



# Consumer Information

# 2018

Access consumer information at  
<http://ucastx.com/courses-admission/>

UCAS University of Cosmetology  
Arts & Sciences  
8401 N. 10<sup>th</sup> Street  
McAllen, Texas 78504  
(956) 687-9444

UCAS University of Cosmetology  
Arts & Sciences  
913 N. 13<sup>th</sup> Street  
Harlingen, Texas 78550  
(956) 412-1212

UCAS University of Cosmetology  
Arts & Sciences  
724 E. Expwy 83  
La Joya, Texas 78560  
(956) 581-8227

UCAS University of Cosmetology  
Arts & Sciences  
4522 Fredericksburg Rd.,A-85  
San Antonio, Texas 78201  
(210) 654-9734

UCAS University of Cosmetology  
Arts & Sciences  
910 SE Military Suite 100  
San Antonio, Texas 78214  
(210) 433-7222

## Table of Contents

I.	General Information.....	Page 4
	a. Student Eligibility & Requirements	
	b. School Licensing, Accreditation, Association, Participation, Membership & Partnership	
II.	Financial Aid.....	Page 5 & 6
	Financial Aid Information	
	a. Financial Aid Programs	
	b. State, Local and Institution Aid	
	c. Electronic Student Aid Report	
	d. Definition of a Full Time Student	
	e. Entrance & Exit Counseling	
	f. Transfer of Credit	
	g. Academic Year	
	h. Records and Disputes	
III.	Satisfactory Academic Progress Policy.....	Page 6, 7, 8
	1. Attendance & Academic Performance(Based on actual hour increment)	
	2. Maximum Time Frame	
	3. Evaluation Periods	
	4. Leave of Absence	
	5. Academic Evaluation	
	6. Grading System	
	7. Attendance Evaluation	
	8. Determination of Status	
	9. Warning	
	10. Probation	
	11. Appeal a Satisfactory Academic Progress Determination	
	12. Temporary Interruptions	
	13. Re-Entry after Withdrawal	
	14. Course Incompletes, Repetitions and Non-Credit Remedial Course	
	15. Transfers	
	16. Satisfactory Academic Progress Results	
	17. Re-establishment of Satisfactory Academic Progress	
IV.	Withdrawal-Official & Unofficial.....	Page 9
	a. Student Official Withdrawal	
	b. Unofficial Withdrawal	
V.	R2T4.....	Page 9
	a. Disbursements of Funds	
	b. Hours Earned	
VI.	Refunds.....	Page 9, 10, 11 & 12
	a. Grant Overpayments	
	b. Texas Refund Policy	
	c. Example	

VII.	Compliance with Civil Rights Act.....	Page 13, 14, 15, 16 & 17
	a. Student Right-to-Know	
	b. Annual Statistics (NACCAS)	
	c. Completion and Placement Rates by Program (NACCAS)	
	d. Constitution & Citizenship Day	
	e. Crime Awareness and Campus Security Act of 1990	
	f. Drug & Alcohol Abuse Prevention	
VIII.	Student Compliance & Information.....	Page 18, 19, 20 & 21
	a. Student Code of Conduct	
	b. Student Consumer Rights and Responsibilities	
	c. Accessibility for Handicapped Students	
	d. Emergency Response and Evacuation Procedures	
	e. Vaccinations Policy	
	f. Texas Voter Registration	
	g. Copyright Infringement	
	h. Non-Discrimination Policy	
	i. FERPA	
IX.	Title IV Code of Conduct.....	Page 22 & 23
	a. Ban on Revenue Sharing	
	b. Ban on Gifts	
	c. Ban on Contracting Arrangements	
	d. Prohibition Against Steering Borrowers	
	e. Prohibition on Offers of Funds for Private Loans	
	f. Ban on Staffing Assistance	
	g. Ban on Advisory Board Compensation	
	h. Sanctions	
X.	Median Loan Debt by Program Per Campus.....	Page 23 & 24
	a. McAllen Campus	
	b. Harlingen Campus	
	c. La Joya Campus	
	d. 410 Perrin Campus	
	e. Pica Campus	

## I. GENERAL INFORMATION

*Before enrollment, each applicant is provided generally known pre requisites for employment and factors that might preclude an individual from obtaining employment in the field for which training is provided.*

<http://www.ucastx.com/consumerinformationdisclosures/>

### a. Student Eligibility & Requirements

To receive financial aid from the aid programs you must: Have financial need, except for some loan programs.

- Must enrol at a participating school in an eligible program.
- Have a High School Diploma or General Education Development (GED) Certificate, pass a test approved by U.S Department of Education or meet other standards your state establishes that are approved by U.S Department of Education.
- Be a U.S Citizen or eligible non-citizen.
- Have a valid Social Security Number.
- Register with Selective Services, if required (18-25)
- Must sign a statement for educational purposes and must not be in Default on a student loan or overpayment.
- Make Satisfactory Academic Progress

### b. School Licensing, Accreditation, Association, Participation, Membership & Partnership

The institutions are licensed by Texas Department of Licensing and Regulation (TDLR) and accredited by the National Accrediting Commission of Cosmetology Arts & Sciences (NACCAS). The National Accrediting Commission of Cosmetology Arts & Sciences is recognized by the United States Department of Education as a National Accreditation agency for post secondary school Certifications may be viewed at the front entrance of the schools.

### LICENSING AND REGULATION

Texas Department of Licensing and Regulation (TDLR)

920 Colorado

Austin, Texas 78701

(512) 463-6599

(800) 803-9202

### ASSOCIATION

American Association of Cosmetology Schools (AACS)

15825 North 71<sup>st</sup> Street, Suite 100

Scottsdale, Arizona 85254-1521

(800) 831-1086

### PARTNERSHIP

Creative Nail Design (CND)

CHI Environmental School Program

[www.cnd.com](http://www.cnd.com)

### ACCREDITATION

National Accrediting Commission

of Career Arts & Sciences

4401 Ford Avenue, Suite 1300

Alexandria, VA 22302

(703) 600-7600

### DEPARTMENT OF EDUCATION

#### PROGRAM PARTICIPATION

United States Department of Education

Student Financial Assistance

[www.farouk.com](http://www.farouk.com)

1999 Bryan, TX. Suite 1410

Dallas, TX. 75201-6817

## AVAILABILITY OF ELIGIBLE AND CERTIFICATION DOCUMENTS

Student applicants may view accreditation, eligibility and certification documents upon request. Accreditation approval and Texas Department of Licensing and Regulation (TDLR) license may be viewed in the lobby reception area of each respective institution\*. Department of Education eligibility and certification letters may be viewed upon request to the school director.

