small claims court’s jurisdiction.

The Arbitration Agreement does not, in any way, limit, relinquish, or waive a student’s ability to pursue filing a borrower defense claim, pursuant to 34 C.F.R. § 685.206(e) at any time. The Arbitration Agreement does not require that the student participate in arbitration or any internal dispute resolution process offered by the Institute of Beauty and Wellness and Aveda Institute Madison prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 C.F.R. § 685.206(e). Any arbitration, required by the Arbitration Agreement, tolls (pauses) the limitations period for filing a borrower defense to repayment application pursuant to 34 C.F.R. § 685.206(e)(6)(ii) for the length of time that the arbitration proceeding is under way. Any questions about the Arbitration Agreement or a dispute relating to a student’s Title IV Federal student loans or to the provision of educational services for which the loans were provided should be directed to the Financial Aid Department at the Institute of Beauty and Wellness and Aveda Institute Madison: 414.319.7581 or gregory@ibw.edu or gregory@aimadison.com

My signature below acknowledges that I have read and fully understand this Disclosure.

Parent Name: _____

Parent Signature: _____

Date: _____

Gregory Mathews

Subject: First Name Last Name - Notification of Loan Disbursement to Student Account

First Name Last Name,

I hope you are well.

I am e-mailing to notifying you that the following loan disbursements were credited toward your student account:

7/3/2023	FDLP Subsidized Loan	\$1,154.00	\$1,166.00 (Gross Amount Borrowed)
7/3/2023	FDLP Unsubsidized Loan	\$1,979.00	\$2,000.00 (Gross Amount Borrowed)

The U.S. Department of Education allows you the opportunity to cancel all or a portion of a loan disbursement.

The Institute of Beauty and Wellness must return the loan, cancel it, or do both, provided that the school receives the loan cancellation request from you within 14 days after the date of this notice.

If you have any questions or comments, please e-mail me at Gregory@ibw.edu or call me at 414-319-7581. Thank you.

Yours in service,

Gregory Mathews
Financial Aid Administrator
The Institute of Beauty and Wellness

Gregory Mathews

Subject: First Name Last Name - Official Withdrawal - Notice of Return of Federal Financial Aid

First Name Last Name,

I am e-mailing to notifying you that the following Federal Financial Aid were refunded to the U.S. Department of Education due to your official withdrawal.

7/3/2023	FDLP Unsubsidized Loan	-\$2,969.00	-\$3,000.00 Gross Amount
7/3/2023	FDLP Subsidized Loan	-\$1,732.00	-\$1,750.00 Gross Amount

You will be mailed information from the school's finance department about the financial consequences of your official withdrawal.

If you have any questions or comments, please e-mail me at Gregory@ibw.edu or call me at 414-319-7581. Thank you.

Yours in service,

Gregory Mathews
Financial Aid Administrator
The Institute of Beauty and Wellness

Gregory Mathews

Subject: First Name Last Name - Unofficial Withdrawal - Notice of No Return of Federal Financial Aid

First Name Last Name,

I am e-mailing to notifying you that no Federal Financial Aid was refunded to the U.S. Department of Education due to your unofficial withdrawal.

You will be mailed information from the school's finance department about the financial consequences of your unofficial withdrawal.

If you have any questions or comments, please e-mail me at Gregory@ibw.edu or call me at 414-319-7581. Thank you.

Yours in service,

Gregory Mathews
Financial Aid Administrator
The Institute of Beauty and Wellness

**THE INSTITUTE OF BEAUTY AND WELLNESS MILWAUKEE
WITHDRAWAL RECORD AND SETTLEMENT CALCULATION WORKSHEET**

Student _____ Date of Refund _____
 Address _____ City, State, Zip _____
 Phone _____ E-Mail _____
 Course _____ Hours Contracted _____
 Start Date _____ Last Day Attended _____
 Hours Clocked _____ Hours Elapsed _____
 Percent Program Elapsed _____ **60% or More Elapsed: ___ Yes ___ No**
 Date of Withdrawal Determination _____
 Reason for Withdrawal _____

CONTRACT COSTS

Registration Fee: \$ _____
 Tuition: \$ _____
 Books/Kit: \$ _____
 Misc./Other: \$ _____
TOTAL COSTS: \$ _____

Percentage of Enrollment Time		Refund of Tuition
At Least	But Less Than	
1 Class	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%
50%	60%	40%
60%		No Refund

The Institute of Beauty and Wellness's refund policy is in accordance with Wis. Admin. Code § SPS 408.05.

