

*Glitz*  
*School of Cosmetology*

CONSUMER INFORMATION REPORT



Glitz School of Cosmetology  
2460 Missouri Ave  
Las Cruces NM 88001  
Glitzlascruces.com  
(575) 532 5683

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## WELCOME TO GLITZ SCHOOL OF COSMETOLOGY

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### Our Mission Statement

At Glitz School of Cosmetology it is our goal to provide our students with the theoretical knowledge and practical experience necessary to successfully pass the state licensure exam. It is also our mission to instill in our students the professional skills required to gain employment and thrive in today's beauty industry.

### License, Ownership, and Accreditation

Licensed by: NM Board of Barbers & Cosmetologists  
P.O. Box 25101  
Santa Fe, New Mexico 87504  
505-476-4622

New Mexico Higher Education Department  
2048 Galisteo St  
Santa Fe, NM 87505  
505-476-8442

Owned by: Glitz School of Cosmetology Inc.  
2460 Missouri Avenue  
Las Cruces, New Mexico 88001  
575-532-5683

Accredited By: NACCAS  
3015 Colvin St  
Alexandria, VA 22314  
703-600-7600

**Note:** Please contact any of the agencies above at the provided phone number if you wish to review or confirm our licensing or accreditation status.

### **The Accreditation Process**

Accreditation is a process that sets operational guidelines and assesses an institution's ability to meet educational standards. The process includes, but is not limited to, the quality of an institution's academic programs, student support services, policies/procedures, and operations.

### **School Facilities and Equipment**

Our school is separated into four different areas. We have a nail technology area, cosmetology area, barber area, and esthetician area. Each area is managed in the following manner:

- The nail technology area consists of manicure and pedicure stations. Each station is assigned to an individual student for the duration of their training for that day.
- The cosmetology area consists of hair styling stations which include hydraulic chairs, mirrors, and compartments in which students can store their tools.

- The barber area includes stations which include hydraulic chairs, mirrors, and compartments in which students can store their tools.
- The esthetics area has two separate rooms with tables for spa services.
- Due to the limited parking students are not allowed to park on our lot.

Each student is provided a locker to use at their discretion for the duration of their training. We also have a break room, a waiting area, and modern functional equipment.

### **Glitz School of Cosmetology Staff**

#### **Owner/President:**

**Mary Ann Luevano** (575) 532 5683

The school president is responsible for the strategic leadership of the company. The school president also oversees all the departments within the school to ensure all areas work together.

#### **Owner/Business Development Executive**

**Oscar Luevano**

The Business Development Executive Officer is in charge of the financial planning and strategic expansion of the company.

#### **School Director:**

**Andrea Frausto**

Our school director is in charge of the day-to-day operations including customer satisfaction as well as enforcing policies and procedures. Please contact your school director with any comments or questions. Our school director is also here to ensure that all local, state, and federal laws are followed and enforced.

#### **C.F.O.**

**Eric Madrid**

Our Chief Fiscal Officer is in charge of the financial stability of our company. The CFO also oversees the installations and equipment of the company.

#### **Financial Aid Officer**

**Mianova Lopez**

Our financial aid director is here to guide and aid any students through the financial aspect of their schooling.

#### **Our Instructors**

Melanie Avalos (All Programs)

Maria Cenicerros (Nail Technology)

Brittaney Marincovich (Barber Program)

Gloria Hernandez (Substitute)

Mary Ann Luevano (Substitute)

Erin Small (All Programs)

### Facilities/Services for Students with Disabilities

Our school complies with the Americans with Disabilities Act of 1990 and is wheelchair accessible. The school will provide reasonable modifications and/or accommodations for students with disabilities depending on the student's need.

If you are interested in attending Glitz School of Cosmetology, but are in need of additional accommodations, please schedule an appointment with the Director. At this meeting, the nature of the disability and its impact on learning will be discussed, as well as the process for receiving reasonable accommodations at Glitz School of Cosmetology and the types of accommodations available.

Current copies of disability documentation should be provided. Documentation should be from a medical expert within the last three years and include:

- Diagnosis of the disability;
- How the diagnosis was determined (what tests were given and the results); and
- A clinical summary, which includes an assessment of how the disability will impact the individual in a college environment and what accommodations are recommended.

Upon completion of the initial meeting, a formal request for the accommodation must be submitted in writing to the school. The school will respond to the request within 15 days of receipt. During this 15-day time frame, the school will consult with The New Mexico Board of Barbers and Cosmetologists in order to ensure the accommodation will be granted during the state board-licensing exam. The initial meeting, formal request, and response from the school must take place prior to the pre-enrollment process.

Institution	Address/Telephone	Contact	Update
Glitz School of Cosmetology  OPE ID: 04276000	2460 Missouri Ave Las Cruces NM 88001 575 532 5683	Eric Madrid (CFO) Andrea Frausto (School Director) Mianova Lopez (Financial Aid Director)	Document Updated: 04/2018 Policy Updated: 11/2017

### School Calendar

Classes begin the first Tuesday of every month and will continue until all seats are full. The school could be closed during a student's enrollment for unexpected reasons. In the event of inclement weather classes may be canceled for one or more days. The anticipated graduation date will be extended accordingly.

School will be closed on the following holidays:

- Independence Day
- Thanksgiving Day & the following Friday and Saturday
- December 24<sup>th</sup> through first Tuesday of the following year. If the first Tuesday of the year lands on January 1<sup>st</sup> then the school will be closed until the next day.