## II. FINANCIAL AID

The Financial Aid Office offers variety of financial programs to help eligible students pay cost of attending school. The money provided through these programs can be in the form of grant, loan, or combination of any of these programs. Grants are gifts of money. They do not have to be repaid. Students ineligible for Pell Grants will be required to pay a down payment towards tuition and fees that will be equal to 10 percent of the total cost. Loans are borrowed money. They must be repaid with interest. Further information concerning financial assistance Programs eligibility and requirements are available at the following website:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>

Federal Title IV Programs are not available to foreign students. Federal Title IV programs include Pell Grants and Direct Loans. The Financial Aid Office is normally available during school hours to counsel students and prospective students. Students needing assistance with information should contact the Financial Aid Office.

### a. Financial Aid Programs

- Pell Grants
- Direct Loans

### b. State, Local, Institutional Aid Available.

Texas Veterans Commission <http://www.tvc.state.tx.us/about/veterans-education-guide>

MYCAA <https://aiportal.acc.af.mil/mycaa/>

Dislocated Workers Program <http://www.twc.state.tx.us/svcs/jtpa/dislocat.html>

### c. Electronic Student Aid Report (SAR)

Once the Federal Application for Federal Student Aid (FAFSA) is submitted, the institution will receive the Electronic Student Aid Report (SAR). The SAR contains the student's information Provide it on the FAFSA application.

### d. Definition of a Full Time Student

The definition of a full time student is a student in attendance for 30 scheduled hours per week.

### e. Entrance & Exit Counseling

Financial Aid Officer will send by mail a final Student Progress Report including the name and CIP Code of the program and date when student complete the program. Federal Direct Loan student borrowers are required to complete **mandatory** entrance and exit counseling. The institution provides all students with entrance and exit counseling web address to complete

- **Entrance Counseling packet is provide to the student to complete before class begins.**
- **Exit Counseling packet is provide it to the student before graduation date.**

Any student needing additional information on any Federal Student Aid program should contact the Financial Aid Office at the institution. Also students are responsible to notify Department of Education, Servicer and school of any change on name, address and phone number to avoid serious consequences such as Default status.

**f. Transfer of Credit**

This institution is a Clock Hour Institution and does not accept **Transfer of Credit**, nor has established Articulation Agreements with other institutions.

**g. Academic Year**

Federal Aid for students is awarded on a 900 clock hour academic year. The academic year defined as a period of instruction of 30 hours per week for 30 weeks or a total of 900 clock hours. Students will be scheduled for 30 hours even though the school may be open more than thirty hours in any week. Any courses which are shorter or longer than 900 clock hours are pro-rated according to the length of the course.

**h. Records and Disputes**

It is important to keep loan paperwork in a safe place. If you process your loan electronically copies are available on the StudentLoans.gov Web Site. If you think there might be an issue related to a Direct Loans, you should contact your loan servicer to try and resolve the problem. If a loan issue was not resolve you can contact FSA Ombudsman as a last resort at:

**On-line assistance:** <http://studentaid.gov/repay-loans/disputes/prepar>  
**Telephone:** 877-557-2575  
**Fax:** 202-275-0549  
**Mail:** US. Department of Education  
Office of the Ombudsman  
830 First Street, N.E., Mail Stop 5144  
Washington, D.C 20202-5144

**III. SATISFACTORY ACADEMIC PROGRESS POLICY**

The institution’s Satisfactory Academic Progress (SAP) Policy applies to every student enrolled in a NACCAS-approved program, and applied consistently to all students enrolled in full time and part time attendance. This policy is published in the school catalog and is provided prior to enrollment through the Financial Aid Office & school website [www.ucastx.com](http://www.ucastx.com)

**1. Attendance & Academic Performance (based on actual hour increment)**

The following elements are evaluated on a cumulative basis:

Attendance (quantitative) – 67% Overall attendance

Academic Performance (qualitative) – 75% Overall Grade Point Average

**2. Maximum Time Frame**

A student must complete the course in no longer than 150% measured in months (see chart below) in order to be considered completers.

**3. Evaluation Periods**

Course	On Time Graduation- Total Hours/Months Full-time Schedule	On Time Graduation- Total Hours/Months Part-time Schedule	Actual Hour Increment for Evaluation	Maximum Time Frame In Months Full-time	Maximum Time Frame In Months Part-time
Cosmetology Operator	1500 12 months	1500 18 months	450-900- 1200	18	27
Instructor	750 6 months	750 9 months	375	9	13.5
Esthetician	750 6 months	750 9 months	375	9	13.5

Manicurist	600 5 months	600 7 months	300	7.5	10.5
------------	-----------------	-----------------	-----	-----	------

**4. Leave of Absence**

An approved leave of absence will extend the student’s contract graduation period and maximum time frame by the same number of days taken in the leave of absence.

**5. Academic Evaluation**

Students are assigned theory & practical study. Theory and Practical work are evaluated in writing; exams are administered within the unit of study. The student’s academics are evaluated at the actual hour increment, measuring the Grade Point Average (GPA) at the time of the evaluation. The first evaluation occurs no later than the mid-point of the academic year or mid-point of the course, whichever occurs sooner.

**6. Grading System**

The institution utilizes the following grading system to determine academic performance at the actual hour increment evaluation:

**Grading Scale**

93-100	Excellent
85-92	Very Good
75-84	Satisfactory
74 and below	Below Standards- Unsatisfactory, below SAP Requirements

**7. Attendance Evaluation**

The student’s attendance is evaluated based on actual clock hours and is measured using scheduled clock hours versus actual clocked hours. The first evaluation occurs no later than the mid-point of the academic year or mid-point of the course, whichever occurs sooner.

**8. Determination of Status**

A student meeting SAP at the actual hour increment, is considered making Satisfactory Academic Progress until the next scheduled evaluation.

**9. Warning**

Students not meeting the minimum requirements for attendance or academic progress at any actual hour increment evaluation will be placed on Warning, but are considered making Satisfactory Academic Progress until the next actual hour increment and are eligible for Title IV funds. The student will be advised in writing of the necessary steps to follow in order to meet SAP at the next scheduled evaluation. If at the end of the Warning period, the student is not making Satisfactory Academic Progress, the student may be placed on Probation at the next scheduled actual hour increment (see Probation).

