Consumer Information 2026

Financial Aid is Available to Those Who Qualify. Important Information about the educational debt, earnings, and completion rates of students who attended these programs are found at http://ucastx.com/courses-admission/

UCAS University of Cosmetology
Arts & Sciences
8401 North 10th Street
McAllen, Texas 78504
(956) 687-9444

UCAS University of Cosmetology
Arts & Sciences
801 N. 13th Street, Suite 2
Harlingen, Texas 78550
(956) 412-1212

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

UCAS University of Cosmetology
Arts & Sciences
1601 E. Price Rd. Suite E.
Brownsville, Texas 78521
(956) 790.0098

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

Effective Date: September 4, 2026
Class A Barber is only approved for Title IV in San Antonio, TX (410) Campus. Class A Barber is not approved in Brownsville campus.

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1. Consumer Information Disclosure

All institutions participating in federal financial aid programs must provide required consumer information to enrolled and prospective students as well as current and prospective employees. To request and receive this information in writing, please contact the financial aid office.

a. Student Eligibility & Requirements

To receive financial aid from the aid programs, enrolled and prospective student: 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.
- Must sign a statement for educational purposes and must not be in Default on a student loan or overpayment.
- Make Satisfactory Academic Progress

2. 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, Inc. (NACCAS). The National Accrediting Commission of Cosmetology Arts & Sciences is recognized by the United State 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 REGUALTION
Texas Department of Licensing and Regulation
920 Colorado
Austin, Texas 78701
(512) 463-6599
(800) 803-9202

ACCREDITATION
National Accrediting Commission
of Career Arts & Sciences, Inc. (NACCAS)
3015 Colvin St.
Alexandria, VA 22314
(703) 600-7600

Texas Veterans Commission
P.O Box 12277
Austin, Texas 78711-2277
(512) 463-6564

Partnership
CHI Environmental School Programs
Milady Business Fundamentals
SugarLash Pro Academy
Mirabella Beauty

3. Accreditation & Licensure

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.

4. Financial Aid Information

Determining Award Amount: recipients to receive financial aid funds will vary from program to program and hours. Students must have a processed FAFSA® Form on file and completed the verification process (if applicable) before funds are awarded. The information provided on the FAFSA® Form is used to calculate the *Student Aid Index (SAI).* In turn, it is used to calculate the student's eligibility for need-based aid programs, including such as federal programs.

UCAS University of Cosmetology Arts & Sciences uses the *Student Aid Index (SAI)* as determined by the U.S. Department of Education from the information provided on the Free Application for Federal Student Aid FAFSA).

The Financial Aid Office uses the following formula to calculate your financial need:

Cost of Attendance (COA)
– Student Aid Index (SAI)
= Financial Need

All federal and state aid are awarded according to federal and state guidelines and eligibility criteria. Funds are awarded until funds are exhausted. The amount of the award will vary based on hours and the program. The Federal Direct Loan will be awarded based on classification.

The Financial Aid Office offers a variety of financial programs to help eligible students to pay the cost of the program. 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.

a) Financial Aid Programs
Pell Grants
Federal Direct Loans

b) State, Local, Institutional Aid Available.
Texas Veterans Commission: https://www.tvc.texas.gov/education/
MYCAA: https://mycaa.militaryonesource.mil/mycaa/get-started
Dislocated Workers Program: https://www.dol.gov/general/topic/training/dislocatedworkers

c) Veterans Education Benefits
The Department of Veterans Affairs (DVA) makes all determinations of a student's eligibility for education benefits. Individuals applying for *GI Bill*® benefits should allow a minimum of 6-8 weeks after applying for benefits and all supporting documents to the DVA before receiving notification of eligibility.
Note: Books and Kit Supplies are not cover by VA funds.

The institution commits to provide the College Financing Plan to veterans and service members before they decide to attend the institution. This might be accomplished most easily by providing the College Financing Plan to VA students. The institution may make the appropriate modifications by deleting items that are not relevant for particular groups of students.

Financial Aid Officer is designated to assist prospective and enrolled students during school business hours with institutional or financial aid information. Enrolled and prospective students may call, text or visit the financial aid office.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at https://www.benefits.va.gov/gibill.

Note: Ineligible Students: for Pell Grants may be required to pay a down payment towards tuition & fees first day of class.