PLEASE NOTE: Glitz School of Cosmetology celebrates the adoption of the U.S. Constitution every year. If constitution day (September 17<sup>th</sup>) lands on a day in which our school is closed, then the celebration will take place on the last day of school preceding the U.S. Constitution Day.

### Copyright Infringement Policies (Including Computer Use/ File Sharing)

Unauthorized distribution or replication of copyrighted material, including peer-to-peer file sharing, may result in civil and/or criminal liabilities.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

For more information, please see the Web site of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov).

### **Unauthorized File Sharing While Using our School's Information Technology System**

It is strictly prohibited to use computer hardware and/or network connections at Glitz School of Cosmetology to violate copyright laws. This includes, but is not limited to, replicating copyrighted material, copying trademarked images or phrases, and peer-to-peer file sharing. Students who violate this policy will be subject to disciplinary action based on the severity of the offense. Violation of this policy could result in suspension or expulsion from the school.

### **Vaccinations Policy**

Glitz School of Cosmetology does not require vaccinations for admission into our program. However, if you wish to obtain information on this subject you can visit the health department or consult with your health care provider. <http://www.immunize.org/cdc/schedules/>

### **Nondiscrimination Policy**

Glitz School of Cosmetology does not discriminate on the basis of age, race, sex, sexual orientation, color, creed, religion, financial status, nationality, ethnic origin or area of residence in any of its practices, admission policies, Instruction, or Graduation.

### Student Body Diversity

While attending Glitz School of Cosmetology you'll be part of a community of people with viewpoints and experiences very different from yours. Engaging with individuals from other cultures gives you the opportunity to expand your knowledge and view of the world.

#### Student Body as of 04/20/2018:

Ethnicity:

African American: 1  
 Caucasian: 10  
 Hispanic: 20  
 Other/Unknown: 2

Gender:

Male: 1  
 Female: 32  
 Pell Grant Recipients: 9

### PROGRAM COST INFORMATION

PROGRAM	Cosmetology (Title IV Approved )	Barber	Instructor	Esthetics (Title IV Approved)	Nail Technology
LENGTH	1600 Hours	1200 Hours	1000 Hours	700 Hours	420 Hours
TUITION	\$15,008.00	\$11,256.00	\$8,500.00	\$8,498.00	\$3,108.00
KIT, SUPPLIES, AND BOOKS ALLOWANCE	\$2,000.00	\$1,800.00	\$150.00	\$1,100.00	\$500.00
STATE BOARD KIT	\$150.00	\$150.00	\$0.00	\$150.00	\$150.00
REGISTRATION & STATE BOARD TEST	\$253.00	\$253.00	\$150.00	\$253.00	\$253.00
<b>TOTAL PROGRAM COST</b>	<b>\$17,411.00</b>	<b>\$13,459.00</b>	<b>\$8,800.00</b>	<b>\$10,001.00</b>	<b>\$4,011.00</b>

**Prices Above Exclude Tax and \$100.00 Application Fee**

Note: Glitz School of Cosmetology does not offer room & board, transportation plan, nor a meal plan.

## Textbook Information

After careful consideration, Glitz School of Cosmetology selected the following books or learning materials for each of our programs.

PROGRAM	SOFTWARE	BOOK	ISBN/RETAIL PRICE
Cosmetology	Samsung Galaxy Tab A 16 GB 10.1" Screen <b>Retail Price: \$209.99</b>	<b>E-book: MindTap Beauty &amp; Wellness for Milady Standard Cosmetology 24 Months</b>	ISBN-10: 130563201X ISBN-13: 9781305632011 <b>Ebook Retail Price: \$257.95</b>
Barber	Samsung Galaxy Tab A 16 GB 10.1" Screen <b>Retail Price: \$209.99</b>	<b>E-Book:</b> MindTap Beauty & Wellness for Milady Standard Barbering 24 Months	ISBN-10: 1305663993 ISBN-13: 9781305663992 <b>Retail Price: \$255.95</b>
Instructor	Samsung Galaxy Tab A 16 GB 10.1" Screen <b>Retail Price: \$209.99</b>	<b>Book:</b> Milady's Master Educator Student Course Book	ISBN-13: 978-1-4283-2151-9 ISBN-10: 1-4283-2151-9 <b>EBook Retail Price: \$157.25</b>
Esthetics	Samsung Galaxy Tab A 16 GB 10.1" Screen <b>Retail Price: \$209.99</b>	<b>E-Book:</b> MindTap Esthetics for Milady Standard Esthetics: Fundamentals 24 Months	ISBN-10: 1305668731 ISBN-13: 9781305668737 <b>EBook Retail Price: \$269.95</b>
Nail Technology		<b>Book:</b> <i>Milady Standard Nail Technology</i>	<b>ISBN-13: 9781285080475</b> <b>Retail Price: \$153.95</b>

### Kits, Books, and Supplies Policy

Students have the option to purchase their kits, books, and supplies from Glitz School of Cosmetology, from local vendors, or online. Regardless of where the materials were purchased, students are required to maintain their own kits, books, and supplies. Students will use their kits and supplies to practice services on each other and on models. Glitz School of cosmetology will provide all supplies once students pass their practical examinations and begin working on the public. This policy applies to all students regardless of their funding source. This includes, but is not limited to Pell Grant Recipients, Subsidized/Unsubsidized loans, and VA Students, Self-Pay Students, and scholarship students.