**10. Probation**

Students who fail to meet the minimum requirements for attendance or academic progress after the Warning period will be placed on probation if:

- The institution evaluates the student’s progress and determines that the student did not make satisfactory academic progress during the warning or previous evaluation; and
- The student prevails upon appeal\*\* of a negative progress determination prior to being placed on probation; and
- The institution determines that satisfactory academic progress can be met by the end of the subsequent evaluation period; or

- The institution develops an academic plan for the student that, if followed, will ensure that the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the individual student.

#### **11. Appeal a Satisfactory Academic Progress Determination**

\*\*Appeals can be made before the end of the Warning Period when circumstances during the Warning period prevented the student from satisfactorily meeting the school's recommended plan.

In order for the appeal to be considered, the student must submit appeal in writing prior to the end of the Warning period.

Student must submit a document listing the reasons why the student failed to meet satisfactory academic progress and describe in writing what has changed in the student's situation that will allow the achievement of satisfactory academic progress at the next evaluation.

Documented reasons accepted by the institution may include:

- Death of a relative
- Serious illness, injury or hospitalization of the student
- Bankruptcy
- Foreclosure
- Other Allowable Circumstances

Before a status of Probation is granted, and eligibility re-established, student must prevail the appeal. If the appeal is denied, student is Non-Title IV eligible and must comply with payment plan for none Title IV eligible payment period. The results of the appeal are kept on the student's Financial Aid File and the student is notified if the result impacts their Financial Aid eligibility.

A student who does not achieve the minimum standards is no longer 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.

#### **12. Temporary Interruptions**

If enrollment is interrupted due to an approved Leave of Absence or for any reason, a student must be considered making satisfactory academic progress in order to be eligible for Title IV Federal Funding.

#### **13. Re-entry after Withdrawal**

Students re-entering the institution must re-enter in the same SAP status as when they left.

#### **14. Course Incompletes, Repetitions and Non-Credit Remedial Courses**

Course incompletes, repetitions and non-credit remedial courses do not apply to this institution and have no effect on SAP.

#### **15. Transfers**

Transfer hours from another institution that are accepted toward the student's educational program are counted as both attempted and completed hours for the purpose of determining when the allowable maximum time-frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

#### **16. Satisfactory Academic Progress Results**

Students have access to their individual SAP report generated by the FREEDOM system. A copy of the SAP is provided to the student, regardless if their Title IV eligibility is affected or not.



### **17. Re-establishment of Satisfactory Academic Progress**

Student not meeting SAP during a Warning Period may re-establish satisfactory academic progress by meeting 67% attendance and 75% grade point average. Students on financial aid may re-establish eligibility upon prevail of appeal.

## **IV. WITHDRAWAL-OFFICIAL & UNOFFICIAL**

A student may withdraw from school at anytime by notifying the school in writing. If the student does not notify the school, the date of determination would be 14 days after the student's last day of attendance unless the student is on an approved Leave of Absence. A Termination Fee of \$ 150.00 will be applied when a student officially or unofficially withdraws.

### **a. Student Official Withdrawal**

1. Notify your instructor of withdrawing and give reason.
2. Notify the Financial Aid office of withdrawal from school.
3. Fill out a Student Notification of Withdrawal form.
4. Upon withdrawal and provided that the agreed tuition and fees have been tendered, student is entitled to an official transcript of hours.
5. If a student loan and/or Pell refund is due to the bank or Department of Education, student will be notified in writing.
6. The school will utilize the date that the notification is hand delivered to the school official as the official cancellation date.

\*If student notifies the school via phone call, school official must fill out Student Notification of Withdrawal form.

### **b. Unofficial Withdrawal**

1. If the student does not notify the school, the date of determination would be no later than 14 calendar days after the student's last day of attendance unless the student is on an approved Leave of Absence.
2. If a student loan and/or Pell refund is due to the bank or Department of Education, student will be notified in writing.

## **V. R2T4 POLICY**

The school is required to determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance. The amount of time the student spent in attendance or, in the case of a clock-hour program, was scheduled to be in attendance. Up **through the 60% point** in each payment period or period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. **After the 60% point** in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The school is a clock hour school which requires the students to clock in and out on a daily basis. If a student withdraws the schedule hours thru last day attended are used to determine the schedule hours for the payment period to determine the earned and unearned aid for the period.

### **1. Disbursement of Funds**

When a recipient of Title IV grant or loan assistance withdraws from an institution during a payment period or period of enrollment in which the recipient began attendance, the institution must determine the amount of Title IV grant or loan assistance that the student earned as of the student's withdrawal date. For our Institution that is required to take attendance the last day of attendance is the withdrawal date.

### **2. Hours Earned**

The earned amount of Title IV grant or loan earned is determined by dividing the scheduled hours thru last day attended by the hours in the payment period. If the student has completed more than 60% of the payment period, 100% of the funds are earned. *Revised: October 8, 2013 61*

If a student earns less than 60% of the funds, the difference is returned to the loan or Pell Grant Program.

## **VI. REFUNDS**

### **a. Grant Overpayments**

The application regulation requires that the student repay only 50% of the initial amount of any Title IV Grant funds. Within 30 days of determining that the student who withdrew must repay all or part of the Title IV Grant, a school must notify the student that he or she must repay the overpayment or make satisfactory arrangements to repay it. In its notification the school must inform the student that:

1. The student owes any overpayment of Title IV funds.
2. The student's eligibility for additional Title IV funds will end if the student fails to take a positive action by the 45<sup>th</sup> day following the date the school sent or was required to send notification to the student.
3. There are positive actions a student can take to extent his or hers eligibility for Title IV funds beyond 45 days:
  - a. The student may repay the overpayment in full to the school.
  - b. The student may sign a repayment agreement with the school.
  - c. The student may sign a repayment agreement with the Department of Education.
4. If the student fails to take one of the positive actions during the 45 day period, the student's overpayment immediately must be reported to the Borrowers Service for Collection.
5. The student should contact the school to discuss his or hers options.

### **b. Texas Refund Policy**

1. If a student drops, the Institution uses the Texas Refund Calculation as per Texas Department of Licensing and Regulation (TDLR).
2. The refund calculation is done using schedule hours. Depending on the schedule hours thru the last day of attendance and the hours in the course the following percentage are used 10 %, 20 %, 25 %, 50 % and 100 % if the student has completed over half of the scheduled hours in the course.
3. The percentages are applied to the Tuition Cost only and the Registration Cost and Kit and Supplies are added to the balance. Please see samples Refund Texas Calculation. One example is for 25 % charge of the tuition and the other example is a 100 % of the tuition charge to the student who dropped. After the calculation is made the current balance owed by the student will have any return of unearned Title IV added back to the Current Balance minus any Post-Withdrawal Funds and Unearned Charges plus a \$ 100.00 Termination Fee.
4. This will be the new student balance.