Student Loans are borrowed money with interest. Further information concerning financial assistance Program's eligibility and requirements are available at the following website: https://studentaid.gov/

Federal Title IV Programs are not available to foreign students. Federal Title IV programs include Pell Grants and Direct Loans.

d) FAFSA® Simplification and Future Acts:

FAFSA Processing

- ***Account Username and Password (FSA ID):*** username and password used to log in to all Federal Student Aid products and tools on StudentAid.gov.
- ***Contributor:*** any individual required to ***provide consent*** and approval for federal tax information (FTI) along with their signature on the FAFSA® form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).
- ***FAFSA® FTI Approval:*** formal approval granted by an applicant and any applicable contributors for a given FAFSA® cycle (e.g., December 2023 to September 2025 for the 2024-25 FAFSA® form) to retrieve and use FTI to determine an applicant's federal financial aid eligibility as well as permit the redisclosure of FTI by the Department to an eligible institution; state higher education agency; or a designated scholarship organization for the application, award, and administration of student aid programs. An applicant and contributor (if applicable) must provide approval once each-year. If FAFSA® FTI approval is not provided, the student will not be eligible for any Title aid until the approval is provided by each contributor.

e) 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.

f) Definition of a Full Time Student

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

g) National Student Loan Data System (NSLDS)

Our institution enters into an agreement with enrolled and prospective student, or parent of a dependent student regarding a Title IV, HEA Federal Direct Loan. The school is required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

h) Requirements for Financial Aid

- High School Diploma, Transcript, a professional translated document and recognized Foreign Equivalent, or GED
- Certificate of Naturalization, Permanent Resident Card. (Copy of either one may be required)
- Must have a valid Social Security Number
- Proof of Income
- May not be in Default on a federal loan or have an overpayment on a federal grant.

i) Methods and frequency of disbursements of aid

- Federal Direct Loan requested 30 days after the start date for ***the first Loan Disbursement*** to be release.
- Student must meet minimum satisfactory academic program requirement at the actual SAP evaluation to release disbursements.

j) Student Rights and Responsibilities

As a student financial aid recipient, it is the student's responsibility to:

- Review and consider all information about the school's program before you enroll.
- Re apply for financial aid each year by filing the Free Application for Federal Student Aid (FAFSA) and submitting all required documents to the Financial Aid Office ***Note: Financial aid is not automatically renewed each year.***
- Know and comply with all deadlines for applying or reapplying for aid.
- Provide all documentation, corrections, and/or new information requested by either the Financial Aid Officer or the agency to which you submitted your application.
- Notify your school of any information that has changed since you applied.
- Read, understand, and keep copies of all forms you are asked to sign.
- Repay any student loans you have. When you sign a promissory note, you are agreeing to repay your loan.
- 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 the loan servicer of changes.
- Understand Texas Department of Licensing and Regulation (TDLR) Refund Policy and Return to Title IV Federal Funds.
- Know the correct procedures for applying for student financial aid, your cost of attendance, and the types of aid available.
- Know how financial need is determined, what the criteria are for awarding financial aid, how reasonable academic progress is determined, and what you have to do to continue receiving aid.
- Know the type and amount of assistance you will receive, how much of your financial need has been met, and how and when you will receive your financial aid funds.
- View the contents of your student financial aid file, in accordance with the Family Education Rights and Privacy Act (FERPA).
- Know the conditions of any loan you accept.
- Appeal any decision with the Financial Aid Office regarding your financial aid application.

k) Master Promissory Note (MPN)

The Master Promissory Note (MPN) is a legal document in which the student promise to repay the loan(s)and any accrued interest and fees to the U.S Department of Education.

l) Repayment Schedule

The legal addendum to the Promissory Note stating the terms of loan repayment and fulfilling disclosure requirements. The repayment schedule is a plan that indicates the total principal and interest due, an installment amount and the number of installments required to pay the loan in full. The schedule also contains the interest rate for the loan(s) included on the schedule, the due date of the first and subsequent installments and the frequency of installments. for more information please visit: https://studentloans.gov/myDirectLoan/index.action

m) Federal Direct Loan-Entrance Counseling

Is required for all Direct Loan Borrowers before making the first disbursement on Federal Direct Loans.

n) Federal Direct Loan-Exit Counseling

Student Direct Loan borrower who is graduating, leaving school, or dropping or withdrawal is ***required*** to complete exit counseling. The counseling will provide information on, average anticipated monthly repayment amount and Repayment plan options.