Students are required to purchase specific products, brands, and tools for their kits in order to ensure educational uniformity. The books, supplies, and utensils required for the student kits were selected based on their quality and availability at local shops. Students who choose their kits elsewhere are provided with ample time to order their kits, books, and supplies online if they choose to do so. New Students are not expected to purchase any materials until the fourth day of their schooling. This is done in order to minimize expenses for students who withdraw within the three-day cooling period.

**Please Note:** With the exception of the wireless tablet, all tools and supplies must be purchased new and unopened for sanitation reasons. The E-book is student specific and must be purchased new as well.

### **Voter Registration**

Voter Registration forms are included in every student's enrollment package. Glitz School of Cosmetology will also distribute mail voter registration forms randomly throughout the academic year in an effort to increase the voting power of our State.

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

In compliance with federal law, Glitz School of Cosmetology distributes to each enrolled student a notice of the availability of the information that is required to be made available to students under the Family Education Rights and Privacy Act of 1974 (FERPA) and for Consumer Information under HEA Sec. 485(a)(1), Sec. 485(f), Sec. 485(g), [Sec. 485(h)] and Sec.485(j) and as amended by the Higher Education Opportunity Act of 2008 (HEOA).

If you wish to receive a printed copy of this report, or if you need additional information and assistance regarding institutional or government financial aid, you must submit a request in writing or via email to

Glitz School of cosmetology has designated individuals to assist prospective and enrolled students in obtaining the institutional or financial aid information required to be disclosed under HEA Sec. 485(a)(1), Sec. 485(f), [Sec.485(h)], and Sec. 485(j).

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Las Cruces New Mexico, 88001  
575 532 5683

School Director: Andrea Frausto  
[Andrea@glitzlascruces.com](mailto:Andrea@glitzlascruces.com)

Chief Financial Officer: Eric Madrid  
[Eric@glitzlascruces.com](mailto:Eric@glitzlascruces.com)

Financial Aid Director: Mianova Lopez  
[Mianova@glitzlascruces.com](mailto:Mianova@glitzlascruces.com)

### **STUDENT FINANCIAL AID INFORMATION**

The purpose of student financial aid is to provide assistance to students, who without financial aid, would be unable to obtain higher education.



### **Need-Based and Non-Need-Based Financial Assistance Programs**

Selected programs at Glitz School of Cosmetology have been approved by the U.S. Department of Education to offer federal financial aid in the forms of: Pell grants and federal direct loans for eligible students enrolled. Other types of aid are and will be available at our school including grants, loans, and Veterans Benefits (for selected programs). Please see the Glitz School of Cosmetology catalog/handbook for more information.

### **In-House Financing**

Glitz School of Cosmetology offers an in-house financing option with a 6% APR. Students must pay in full prior to graduation. Glitz School of Cosmetology will not release graduation documents until all balances have been paid in full. Students will be unable to complete their state licensing examinations and therefore unable to work in their field without the graduation documents.

### **Veterans Education Benefits/Other Funding Sources**

Selected programs of study at Glitz School of Cosmetology are approved by the Department of Veterans Affairs. For more information on this particular type of assistance you can visit the New Mexico Department of Veteran Services at [nmdvs.org/](http://nmdvs.org/)

## **TERMS AND CONDITIONS OF TITLE IV AID**

### **Eligibility Requirements to Qualify for Financial Aid**

Most students are eligible to receive financial aid from the federal government to help pay for college or career school. Your age, race, or field of study won't affect your eligibility for federal student aid. While your income is taken into consideration, it does not automatically prevent you from getting federal student aid.

### **In order to qualify for financial aid applicants must meet the following requirements:**

- Qualify to attend Glitz School of Cosmetology (Please refer to the Application and Admission Requirements for Glitz School of Cosmetology).
- Be enrolled or accepted for enrollment as a regular student in an eligible program
- Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25)
- Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau
- Sign certifying statements 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 a refund on a federal grant and
  - you will use federal student aid only for educational purposes
- Maintain satisfactory academic progress while attending Glitz School of Cosmetology
- Not have a conviction for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans). If you have such a conviction, you must complete the Student Aid Eligibility Worksheet to determine if you are eligible for aid or partially eligible for aid.

**In addition to the requirements above you must also meet at least one of the following:**

**Be a U.S. CITIZEN or U.S. NATIONAL**

You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.

**Have a GREEN CARD**

You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident

**Have an ARRIVAL-DEPARTURE RECORD**

Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee

**Have BATTERED IMMIGRANT STATUS**

- You are designated as a “battered immigrant-qualified alien” if you are a
- victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.

**Have a T-VISA**

- You are eligible if you have a T-visa or a parent with a T-1 visa.

**Fill out the FAFSA at [www.fafsa.gov](http://www.fafsa.gov).**

The U.S. Department of Education’s office of Federal Student Aid provides more than \$150 billion every year in grants, loans, and work-study funds to students attending college or career school. Visit StudentAid.gov today to learn how to pay for your higher education.