**C. Example**

**Texas Department of Licensing and Regulation  
Tuition and Refund Calculations Worksheet  
University of Cosmetology Arts & Sciences**

<b>Date Form Completed</b>	11/7/2014	ID	1233	<b>Enrollment Date</b>	4/28/2014
<b>Student Name</b>	Mary Jones			<b>Last Date of Attendance (LDA)</b>	10/16/2014
<b>Student Permit #</b>	1234			<b>Drop Date</b>	10/30/2014
<b>Program Hours</b>	A. 1500	<b>Program Tuition</b>	\$ 10,000.00	<b>Hourly Tuition Rate B.</b>	\$ 6.67
<b>Hours Accrued</b>	404.35			<b>Hours Scheduled as of LDA C.</b>	726

Monetary amounts should be in dollars and cents (rounded to the nearest penny).  
When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)

**STEP 1: Calculate Tuition and Fees Earned by School**

IAW Tex. Occ. Code 1602.458(b), refund is based upon schedule hours. Calculate earned tuition by multiplying the hourly tuition rate by scheduled hours.

	<b>Hourly Tuition</b>		<b>Schedule Hours</b>		<b>Earned Tuition</b>
Earned Tuition	\$ 6.67	X	726	=	\$ 4,840.00
	Box B		Box C		Box D

Calculate the sum of all fees incurred by student which school has earned.

Calculate the sum of earned Tuition and Earned Fees

	Amount Charged
<b>Earned Fees</b>	
Registration	\$ 100.00
Books & Kit	\$ 1,093.12
Withdrawal	\$ 100.00
Other	\$ 45.00
<b>TOTAL Earned Fees E.</b>	<b>\$ 1,338.12</b>

Add Earned Tuition and Earned Fees Together		
<b>Earned Tuition</b>	\$ 4,840.00	Box D
<b>Earned Fees</b> +	\$ 1,338.12	Box E
<b>Total Tuition and Fees</b>		
<b>Earned F.</b>	<b>\$ 6,178.12</b>	

Proceed to Step 2.

**STEP 2: Calculate Student Tuition and Fees Payments**

Calculate the sum of all payments received by the school towards tuition charges.

Calculate the sum of all payments received by the school towards fee charges.

	Amount Paid
<b>Tuition Payments</b>	
Student Payments	\$ 1,859.57
Financial Aid +	\$ 1,383.88
<b>Total Tuition Payments G.</b>	<b>\$ 3,243.45</b>

	Amount Paid
<b>Fee Payments</b>	
Registration	\$ 100.00
Books & Kit	\$ 1,093.12
Withdrawal	100
Other +	45
<b>Total Fee Payments H.</b>	<b>\$ 1,338.12</b>

Calculate the sum of all payments received by the school on behalf of student.

TOTAL Student Payments	\$ 3,243.45	+	\$ 1,338.12		\$ 4,581.57	I.
	Box G.		Box H.		Proceed to Step 3.	

### STEP 3: Percentage of Course Completed

Calculate the percentage of course completion by dividing scheduled Hours as of LDA by Program Hours.

J. Determine the percentage of the course completed

726	÷	1500	=	48.40%
-----	---	------	---	--------

Box C

Box A.

Box J.

If the percentage in Box J is **greater than 50%**,  
**PROCEED** to **STEP 6**; if the percentage in  
 Box J is **less than 50%** **PROCEED TO STEP 4**

## Texas Department of Licensing and Regulation Tuition and Refund Calculation Worksheet

### STEP 4: Calculate Outstanding Tuition ("Unused Tuition" or " Unearned Tuition ")

Subtract Total Tuition Payments from Earned Tuition.

<b>Total Tuition Payments</b>	\$ 3,243.45	Box G
<b>Earned Tuition</b> -	\$ 4,840.00	Box D
<b>Outstanding Tuition K.</b>	\$ -	

If Box K is greater than "0", **PROCEED** to **STEP 5** to calculate amount of refund. If **Box G is less than Box D**, then enter "0" in Box K, school has earned all tuition payments. In other words, no tuition payments are unused or outstanding and **NO REFUND IS DUE. Proceed to STEP 6.**

### STEP 5: Calculate Refund of Outstanding Tuition

\* Refer to Tex. Occ. Code Section 1602.459 to determine statutory percentage school is required to use.

Calculate the student refund due by multiplying the outstanding Tuition by the Statutory Refund Percentage

	<b>X</b>		<b>=</b>		<b>L.</b>
Box K.		Statutory Pct. 1602.459*		<b>Student Refund</b>	

The Amount in **Box L** is a refund of outstanding (unearned) tuition paid by or on behalf of the student, the School **SHALL REFUND** the amount in **Box L. STOP.**

### STEP 6: Calculate Balance Due to School.

Calculate the balance is due from Student by subtracting Total Student Payments, Box I, FROM Total Tuition and Fees Earned, Box F.

\$ 6,178.12	-	\$ 4,581.57	=	\$ 1,596.55	<b>M.</b>
Box F		Box I		<b>Balance</b>	

If Box F is greater than Box I, Student **OWES** School balance in **Box M**. If Box I is greater than Box F, Student's Total Payments exceed School's Total Tuition and Fees Earned, however, **NO REFUND is due IAW 1602.459(A)** SCHOOL may retain 100% of tuition and fees **PAID** by Student. **STOP.**

## VII. Compliance with Civil Rights Act

**a. Student Right-to-Know**

The policy of the institution is to disclose information on:

**Student Right-To-Know Disclosures**

To help you make a better decision on whether you sign up for this program, we want you to know that, according to the latest information:

**CONSUMER INFORMATION DISCLOSURE**

**DISCLOSED July 1, 2017**

Student right to know

<b>McAllen Campus</b>	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Completed with in 150 percent</b>	<b>McAllen Campus</b>	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>are Female or Male</b>	<b>McAllen Campus</b>	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Received Federal Funding</b>	<b>McAllen Campus</b>	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Cash Pay</b>
-----------------------	--	-----------------------	---	-----------------------	---	-----------------------	---