ACCOUNT INFORMATION

AMOUNT RECEIVED BY SCHOOL*:

Cash: \$ _____
 Loans: \$ _____
 Pell: \$ _____
 Total Paid: \$ _____

AMOUNT EARNED:

Tuition X % Earned in Program: \$ _____
 Registration Fee: \$ _____
 Books/Kit/Unreturned Property: \$ _____
 W/D Fee/Other: \$ _____
 Total Earned: \$ _____

AMOUNT REFUNDED (If applicable):

Total Paid to School \$ _____
 Total Earned by School \$- _____
 Total Refund Due = \$ _____

AMOUNT OWED TO SCHOOL:

Total Earned by School: \$ _____
 Total Paid to School: \$- _____
 Total Owed to School = \$ _____

COMMENTS:

*NOTE: Hours elapsed means the time elapsed between the start of the student's attendance until the student's last day of physical attendance, divided by the total number of class days required to complete the course of instruction. Consequently, our refund policy is calculated based upon hours scheduled to complete from the last date of attendance, and not actual hours completed from last date of attendance.

AVEDA INSTITUTE MADISON
WITHDRAWAL RECORD AND SETTLEMENT CALCULATION WORKSHEET

Student _____ Date of Refund _____
 Address _____ City, State, Zip _____
 Phone _____ E-Mail _____
 Course _____ Hours Contracted _____
 Start Date _____ Last Day Attended _____
 Hours Clocked _____ Hours Elapsed _____
 Percent Program Elapsed _____ **60% or More Elapsed: ___ Yes ___ No**
 Date of Withdrawal Determination _____
 Reason for Withdrawal _____

CONTRACT COSTS

Registration Fee: \$ _____
 Tuition: \$ _____
 Books/Kit: \$ _____
 Misc./Other: \$ _____
TOTAL COSTS: \$ _____

Percentage of Enrollment Time		Refund of Tuition
At Least	But Less Than	
1 Class	10%	90%
10%	20%	80%
20%	30%	70%
30%	40%	60%
40%	50%	50%
50%	60%	40%
60%		No Refund

Aveda Institute Madison’s refund policy is in accordance with Wis. Admin. Code § SPS 408.05.

ACCOUNT INFORMATION

AMOUNT RECEIVED BY SCHOOL*:

Cash: \$ _____
 Loans: \$ _____
 Pell: \$ _____
 Total Paid: \$ _____

AMOUNT EARNED:

Tuition X % Earned in Program: \$ _____
 Registration Fee: \$ _____
 Books/Kit/Unreturned Property: \$ _____
 W/D Fee/Other: \$ _____
 Total Earned: \$ _____

AMOUNT REFUNDED (If applicable):

Total Paid to School \$ _____
 Total Earned by School \$- _____
 Total Refund Due = \$ _____

AMOUNT OWED TO SCHOOL:

Total Earned by School: \$ _____
 Total Paid to School: \$- _____
 Total Owed to School = \$ _____

COMMENTS:

*NOTE: Hours elapsed means the time elapsed between the start of the student’s attendance until the student’s last day of physical attendance, divided by the total number of class days required to complete the course of instruction. Consequently, our refund policy is calculated based upon hours scheduled to complete from the last date of attendance, and not actual hours completed from last date of attendance.

Gregory Mathews

Subject: Financial Aid - The Institute of Beauty and Wellness - 414-319-7581
Attachments: Federal Student Loans - Repaying Your Loans.pdf; Who's My Student Loan Servicer.pdf; Direct Loan Exit Counseling Guide.pdf; First Name Last Name - Student Ledger.pdf

First Name Last Name,

Any student who borrowed Federal Direct Loans is required by the U.S. Department of Education to go through Exit Counseling. I have attached a copy of your student ledger to show your borrowed Federal Direct Loans. I have also attached some information about your loans from your loan servicer and the U.S. Department of Education about repaying your Federal Direct Loans.

I have also attached the Exit Counseling Guide for Federal Student Loan Borrowers.

You may review your Financial Aid and go through Loan Exit Counseling at www.studentaid.gov I encourage you to call 414-319-7581 to schedule your Loan Exit Counseling with me.

Thank you very much.

With appreciation,

Gregory Mathews
Financial Aid Administrator
The Institute of Beauty and Wellness