**Application and Admission Requirements For Glitz School of Cosmetology**

**Pre-enrollment requirements:** Prior to enrolling prospective students must complete the following steps:

1. Complete a school application and submit along with the \$100.00 non-refundable fee and the documents listed therein.
2. Meet with a school official, complete a tour of the school, and receive the initial visit packet. The school official will answer any questions during the initial visit.
3. Read, understand, agree with, and sign the following documents:
  - a. School Catalog
  - b. Admissions Policy
  - c. Course description
  - d. Attendance and Academic Requirements
  - e. Challenges of the beauty industry leaflet (Physical demands and state licensing requirements)
  - f. Glitz School of Cosmetology Graduation, licensure, and placement rates
  - g. Safety Requirements Form

- h. Consumer information report including campus crime statistics
  - i. Complete and turn in the Glitz School of Cosmetology Student Application along with a \$100.00 nonrefundable fee.
4. Complete a one-page composition expressing the student's desire and passion for the beauty industry.
- Applicants to the Instructor program must be at least 18 years old and possess an active license for the program for which they wish to teach.

### **Transferring Students**

Transferring students must meet the requirements listed above and be approved by the School Director as well as the New Mexico Board of Barbers and Cosmetologists. Clock hours from the originating schools that are accepted will be applied at a 1:1 ratio and remaining hours will be charged at the current rate for that program. Please note Glitz may not accept 100% of the hours granted by another school and will only accept up to 75% of the course length. Transfer hours will count as both attempted and completed hours.

### **In-School Transfers**

An in-school transfer occurs when an enrollee transfers from one program to another within Glitz School of Cosmetology. In such instances, the original enrollment agreement will be cancelled and the student will owe the tuition balance as dictated by the institutional refund policy. It is possible that not all hours will be transferrable from one program to the other. A \$250.00 non-refundable transfer fee will be applied to all in-school transfers.

### **Transfer Hours**

With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and earned hours. Evaluation periods for transfer students will be based on the amount of hours contracted with the student. The first evaluation point will be conducted by the mid-point of the contracted hours or the school's (Glitz) established evaluation point, whichever occurs first.

### **Re-entry Students**

#### **Students who re-enter the school within 30 calendar days of their formal termination date:**

Glitz understands that a student might be forced to withdraw from school due to circumstances beyond his/her control. A \$150.00 withdrawal fee will be charged to students who leave their program prior to completion. The school will charge a re-entry fee of \$100 to all students who have withdrawn and wish to re-enter a program at Glitz School of Cosmetology within 30 calendar days. Students who re-enter the school within 30 calendar days of their formal termination date will do so in the same attendance/academic and financial status. A new enrollment agreement will be completed for graduation date and maximum allowed time frame purposes.

#### **Students who re-enter the school after 30 days of their formal termination date:**

Students who re-enter the school after thirty calendar days will owe the balance for their previous enrollment based on the refund calculation chart. Students will need to re-apply and fill out a new enrollment agreement and pay all applicable fees including deposit. The tuition rates current at the time of re-entry will apply to the balance of training hours needed for students who re-enroll more than 30 days after the formal withdrawal date unless mitigating circumstances apply. The students

completed hours will be reviewed and it is possible that not all hours will be accepted upon re-entry.

### **Multiple Re-entry Students**

Students are allowed to enroll a second time. Students will not be allowed to re-enter Glitz School of Cosmetology a third time.

### **Articulation Agreements**

Glitz School of Cosmetology does not have any articulation agreements with any other schools.

### **How to Apply For Title IV Financial Aid**

Complete the Free Application for Federal Student Aid (FAFSA) on [www.fafsa.ed.gov](http://www.fafsa.ed.gov) which collects income and asset information. If you need assistance completing/understanding the FAFSA, or if you need a printed version of the application, please contact our office. Answer the questions on the chart located on the next page to determine if you need to enter your parent's information when filling out your FAFSA application.

# Do I Have to Provide My Parents' Information on the Free Application for Federal Student Aid (FAFSA<sup>SM</sup>)?

All applicants for federal student aid are considered either "independent" or "dependent." Dependent students are required to include information about their parents on the FAFSA. By answering a few questions, you can get a good idea of which category you fit into.

**24** Will you be 24 or older by Dec. 31 of the school year for which you are applying for financial aid?

Will you be working toward a master's or doctorate degree (such as M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., etc.)?

Are you married or separated but not divorced?

Do you have children who receive more than half of their support from you?

Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?

At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?

Are you an emancipated minor or are you in a legal guardianship as determined by a court?

Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

Are you currently serving on active duty in the U.S. armed forces for purposes other than training?

Are you a veteran of the U.S. armed forces?

**You may be a Dependent Student**  
If none of the criteria listed above apply to you, you may be considered a dependent student and may be required to provide your parents' financial information when completing the FAFSA.

**You may be an Independent Student**  
If you answered yes to any of these questions, then you may be an independent student. You may not be required to provide parental information on your FAFSA.

**If you have questions about your dependency status or need more information, please visit [StudentAid.gov/dependency](http://StudentAid.gov/dependency).**

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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StudentAid.gov

April 2013

### **Criteria For Determining Award Amount**

The amount of federal financial aid that a student is eligible to receive depends on their dependency status, Expected Family Contribution, the year in which the student will attend school, enrollment status, and the cost of attendance for the program that you have selected. The financial aid office at Glitz School of Cosmetology will determine how much financial aid a student is eligible to receive.