**Program**

<b>Cosmetology Operator</b>	13 out of 18 72.23%	Sex Race	female 12 Male 1 13 all hispanics	Pell Loan	female 12 Male 1 female 11 Male 0	Cash	female 0 Male 0
<b>Instructor</b>	1 out of 2 50.00%	Sex Race	female 1 Male 0 All Hispanics	Pell Loan	female 1 Male 0 female Male 0	Cash	female 0 Male 0
<b>Manicurist</b>	11 out of 20 55.00%	Sex Race	female 11 Male 0 All Hispanics	Pell Loan	female 11 Male 0 female 11 Male 0	Cash	female 0 Male 0
<b>Esthetician</b>	7 OUT OF 7 100.00%	Sex Race	female 7 Male 0 All Hispanics	Pell Loan	female 7 Male 0 female 7 Male 0	Cash	female 0 Male 0

<b>Harlingen Campus</b>	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Completed with in 150 percent</b>	<b>Harlingen Campus</b>	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>are Female or Male</b>	<b>Harlingen Campus</b>	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Received Federal Funding</b>	<b>Harlingen Campus</b>	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Cash Pay</b>
-------------------------	--	-------------------------	---	-------------------------	---	-------------------------	---

**Program**

<b>Cosmetology Operator</b>	23 out of 23 100.00%	Sex Race	female 19 Male 4 all Hispanics	Pell Loan	female 19 Male 3 female 19 Male 3	Cash	female 0 Male 0
<b>Instructor</b>	0 out of 0 n/a	Sex Race	female 0 Male 0 n/a	Pell Loan	female 0 Male 0 female 0 Male 0	Cash	female 0 Male 0
<b>Manicurist</b>	8 out of 8 100.00%	Sex Race	female 8 Male 0 all hispanics	Pell Loan	female 8 Male 0 female 8 Male 0	Cash	female 0 Male 0
<b>Esthetician</b>	2 out of 2 100.00%	Sex Race	female 2 Male 0 all Hispanics	Pell Loan	female 2 Male 0 female 2 Male 0	Cash	female 0 Male 0

La Joya Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Completed with in 150 percent</b>	La Joya Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Female or Male</b>	La Joya Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Received Federal Funding</b>	La Joya Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Cash Pay</b>
<b>Program</b>							
Cosmetology Operator	19 out of 19 100.00%	Sex Race	female 17 Male 2 All hispanics	Pell Loan	female 17 Male 2 female 17 Male 2	Cash	female 0 Male 0
Instructor	1 out of 1 100.00%	Sex Race	female 1 Male 0 All hispanics	Pell Loan	female 1 Male 0 female 1 Male 0	Cash	female 0 Male 0
Manicurist	6 out of 6 100.00%	Sex Race	female 6 Male 0 All hispanics	Pell Loan	female 6 Male 0 female 6 Male 0	Cash	female 0 Male 0
Esthetician	2 out of 2 100.00%	Sex Race	female 2 Male 0 All hispanics	Pell Loan	female 2 Male 0 female 2 Male 0	Cash	female 0 Male 0
<b>410 Campus</b>							
410 Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Completed with in 150 percent</b>	410 Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Female or Male</b>	410 Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Received Federal Funding</b>	410 Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Cash Pay</b>
<b>Program</b>							
Cosmetology Operator	6 out of 6 100.00%	Sex Race	female 5 Male 1- Hispanic 3 hispanic, 2 Black 1 white	Pell Loan	female 5 Male 1 female 5 Male 1	Cash	female 0 Male 0
Instructor	1 out of 2 50.00%	Sex Race	female 1 Male 0 1 white	Pell Loan	female 1 Male 0 female 1 Male 0	Cash	female 0 Male 0
Manicurist	1 out of 1 100.00%	Sex Race	female 1 Male 0 1 hispanics	Pell Loan	female 1 Male 0 female 1 Male 0	Cash	female 0 Male 0
Esthetician	2 out of 2 100.00%	Sex Race	female 2 Male 0 1 Hispanic 1 white	Pell Loan	female 2 Male 0 female 2 Male 0	Cash	female 0 Male 0
<b>Pica Campus</b>							
Pica Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Completed with in 150 percent</b>	Pica Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Female or Male</b>	Pica Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Received Federal Funding</b>	Pica Campus	The following students scheduled to graduate between September 1, 2015 to August 31, 2016, graduated: <b>Cash Pay</b>
<b>Program</b>							
Cosmetology Operator	6 out of 6 100.00%	Sex Race	female 6 Male 0 All hispanics	Pell Loan	female 6 Male 0 female 6 Male 0	Cash	female 0 Male 0
Instructor	2 out of 2 100.00%	Sex Race	female 2 Male 0 n/a	Pell Loan	female 2 Male 0 female 2 Male 0	Cash	female 0 Male 0
Manicurist	1 out of 1 100.00%	Sex Race	female 1 Male 0 White	Pell Loan	female 1 Male 0 female 1 Male 0	Cash	female 0 Male 0

Esthetician	0 out of 0 n/a	Sex Race	female 0 Male 0 n/a	Pell Loan	female 0 Male 0 female 0 Male 0 0	Cash	female 0 Male 0
-------------	-------------------	-------------	------------------------	--------------	---	------	-----------------

**b. National Accrediting Commission of Career Arts & Sciences, Inc. (NACCAS) Annual Statistic these are Institution's most recent Annual Statistics for Calendar Year 2016:**

**McAllen, Harlingen & La Joya**

Graduation Rate	60.62 %
Placement Rate	64.96 %
Licensure Rate	95.24 %

**410**

Graduation Rate	50.00 %
Placement Rate	61.11 %
Licensure Rate	90.91 %

**Pica**

Graduation Rate	62.86 %
Placement Rate	68.18 %
Licensure Rate 3 Year Average	92.86 %

**c. National Accrediting Commission of Career Arts & Sciences, Inc. (NACCAS) Graduation and Placement Rates by Program (NACCAS)**

**GRADUATION RATE BY PROGRAM**

**2016 NACCAS Disclosure Rates**

Course	CIP Codes	McAllen Main	Harlingen Branch	La Joya Branch	410	Pica
Cosmetology Operator	12.0401	52.49%	52.49%	56.54%	44.00%	57.14%
Manicurist	12.0410	68.75%	68.75%	68.75%	50.00%	71.42%
Esthetician	12.0409	91.48%	91.48%	91.48%	100.00%	N/A
Instructor	12.0413	71.42%	71.42%	71.42%	60.00%	57.14%