Any student needing additional information on any Federal Student Aid program should contact the Financial Aid Office. 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.

o) 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.

p) 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.

q) Ombudsman Group

Is dedicated to help in resolving complaints related to the federal student aid programs, including Direct Loans, Federal Family Education Loan (FFEL) Program loans, Perkins Loans, and grant programs.

Submit a complaint online:	**https://studentaid.gov/feedback-center/**
Telephone:	**800.433.3243**
Fax:	**606.396.4821**
Mail:	**US. Department of Education** **FSA Ombudsman Group** **P.O Box 1854** **Monticello, KY 42633**

5. Text Materials & Kit Items

UCAS University of Cosmetology Arts & Sciences purchase electronic books and kit materials from its distributor. Electronic books are not available elsewhere or accessible by enrolled and prospective students from sources other than those provided or authorized by the institution.

The institution highly recommends enrolled and prospective students to ***opt to*** purchase electronic books directly from the institution to academically succeed in a program.

Enrolled and prospective students may ***opt out*** of the way the institution provides for the enrolled and prospective students to obtain the following items:

- ***Electronic book.*** Hard copy books may be purchase by the enrolled and prospective student from outside source; however, the hard copy book does not have the academically benefits the intuition currently offers.
- ***Kit materials***. May be purchase by the enrolled and prospective student from outside source. Except for the "Sugarlash Lash Pro Classic Kit + Online Access" since is not available elsewhere or accessible by the enrolled and prospective students from sources other than those provided or authorized by the institution.
- ***Outside Sources:*** Enrolled and prospective students may obtain books and kit materials from outside source such as amazon, eBay, book, or beauty supplies store by the seventh day of the payment period.
- ***Electronic Books and Kit Items are non-refundable.***
- ***Electronic Books and Kit Items not issued are credited, upon dropping or withdrawing.***

6. Pre-Dispute Arbitration Agreement

A student who enrolls at UCAS University of Cosmetology Arts & Sciences ("the school") agrees, as a condition of enrollment, to resolve any legal disputes with the school through arbitration. Specifically, the student and the school enter into a "pre-dispute arbitration agreement" which means that the student and the school are agreeing to resolve through arbitration any disputes that may arise in the future between the student and the school. Because arbitration is a way to resolve a dispute without filing a lawsuit and going to court, both the school and the student waive any rights to jury trial as part of the pre-dispute arbitration agreement. § 685.300(d)).

As an additional condition of enrollment, students agree to waive their right to bring their claims together through a class action lawsuit or class arbitration against the school. These conditions of enrollment apply to all students and all of their legal claims, regardless of whether the student receives financial assistance or loans from the U.S. Department of Education ("ED").

ED requires the following disclosures related to how the above pre-dispute arbitration agreements and class action waivers affect students who receive federal student aid, including students who obtain Federal Direct Loan Program loans. With respect to such students:

- The school does not require a federal student borrower to participate in arbitration or any other internal dispute resolution process prior to filing a borrower defense to repayment claim with ED. Student borrowers may file borrower defense to repayment claims at any time.
- The school does not on any way require students to limit, relinquish, or waive their ability to pursue filing a borrower defense claim, at any time; and
- Any arbitration proceedings conducted under any pre-dispute arbitration agreement with the school tolls the limitations period for filing a borrower defense to repayment claim with ED.

7. 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 undergraduate students enrolled in full time and part time, attendance, regardless of the program length. This policy is published in the school catalog and is provided prior to enrollment through the Financial Aid Office & school website http://ucastx.com/courses-admission/

Academic Year:

The Institution's Academic Year for each program is defined as 900 Clock Hours to be completed at least.
30 academic weeks.

a. 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

b. Maximum Time Frame

For an undergraduate program measured in clock hours, a period no longer than 150 percent of the published length of the program as measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time. (Note that a student in a clock hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours.)