- The financial aid staff starts by deciding upon the student's cost of attendance (COA) at our school.  
Cost of Attendance (COA) is an average figure to determine financial aid eligibility. It includes estimates of standard expenses such as tuition, fees, books, supplies, room, board, and personal expenses such as unreimbursed medical/dental expenses, clothing, and transportation.
- They then consider the student's Expected Family Contribution (EFC).  
The Expected Family Contribution (EFC) is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's income, family size, and the number of individuals in your family who will attend college during the year are all considered.
- They subtract the EFC from the COA to determine the amount of your financial need and therefore how much need-based aid the student is eligible for.  
Need-based aid is financial aid that you can receive if you have financial need and meet other eligibility criteria. You can't receive more need-based aid than the amount of your financial need. For instance, if your Cost of Attendance(COA) is \$16,000 and your EFC is 12000, your financial need is \$4,000; so you aren't eligible for more than \$4,000 in need-based aid.
- To determine how much non-need-based aid you can get, Glitz School of Cosmetology will take the cost of attendance and subtract any financial aid that the student has already been awarded.  
Non-need-based aid is financial aid that is not based on your EFC. What matters is your Cost of Attendance and how much other assistance you've been awarded so far. For instance, if your COA is \$16,000 and you've been awarded a total of \$4,000 in need-based aid and private scholarships, you can get up to \$12,000 in non-need-based aid.

### **Federal Pell Grant (PELL)**

Pell grants are awarded based upon financial need eligibility determined by a student's FAFSA ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)); and grant award amounts may vary yearly. The amount of a Pell grant award depends on the cost of attendance (COA), expected family contribution (EFC), enrollment status (full or part-time) and length of academic enrollment. Grant awards may not exceed the cost of attendance for the award year. Unlike loans, grants generally do not need to be repaid. For more information visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### **Federal Student Loans**

Federal student loans allow students and their parents to borrow money to pay for a college or career school education. A federal student loan is made through a loan program administered by the federal government.

**Direct Subsidized Loan:**

- Available to students with financial need.
- Loan amount may not exceed financial need.
- U.S. Department of Education pays the interest on a Direct Subsidized Loan
  - while in school at least half-time
  - for the first six months after leaving school (referred to as a *grace period*\*)
  - during a period of *deferment* (a postponement of loan payments)

**Direct Unsubsidized Loan:**

- There is no requirement to demonstrate financial need.
- Loan amount based on cost of attendance and other financial aid received.
- Interest accrues on a Direct Unsubsidized Loan during all periods.
  - interest will accrue (accumulate) and be capitalized upon borrowing the funds

For more information on current interest rates, please visit:

<https://studentaid.ed.gov/sa/types/loans/interest-rates#rates>

**TERMS AND CONDITIONS OF FEDERAL STUDENT LOANS**

TYPE OF LOAN	PROGRAM DETAILS (Subject to Change)	MAXIMUM ANNUAL AWARD (Subject to Change)
Direct Subsidized Loan	<ul style="list-style-type: none"> <li>• For undergraduate students who have financial need</li> <li>• For loans first disbursed on or after July 1, 2017, and before July 1, 2018, interest rate is 4.45%</li> <li>• You're not usually charged interest on the loan during certain periods</li> <li>• The U.S. Department of Education (ED) is the lender; payment is owed to ED</li> </ul>	<p>Up to \$5,500 depending on grade level and dependency status*</p> <p>For total lifetime limit, go to StudentAid.gov/sub-unsub</p>
Direct Unsubsidized Loan	<ul style="list-style-type: none"> <li>• For undergraduate, graduate, and professional degree students; financial need is not required</li> <li>• For loans first disbursed on or after July 1, 2017, and before July 1, 2018:               <ul style="list-style-type: none"> <li>○ 4.45% interest rate for loans made to undergraduate students, and</li> <li>○ 6% interest rate for loans made to graduate and professional degree students</li> </ul> </li> <li>• You're responsible for interest during all periods</li> <li>• ED is the lender; payment is owed to ED</li> </ul>	<p>Up to \$20,500 (less any subsidized amounts received for same period) depending on grade level and dependency status*</p> <p>For total lifetime limit, go to StudentAid.gov/sub-unsub</p>
Direct PLUS Loan	<ul style="list-style-type: none"> <li>• For parents of dependent undergraduate students who are borrowing money to pay for their child's education, and for graduate or professional degree students; financial need is not required</li> <li>• For loans first disbursed on or after July 1, 2017, and before July 1, 2018, interest rate is 7% Borrower must not have adverse credit**</li> <li>• ED is the lender; payment is owed to ED</li> </ul>	<p>Maximum amount is cost of attendance minus any other financial aid student receives</p>

**Sample Loan Repayment Schedule  
(Based on 2017-2018 Award Year Interest Rates)**

<b>Type of Loan</b>	<b>Loan Amount</b>	<b>APR</b>	<b>Interest Charges</b>	<b>Monthly Payment</b>	<b>Number of Payments</b>	<b>Total Repaid</b>
Direct Subsidized Loan	\$5000	4.45%	\$472	\$114	48	\$5,472
Direct Unsubsidized Loan	\$5000	4.45%	\$472	\$114	48	\$5,472
Direct Plus Loan	\$5000	7%	\$760	\$120	48	\$5,760

**Necessity for Repaying Loans:**

Student loans are real loans and it is imperative that they be repaid. The following is directly from the Department of Education’s website: <http://studentaid.ed.gov/repay-loans>

If you don’t make your loan payments, you risk going into *default*. Defaulting on your loan has serious consequences. Your school, the financial institution that made or owns your loan, your loan guarantor, and the federal government all can take action to recover the money you owe. Understand how missing a loan payment can be a problem, what default means and the consequences of default, and what you need to do if your loan is in default or if you think the default on your loan is an error. Here are some consequences of default:

- Credit bureaus may be notified of your default, which will harm your credit rating, making it hard to buy a car or a house.
- You will be ineligible for additional federal student aid if you decide to return to school.
- Loan payments can be deducted from your paycheck.
- State and federal income tax refunds can be withheld and applied toward the amount you owe.
- You will have to pay late fees and collection costs on top of what you already owe.
- You can be sued.
- Your license can be suspended or revoked pursuant NMAC Statute 61-17A-21

For more information and to learn what actions to take if you default on your loans see the [Department](#) of Education’s Default Resolution Group website.