**PLACEMENT RATE BY PROGRAM**

**2016 NACCAS Disclosure Rates**

Course	CIP Codes	McAllen Main	Harlingen Branch	La Joya Branch	410	Pica
Cosmetology Operator	12.0401	64.23%	64.23%	64.23%	63.63%	62.51%
Manicurist	12.0410	65.90%	65.90%	65.90%	50.00%	90.00%
Esthetician	12.0409	69.76%	69.76%	65.76%	50.00%	N/A
Instructor	12.0413	50.00%	50.00%	50.00%	100.00%	25.00%

**2011 Texas Department of Licensing and Regulations Disclosures**

**\*Disclosure date: April 30, 2013.**

**McAllen Campus**

School Name	University of Cosmetology Arts & Sciences
School Number	702671
Percentage of students completing a course of study during this time period.	146 out of 239 (61.09%)
Percentage of students completing a course of study during this time period that obtained jobs.	54 out of 157 (34.39%)

**Harlingen Campus**

School Name	University of Cosmetology Arts & Sciences
School Number	702672
<i>Percentage of students completing a course of study during this time period.</i>	33 de 43 (76.7%)
<i>Percentage of students completing a course of study during this time period that obtained jobs.</i>	8 de 34 (23.52%)

**La Joya Campus**

School Name	University of Cosmetology Arts & Sciences
School Number	705144
Percentage of students completing a course of study during this time period.	33 de 43 (76.7%)
Percentage of students completing a course of study during this time period that obtained jobs.	8 de 34 (23.52%)

**410 Campus**

School Name	University of Cosmetology Arts & Sciences
School Number	702697
Percentage of students completing a course of study during this time period.	62.75% (32 out of 51)
Percentage of students completing a course of study during this time period that obtained jobs.	100% (12 out of 12)

**Pica Campus**

School Name	University of Cosmetology Arts & Sciences
School Number	702696
Percentage of students completing a course of study during this time period.	46.51% (20 out of 43)



Percentage of students completing a course of study during this time period that obtained jobs.

60% (12 of 22)

**d. Constitution & Citizenship Day**

This Institution complies with the U.S. Department of Education legislation that mandates September 17 as Constitution and Citizenship Day. On this date of each year the Institution commemorates the September 17, 1787, the signing of the United States Constitution by holding an educational program on the United States Constitution.

**e. Crime Awareness and Campus Security Act of 1990**

The procedure of this institution is to disclose and distribute information to all current students and employees and to any applicant for enrollment or employment upon request an annual campus security report. The campus security report will provide information regarding campus security policies and campus statistics. The report will discuss the role and function of campus security personnel, the school's procedure for reporting and responding on-and off campus facilities.

The report will also outline the school's policy regarding alcohol and drug related violations, including use, sale, possession and under-age drinking. The report will make available information programs to students and employees about crime prevention, campus security and alcohol or drug abuse as required by law. Upon request, the school will provide its annual campus security report to a prospective student or prospective employee. The annual campus security report is available with the school director.

**f. Drug & Alcohol Abuse Prevention**

The policy of the institution is to provide and distribute information to its students, faculty and employees to prevent drug and alcohol abuse. Distribution of drug and alcohol abuse prevention materials to all students and employees will be on an annual basis. If new students enroll or new employees are hired after the initial distribution for the year, the school will insure that they also will receive the materials. The regulation implementing the Drug-Free Schools and Communities Act lists the following information to school provides in its materials.

1. Standard of conduct that clearly prohibit, at a minimum, the unlawful possession, use or distribution of drugs and alcohol by students and employees on the school's property, or as a part of the school's activities.
2. A description of the applicable legal sanction under local, state, and federal law for unlawful possession, use or distribution of illicit drugs and alcohol.
3. A description of the health risks associated with the use of illicit drugs and alcohol.
4. A description of any drugs and alcohol counseling, treatment, or rehabilitation programs that is available to students and employees.
5. A clear statement that the school will impose sanctions on students and employees consisting with local, state and federal law and a description of these sanctions, up to and including expulsion or termination of employment and referral for prosecution of the standards of conduct.

**VIII. Student Compliance & Information**

**a. Student Code of Conduct**

Incidents which may result in disciplinary action being taken by school authorities may include, but not be limited to, the following:

1. Disruption of classroom or student salon activities.

2. Clocking in or out for another student or students.
3. Cell phone or unauthorized electronic devices must be turned off during class time (will be sent home immediately).
4. Failure to wear clean and stain free uniform.
5. Using school telephone without permission.
6. Smoking or chewing gum inside the building.
7. The unlawful possession, use or distribution of illicit drugs or alcohol by students on school premises or as part of any of its activities.
8. Committing extortion, coercing, or blackmail, i.e., obtaining money or other objects of value from unwilling person, or forcing and individual to act through the treat of force.
9. Exhibiting disrespect or directing profanity, vulgar language, or obscene gesture towards students, coaches, instructors, administrators, school personnel, or any other person.
10. Loitering in unauthorized areas; such as reception area, hallways, within fifteen feet of outside entrance, etc.
11. Wearing inappropriate attire in classroom and student salon. Violating dress code such as:
  - a. Sweatshirt and or sweatpants
  - b. Jogging suits
  - c. Shorts
  - d. Mini skirts
  - e. Sandals
  - f. Soiled uniform
  - g. Any attire not deemed appropriate by Instructor and/ or Staff member.
12. Refusing to service a client or student salon assignment.
13. Engaging in verbal abuse, slanderous remarks, making derogatory statements about the institution or violations towards others or the institution that may be considered a serious offense and may precipitate substantial disruption of the school program or incite violence.
14. Committing arson.
15. Bringing guest and visitors into clinic classroom areas without permission.
16. Maintaining improper sanitation and cleanliness of stations, equipment, break areas, and restroom facilities.
17. Committing robbery or theft.
18. Cheating on tests, assignments, or examinations.
19. Any other actions deemed as inappropriate behavior by instructors and/or staff member.

20. Students are not allowed to bring their children to class.
21. Students must bring student kit to practice in class and student salon on a daily basis.
22. Not maintaining satisfactory progress in attendance.
23. Not complying with monthly payments toward tuition.
24. Campus disruptive activities that interfere with instructional activities or the functions that support instruction.
25. Video and still photography is prohibited without advance permission of the institution. Taking pictures or videotaping in violation of this policy may result in disciplinary action.