**Exit Counseling for Student Loan Borrowers**

Glitz School of Cosmetology provides every student borrower of loans under the Federal Direct Loan program, exit counseling information whenever the student ceases enrollment. If the student does not appear for exit counseling, we will mail the Exit Counseling Guide for Direct Loan borrowers.

After you graduate or withdraw from Glitz School of Cosmetology, it is your responsibility to adhere to the following regarding your loans:



- You must notify the Lender within 10 days of any changes to your name/address.
- If you meet certain requirements, you have the right to defer payments on your loan(s). These deferment provisions are set forth under the section titled Deferment in your Promissory Note. If you default on your loan(s), you may lose these rights.
- If you are temporarily unable to make payments, you may request a forbearance from your lender. If granted, the forbearance may offer:
  - No payments for a short period of time, or
  - A longer period of time to make payments, or
  - A different repayment schedule than originally offered.
- It is up to the Lender whether to grant this request and you recognize the importance of requesting forbearance before payments are overdue.
- If you borrowed student loans from more than one lender, you may explore loan consolidation or refinancing.
- Acknowledge that all of the material covered on the acknowledgement form has been explained. You are responsible for repaying your student loans and must go online to: <http://studentloans.gov> for further exit counseling, <https://studentaid.ed.gov/es/sites/default/files/loan-exit-counseling.pdf>.

Additionally, borrowers can find additional information:

[https://www.nsls.ed.gov/nsls\\_SA/](https://www.nsls.ed.gov/nsls_SA/) and <https://studentaid.ed.gov/repay-loans>

### **Exit Interview:**

Glitz School of Cosmetology requires for graduating students to complete an exit survey. This is done in order to collect the information required to improve our school.

## **Rights and Responsibilities of Students Receiving Title IV Aid**

### **Rights:**

Students receiving financial aid have the right to:

- Accept or decline all or part of the financial aid award(s).
- Know what financial aid is available, including federal, state, and institutional programs.
- Know the procedures and deadlines for submitting applications for each financial aid program (including federal, state, and institutional aid programs).
- Know how the financial aid awards are calculated, the criteria to receive aid, and how the funds will be disbursed.
- Know the school policy on enrollment, attendance and good academic standing.
- Seek financial aid counseling.
- Know the consequences of defaulting on a student loan.
- Know the information given to the Financial Aid Office will be treated confidentially as mandated by the Family Educational Rights and Privacy Act (FERPA).
- Know information regarding: a loan lender, interest rate, the total amount to be repaid, deferment options, repayment procedures, length of time you have to repay the loan, and when repayment begins.
- Submit a request to review extenuating circumstances for reevaluation of financial aid.
- Be placed in Warning period after SAP is not met.
- Know Glitz School of Cosmetology, State, and the Federal Return to Title IV refund policies.

Note: Financial aid administrators have authority (by the HEA of 1965) to use professional judgment in reviewing student requests to consider special or extenuating circumstances that are not reflected on the FAFSA or included in the standard Cost of Attendance. Circumstances not allowed by federal regulation to be considered include: vacation expenses, tithing, credit card expenses/debt, and standard living expenses such as rent, utilities allowances. A request for professional judgment must be submitted with the proper form(s); documentation supporting the circumstance(s) and required verification documentations (signed tax return transcript, verification worksheet). Reviews are done on a case-by-case basis only and the decision by the financial aid administrator is final. Approval of the request does not guarantee additional financial aid eligibility. Contact Glitz School of Cosmetology for more information.

### **Responsibilities:**

Students receiving financial aid are responsible for:

- Completing all applications and forms accurately and on-time.
- Re-applying for financial aid each year.
- Providing requested documentation/information in a timely manner and keeping copies for your own records.
- Reading and understanding all materials sent to you.
- Completing entrance counseling prior to receiving the first disbursement and exit counseling prior to graduation or leaving school.
- Repayment of all loans in accordance with the terms of your promissory note. You are responsible for notifying your lender if any of the following occurs before your loan is repaid:
  - change of address,
  - graduation,
  - withdrawal,
  - name change, or
  - transfer to another institution
- Requesting assistance if you have questions regarding the information provided to you.
- Complying with institution and Federal Return to Title IV Aid policies regarding refunds/repayments.
- Notifying the institution of any financial awards received from outside resources (including scholarships, grants, Veteran's Benefits, tuition waivers, or other educational/tuition assistance) not already reported on your Financial Aid Award Notification.
- Maintaining Satisfactory Academic Progress.
- Using financial aid for educational expenses incurred while enrolled.
- Repayment of any over-award of financial aid.

**Notice of Federal Student Financial Aid Penalties for Drug Violations**

Federal law provides that a student who has been convicted of an offense under any federal or state law involving the possession or sale of a controlled substance during a period of enrollment for which the student was receiving financial aid shall not be eligible to receive any federal or institutional grant, loan, or work assistance during the period beginning on the date of such conviction and ending after the interval specified in the following table.