**b. Student Consumer Rights and Responsibilities**

1. Review and consider all information about a school's program before you enroll.
2. Pay special attention to your application for financial aid, complete it accurately, and submit it on time to the right place. Errors can delay or prevent you receiving aid.
3. Know and comply with all deadlines for applying or reapplying for aid.
4. Provide all documentation, corrections, and/or new information requested by either the Financial Aid Officer or the agency to which you submitted your application.
5. Notify your school of any information that has changed since you applied.
6. Read, understand and keep copies of all forms you're asked to sign.
7. Repay any student loans you have. When you sign a promissory note, you are agreeing to repay your loan.
8. Attend an entrance and exit interview at your school, if you have a Student Guaranteed Loan or a PLUS loan. Notify your school of a change of address, name, or attendance status half-time or full time. If you have a new loan you must also notify lender of changes.
9. Understand Texas Department of Licensing and Regulation (TDLR) Refund Policy and Return to Title IV Federal Funds.

**d. Accessibility for Handicapped Students**

Handicapped students are encouraged to visit the institute in order to determine if the facilities are adequate and/or if this type of training would be beneficial for them

**e. Emergency Response and Evacuation Procedures**

The Institution maintains practices to ensure emergency procedures are known:

- First Aid Kit is readily available for use by the faculty, staff, students and clients in case of an injury or an accident.
- Emergency Planning Guide for School is available through Executive Director.
- Emergency phone numbers are posted at the reception desk for quick easy reference.

**Additional Information by County:**

Hidalgo County <http://www.co.hidalgo.tx.us/index.aspx?nid=89>

Cameron County <http://www.co.cameron.tx.us/emergency/index.htm>

Bexar County <http://www.sanantonio.gov/emergency/shelterinplace.asp>

**f. Vaccinations Policy**

The Institution does not require specific vaccinations for admission into our programs. Further information and vaccination schedule may be found by visiting the link below.

<http://www.immunize.org/cdc/schedules/>

**f. Texas Voter Registration**

<http://www.dmv.org/tx-texas/voter-registration.php>

**g. Copyright Infringement**

Unauthorized distribution of copyrighted material, including peer-to-peer file sharing and the unauthorized use of University of Cosmetology Arts & Sciences information technology systems, may result in civil and criminal liabilities and subjected to the penalties of federal copyright laws.

**h. Non-Discrimination Policy**

We are an equal opportunity educational institution and employer and dedicated to policy of non-discrimination in employment or training. Qualified students, applicants, or employees will not be excluded from any course or activity because of age, race, creed, color, sex, religion, or country, national ethnic origin or disability.

The institution also complies with the specifications for employment as contained in the Texas Equal Opportunity Plan.

The school does not discriminate in its admissions practices or other policies against handicapped persons. The licensing requirements for courses offered at the school may restrict some applicants. The Admissions Representative may answer questions regarding licensing requirements and the physical demands of the industry.

**i. Family Educational Rights & Privacy Act (FERPA)**

The Family Educational Rights and Privacy Act (FERPA) afford students and parents or guardians of dependent minor certain rights with respect to their educational records. The rights of the parents or guardians of dependent minor transfer to the student when he or she reaches the age of 18. Students to whom the rights have transferred are “eligible students”.

Although FERPA does permit a school to disclose a student’s education records to his or her parents or Guardians of dependent minor, if the student is a dependent student under IRS rules, the institution’s policy does not. Disclosure may not be made to the eligible student’s parent or guardians of dependent minor, even if the eligible student is a dependant of the parent or guardian as defined by the Internal Revenue Service.

The institution requires written consent from the student each time) before releasing any student information in response to a third party request, other than a request by NACCAS, unless otherwise required by law.

**These rights are:**

1. The right to inspect and review the student’s education records maintained by the school within 45 days of the day the institution receives a request for access.

Parents or guardians of dependent minor or eligible students should submit to the School Executive Director, Financial Aid department, or other appropriate official, written requests that identify the record(s)

they wish to inspect. The institution official will make arrangements for access and notify the student of the time and place where the records may be inspected. A fee of \$3.00 per page will be charged per copy.

2. The right to request the amendment of the student's records that the student believes is inaccurate or misleading.

Parents or guardians of dependent minors or eligible students may ask the institution to amend a record that they believe is inaccurate or misleading. They should write the official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading.

If the institution decides not to amend the record as requested by the student, the institution will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

3. The right to consent to disclosures of personally identifiable information contained in the student's education records. Written consent from the parents or guardians of dependent minor or eligible student required for disclosure of records.

However, disclosure to those records, without consent, to the following parties or under the following conditions:

- School Official with legitimate educational interest.
- Other schools to which a student is transferring.
- Specified officials for audit or evaluation purposes.
- Appropriate parties in connection with financial aid to a student.
- Organizations conducting certain studies for or on behalf of the school.
- Accrediting organizations (NACCAS).
- To comply with judicial order or lawfully issued subpoena.
- Appropriate officials in cases of health and safety emergencies and.
- State and local authorities, within a juvenile justice system, pursuant to specific State law.

The school may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, at any time, parents or guardians of dependent minor or eligible students may request that the school not disclose directory information about them. The request must be done in writing.

For additional information, you may call 1-800-USA-LEARN (1-800-872-5327) (voice). Individuals who use TDD may call 1-800-437-0833.

Or you may contact U.S. Department of Education Family Policy Compliance Office at the following address:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-8520

## **Recording Disclosure**

Schools are required to keep a record of each request for access and each disclosure of personally identifiable student information. The record must identify the parties who requested the information and their legitimate interest in the information. The disclosure record must be maintained as long as the records themselves are maintained.

All institution records are maintained safeguard of loss, theft, identity theft or damage.

## **IX. Title IV Code of Conduct**

**University of Cosmetology Arts & Sciences:** is required by the Department of Education to develop, publish, and enforce a code of conduct. The Higher Education Opportunity Act (HEOA) set the code of conduct into law on August 14, 2008. Below applies to all officers, employees, and agents of our institution

### **a. Ban on Revenue Sharing**

Neither **University of Cosmetology Arts & Sciences**, nor any of their officers, employees or agents will enter into revenue-sharing arrangements with any lender or servicer which is define by the Higher Education Opportunity Act of 2008, amending the Higher Education Act of 1965, Pub. L. # 110-315 (2008), (HEOA) s any arrangement between a school and a lender that results in the lender paying a fee or other benefits, including a share of its profits, to the school, or its officer, employees or agents, as a result of out institution recommending lender to its students or families of those students.