If convicted of an offense involving:

<b>Ineligibility Period for:</b>	<b>Possession of illegal drugs</b>	<b>Sale of illegal drugs</b>
1st Offense	1 year from date of conviction	2 year from date of conviction
2nd Offense	2 year from date of conviction	Indefinite period
3+ Offense	Indefinite period	Indefinite Period

A student whose eligibility has been suspended based on a conviction for possession or sale of a controlled substance may resume eligibility before the end of the ineligibility period if:

- A. the student satisfactorily completes a drug rehabilitation program that:
  - 1. Complies with the criteria prescribed in the federal regulations; and
  - 2. Includes two unannounced drug tests;
- B. the student successfully passes two unannounced drug tests conducted by a drug rehabilitation program that complies with the criteria prescribed in the federal regulations; or
- C. the conviction is reversed, set aside, or otherwise rendered nugatory

The policy of this institution is to provide information to its students and employees to prevent drug and alcohol abuse. Distribution of drug and alcohol abuse prevention information may be given through discussion, counseling, direction to drug and alcohol abuse facilities, or the distribution of printed materials.

Specifically, this institution via employee hiring interviews, employee reviews, student orientation, and printed in the Glitz School of Cosmetology **Campus Security Act Disclosure Statement** states:

### **Institutional Refund Policy**

This refund policy applies to all terminations for any reason, by either party. These reasons include, but are not limited to: student decision, expulsion, applicant is rejected, course cancellation, or school closure.

- a. If a course is cancelled or the school closes after a student has enrolled but before instruction begins, Glitz School of Cosmetology will provide a refund of all moneys paid.
- b. If a course is cancelled or the school is closed after instruction begins, but within the 3-day cooling period, Glitz School of Cosmetology will provide a refund of all moneys paid.
- c. If a course is cancelled subsequent to the 3-day cooling period, and after instruction has begun, Glitz School of Cosmetology will offer its students the following options:
  - 1. Students can opt to transfer to another school and receive a prorated refund based on the number of hours accepted by the other school.
  - 2. Student will have the option to continue attending school on a teach-out plan. Students who choose to continue attending our institution will have until the day of their current maximum allowed time frame to complete the course and graduate.
- d. An Applicant rejected by the school shall be entitled to a refund of all monies paid except for the non-refundable application fee of \$100.00.
- e. A three-day cooling period is granted If a student (or in case of a student under the state's legal age, his/her parent or guardian) cancels enrollment and requests reimbursement in writing within three business days of signing an Enrollment Agreement, making an initial tuition payment, or the initial visit to the school, (whichever is later) regardless of whether or not the student actually started training, all money collected shall be refunded.
- f. Refunds prior to commencing instruction. Following the cooling off period but prior to the beginning of instruction, a student may withdraw from enrollment, effective upon personal appearance at the institution or deposit of a written statement of withdrawal delivered by mail or other means, and the student shall be entitled to a refund of all moneys except the \$100 application fee.
- g. For Students who enroll and begin classes, the following schedule of tuition refund will apply:

Refund Calculation: Hours Attended ÷ Hours Contracted

<b>Percentage of Attendance</b>	<b>Retained by the Institution</b>
0.01% - 4.9%	20%
5% - 9.9%	30%
10% - 14.9%	40%
15% - 24.9%	45%
25% - 49.9%	70%
50% and After	100%

1. Kit and books will be retained by the student for health and sanitation reasons. Kit and books charge will be retained by the School based on the following schedule:
  - Cosmetology Program \$2000.00
  - Barber Program \$1,800.00
  - Instructor Program \$150.00
  - Esthetics Program \$1,100.00
  - Nail Technology Program \$500.00
2. A Termination/Withdrawal Fee of \$150.00 will be charged.
- h. Attendance time is determined by dividing the actual clock hours attended by the contracted hours. Formal termination shall occur no more than 14 calendar days from the last date of physical attendance.
- i. For students who do not return from a Leave of Absence, the termination date will be the last day of attendance.
- j. All money due the applicant or student shall be refunded within 30 calendar days after cancellation or termination whether official or unofficial.
  1. In case of an illness or disabling accident, death in the immediate family, or circumstances beyond the control of the student, the school will make a settlement, which is both fair and reasonable.
  2. If the school is permanently closed and no longer offering instruction after the student has enrolled, the student shall be entitled to pro-rated refund of tuition.
  3. If a course is canceled subsequent to a student's enrollment, but before instruction begins the school will provide a refund of all monies paid.
  4. Students are required to complete their program within 110% of their contracted weeks. After the maximum allowed time has expired, an extra fee of \$25.00 per hour will be charged to the student. These charges will be added to the student's remaining balance after graduation. Emergency situations of absenteeism will be discussed and reviewed with the School Board. A Leave of Absence may be requested, in writing, by the student. If the request is approved the contract end date will be extended by the same amount of calendar days in the leave of absence. Schedule changes will not benefit students who are not on track to graduate within their maximum allowed time frame.

### **Return to Title IV Policy**

When a student applies for financial aid, the student signs a statement that they will use the funds for educational purposes only. Therefore, if the student withdraws before completing the program, a portion of the funds received may have to be returned. Glitz School of Cosmetology will calculate the amount of tuition to be returned to the Federal fund programs according to the policy listed below. This policy applies to students' who withdraw officially, unofficially or fail to return from a leave of absence or are dismissed from enrollment at our institution. The return to Title IV policy is separate and distinct from the Glitz School of Cosmetology Refund Policy.