### **b. Ban on Gifts**

Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans or financial aid) will not accept gifts from any lender, guaranty agency or loan servicer. This prohibition is not limited just to those providers of Title IV loans but includes lender of private educational loans as well. The law does provide for some exceptions related to specific types of activities or literature including:

- Brochures or training material related to default aversion of financial literacy.
- Food, training or informational material a part of training as long as that training contributes to the professional development of those individuals attending the training.
- Entrance and Exit counseling as long as the institution's staff are in control and they do not promote the services of a specific lender.
- Philanthropic contribution from a lender, guarantee agency or loan servicer unrelated to education loans.

### **c. Ban on Contracting Arrangements**

No Financial Aid Officer (or employees who otherwise have responsibilities with respect to education loans) will accept any fee, payment or financial benefit as compensation for any type of arrangement or contract to provide services to or on behalf of a lender relating to education loans.

### **d. Prohibition Against Steering Borrowers**

Financial aid Officers (or employees who otherwise have responsibilities with respect to education loans) will not steer borrowers to particular lenders, or delay loan certifications. This prohibition includes assigning any first-time borrower's loan to a particular lender as part of the award packaging or other methods.

### **e. Prohibition on Offers of Funds for Private Loans**

Financial Aid officers or employees at our institution will not request or accept any agreement of or offer of funds for private loans. This includes any offer of funds for loans to students at the institution, including funds for an opportunity pool loan, in exchange for providing concessions or promises to the lender for a specific number of loans, or inclusion on a preferred lender list.

### **f. Ban on Staffing Assistance**

No Financial Aid Officer or employees at our institution will not request or accept any assistance with call center staffing or financial aid office staffing. However, HEOA does not prohibit schools from requesting or accepting assistance from a lender related to:

- Professional development training for financial aid administrators.
- Providing educational counseling materials, financial literacy materials, or debt management material to borrowers, provided that such materials disclose to borrowers the identification of any lender that assisted in preparing or providing such materials.
- Staffing services on a short-term, nonrecurring basis to assist the school with financial aid related functions during emergencies, including State-declared or federally declared natural disasters, and other localized disasters and emergencies identified by the Secretary.

**g. Ban on Advisory Board Compensation**

**University of Cosmetology Arts & Sciences** employees will not receive anything of a value from a lender, guarantor, or group in exchange for servicing on an advisory board. They may, however, accept reimbursement for reasonable expenses incurred while servicing in this capacity.

**h. Sanctions**

Employees that violate this Code of Conduct will be disciplined in a manner consistent with our institution policies and procedures. Disciplinary action may include termination of employment.

**X. Median Loan Debt by Program 7/01/16 To 6/30/2017**

Disclosure Date: October 1, 2017

<b>McAllen 02285900</b>	<b>Title IV Loan</b>	<b>Non-Title IV Loan</b>	<b>Institution Owed</b>	<b>Total Loan Debt</b>
<i>Program</i>				
<b>Cosmetology Operator 12.0401</b>	\$ 8,154.00	\$ 0.00	\$ 0.00	\$ 8,154.00
<b>Instructor 12.0413</b>	\$ 3,167.50	\$ 0.00	\$ 0.00	\$ 3,167.50
<b>Manicurist 12.0410</b>	\$ 3,666.00	\$ 0.00	\$ 0.00	\$ 3,666.00
<b>Esthetician 12.0409</b>	\$ 6,099.00	\$ 0.00	\$ 0.00	\$ 6,099.00

<b>Harlingen 02285901</b>	<b>Title IV Loan</b>	<b>Non-Title IV Loan</b>	<b>Institution Owed</b>	<b>Total Loan Debt</b>
<i>Program</i>				
<b>Cosmetology Operator 12.0401</b>	\$ 9,645.00	\$ 0.00	\$ 0.00	\$ 9,645.00
<b>Instructor 12.0413</b>	\$ 2,889.00	\$,0.00	\$,0.00	\$ 2,889.00
<b>Manicurist 12.0410</b>	\$ 3,659.00	\$ 0.00	\$ 0.00	\$ 3,659.00
<b>Esthetician 12.0409</b>	\$ 4,224.50	\$ 0.00	\$ 0.00	\$ 4,224.50

<b>La Joya 02285902</b>	<b>Title IV Loan</b>	<b>Non-Title IV Loan</b>	<b>Institution Owed</b>	<b>Total Loan Debt</b>
<b>Program</b>				
<b>Cosmetology Operator 12.0401</b>	\$ 4,736.00	\$ 0.00	\$ 0.00	\$ 4,736.00
<b>Instructor 12.0413</b>	\$ 2,060.00	\$ 0.00	\$ 0.00	\$ 2,060.00
<b>Manicurist 12.0410</b>	\$ 1,854.50	\$ 0.00	\$ 0.00	\$ 1,854.50
<b>Esthetician 12.0409</b>	\$ 1,884.00	\$ 0.00	\$ 0.00	\$ 1,884.00

<b>410 02326000</b>	<b>Title IV Loan</b>	<b>Non-Title IV Loan</b>	<b>Institution Owed</b>	<b>Total Loan Debt</b>
<b>Program</b>				
<b>Cosmetology Operator 12.0401</b>	\$ 7,580.00	\$ 0.00	\$ 0.00	\$ 7,580.00
<b>Instructor 12.0413</b>	\$ 3,131.00	\$ 0.00	\$ 0.00	\$ 3,131.00
<b>Manicurist 12.0410</b>	\$ 3,723.00	\$ 0.00	\$ 0.00	\$ 3,723.00
<b>Esthetician 12.0409</b>	\$ 3,491.00	\$ 0.00	\$ 0.00	\$ 3,491.00

<b>Pica 03011800</b>	<b>Title IV Loan</b>	<b>Non-Title IV Loan</b>	<b>Institution Owed</b>	<b>Total Loan Debt</b>
<b>Program</b>				
<b>Cosmetology Operator 12.0401</b>	\$ 7,134.00	\$ 0.00	\$ 0.00	\$ 7,134.00
<b>Instructor 12.0413</b>	\$ 2,402.00	N/A	N/A	\$ 2,402.00
<b>Manicurist 12.0410</b>	\$ 3,959.00	N/A	N/A	\$ 3,959.00
<b>Esthetician 12.0409</b>	\$ 4,806.00	N/A	N/A	\$ 4,806.00