The calculated amount of the return of Title IV funds that is required for the students affected by this policy are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV funds, the order of return of unearned funds do not include funds from sources other than the Title IV programs.

Title IV funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV funds that were originally scheduled to be received. Therefore, the amount of federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

Glitz School of Cosmetology has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice. The school must advise the student or parent that they have 14 calendar days from the date that the school sent the notification to accept a post withdraw disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV programs. Post-withdrawal disbursements may occur within 90 days of the date that the student withdrew.

#### **Withdrawal Before 60%:**

The institution must perform a R2T4 calculation to determine the amount of earned aid through the 60% point in each payment period. The institution will use the Department of Education's prorated schedule to determine the amount of the R2T4 funds the student has earned at the time of withdraw.

#### **Withdrawal After 60%:**

After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 calculation to determine the amount of aid that the student has earned.

Glitz School of Cosmetology measures progress in Clock Hours and uses the payment period for the period of calculation.

Calculate the percentage of Title IV aid earned:

- a) Divide the number of clock hours scheduled to be completed in the payment period as of the last date of attendance in the payment period by the total clock hours in the payment period.

$$\text{Hours Scheduled to Complete} \div \text{Total Hours in Period} = \% \text{ Earned Tuition}$$

- b) If this percentage is greater than 60%, the student earns 100%.
- c) If this percent is less than or equal to 60%, proceeds with calculation.

**AMOUNT STUDENT EARNED** = % earned from total aid disbursed or could have been disbursed.

AMOUNT TO BE RETURNED = Subtract the Title IV aid earned from the total aid disbursed.

UNEARNED PERCENT = 100% minus % earned

AMOUNT DUE FROM THE SCHOOL= Unearned % of total institutional charges for the period.

If the % of Title IV aid disbursed is greater than the % of unearned institutional charges for the period, the amount disbursed will be used in place of the % unearned.

If the % unearned institutional charges for the period are less than the amount due from the school, the student must return or repay one-half of the remaining unearned Federal Pell Grant.

A student is not required to return the overpayment if this amount is equal to or less than 50% of the total grant assistance that was disbursed /or could have been disbursed. The student is also not required to return an overpayment if the amount is \$50 or less.

Glitz School of Cosmetology will issue a grant overpayment notice to students within 30 days from the date the school's determination that student withdrew, giving the student 45 days to either:

1. Repay the overpayment in full to Glitz School of Cosmetology or sign a repayment agreement with the U.S. Department of Education.

A student may view a sample of [Institutional Calculation Worksheet](#) by following the link or upon request view a copy at the Glitz School of Cosmetology Financial Aid Office.

### **Order of Return to Title IV funds**

In accordance with Federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Parent Plus loans
- Direct PLUS loans
- Federal Pell Grants for which a Return is required
- Iraq and Afghanistan Service Grant for which a Return is required
- Federal Supplemental Educational Opportunity Grant
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The Student

After applying Title IV aid to outstanding balances or other remaining institutional costs, Glitz School of Cosmetology is authorized to return any excess funds to the separate

funds in the order previous described in this section. A copy of the institutional R2T4 work sheet performed on your behalf is available through the office upon student request.

### **Student Overpayments**

Any amount of unearned grant funds that a student must return directly is called an overpayment. A student must make arrangements with the school and/or the Department of Education to return the unearned grant funds; failure to do so will result in ineligibility of additional Title IV aid.

Glitz School of Cosmetology will issue an overpayment notice to the student within 30 days from the date of the school's determination of the student's withdrawal, giving the student 45 days to either:

- Repay the overpayment in full to Glitz School of Cosmetology OR
- Sign a repayment agreement with the U.S. Department of Education.

### **Student Responsibilities**

Returning unearned Title IV program funds disbursed to the student which the student was determined to be ineligible based on the Return of Title IV Funds calculation.

### **Post Withdrawal Disbursement**

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, Glitz School of Cosmetology must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school).

Glitz School of Cosmetology needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If you have questions about your Title IV program funds, you can call Federal Student Aid Information Center at 10-800-4-FEDAID (1800-433-3243), TTY users may call: 1-800-730-8913. Information is also available on Student Aid on the Web at [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

### **Withdrawal Policies**

A student who is rejected, expelled, or otherwise terminated from the school will be notified in writing. All cancellations and withdrawals on the student's part must be submitted in writing. The cancellation date will be determined by the date on the postmark or the day the notification is delivered to the school in person. The contract of a student who is absent for fourteen calendar days without contacting the school will be considered terminated and the student will be withdrawn. For purposes of determining the amount of the refund, the date of the student's withdrawal shall be deemed the last date of recorded attendance. For the purpose of determining when the refund must be paid, the student shall be deemed to have withdrawn at the end of the 14-day period. A withdrawal fee of \$150.00 will apply to all contract terminations that occur after the three-day cooling period.



**Official Withdrawals:**

In order to officially withdraw from Glitz School of Cosmetology, students must submit a written notification to the school director. It is recommended for students to make an appointment and meet with our staff to complete their withdrawal. If the student is unable to come to our school to request and complete the withdrawal, then the written notification will suffice.

The written notification can be presented in person or mailed to:

Glitz School of Cosmetology  
2460 Missouri Ave  
Las Cruces NM 88001  
Attn: Andrea Frausto

Withdrawal notifications can also be emailed to:

[Andrea@glitzlascruces.com](mailto:Andrea@glitzlascruces.com)