Exceeding Maximum Time Frame:

Students who have not completed the course within the maximum time frame expressed in calendar time may request to continue their program on a cash pay basis.

c. Evaluation Periods

Course	On Time Graduation-Total & Schedule Clock Hours	Actual Hour Increment for Evaluation & The Number of Academic Weeks	Maximum Time Frame Measured in Calendar Weeks
Cosmetology Operator	1,000	450 Clock Hours and 15 Weeks	Full Time 50 Weeks
		900 Clock Hours and 30 Weeks	Part Time 75 Weeks
Class A Barber*	1,000	450 Clock Hours and 15 Weeks	Full Time 50 Weeks
		900 Clock Hours and 30 Weeks	Part Time 75 Weeks
Esthetician	750	375 Clock Hours and 12.5 Weeks	Full Time 37.5 Weeks
			Part Time 56.25 Weeks
Manicurist	600	300 Clock Hours and 10 Weeks	Full Time 30 Weeks
			Part Time 45 Weeks
Esthetician & Manicurist Specialist	800	400 Clock Hours and 14 Weeks	Full Time 40 Weeks
			Part Time 60 Weeks
Eyelash Extension Specialist	320	160 Clock Hours and 6 Weeks	Full Time 16 Weeks
			Part Time 24 Weeks

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*****For shorter than one academic year, treated as single evaluation period if the remainder is less than or equal to half of one academic year.

d. Leave of Absence

If a student's enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same status as prior to the leave of absence. Hours elapsed during the LOA will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation.

e. 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.

f. 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

g. 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.

h. Determination of Status

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

i. 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).

j. 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.

k. 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.

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.

l. 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 to be eligible for Title IV Federal Funding.

m. Re-entry after Withdrawal

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

n. 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.

o. Transfers

Transfer hours and academics 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 timeframe has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution.

p. Satisfactory Academic Progress Results

All evaluations will be completed within seven (7) business days following the established evaluation periods. A copy of their evaluation results is provided to each student if the results will negatively affect the student and when not meeting SAP.

q. Re-establishment of Satisfactory Academic Progress

Student not meeting SAP during a Warning Period may re-establish satisfactory academic progress and Title IV by meeting 67% attendance and 75% grade point average at the end of the evaluation period.

8. Cost of Attendance

UCAS University of Cosmetology Arts & Sciences offers a high-quality education on the beauty industry at an affordable price. The Cost of Attendance (Budget) is an estimate of expenses while a student is enrolled at UCAS University of Cosmetology Arts & Sciences for the period of enrollment. These expenses are used to measure financial need.

Expenses include direct costs like tuition, fees text materials and kit as well as indirect items like food, housing, transportation, and personal expenses.

Cost of attendance includes:

1. **Tuition and fees:** The cost of tuition and fee for a student based on the program of enrollment. Please see school catalog page 66-68.
2. **Food and Housing (Living Expenses):** A reasonable estimate of what it cost to live while attending school. Actual cost may vary by student choices, typically includes rent, food, household supplies and utilities**.**
3. **Text Material and Kit (Books, course material, supplies and equipment):** Average cost of required course materials and school supplies; based on averages of the actual cost of purchasing for the course of study.
4. **Personal expenses:** Estimate of costs for clothing, haircuts entertainment and other miscellaneous expenses. What the student spends on these types of expenses may be higher or lower depending on their own lifestyle.
5. **Transportation:** Represents travel costs for the average number of trips the student might take from home to school. What the student spend on travel may be higher or lower depending on the number of trips, distance, and mode of travel.
6. **Loan fees:** If a student borrows a Federal Direct Loan, the cost of attendance will include fees (origination fee) required to receive the loans**.**
7. **Extra Instructional Charges:** Since extra instructional charges are not charges that are normally assessed (they are in addition to normal tuition and fees), they are not included in the students cost of attendance for Title IV purposes, and therefore Title IV funds do not pay extra instructional charges, even if the school obtains a student's (or parent's) authorization to do so.

   The school highly encouraged and recommends the student to complete the program of study within the established timeframe to avoid extra instructional charges.

9. WITHDRAWAL-OFFICIAL & UNOFFICIAL

A student may withdraw from school at any time 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 School Director of your intention to withdraw and provide reasons.
2) Fill out a Student Notification of Withdrawal form.
3) Pay your withdrawal fee (150.00)
4) Upon payment of withdrawal fee, an appointment will be scheduled from 7 to 10 business days by the school director to finalize Financial Obligations, such as:
   - School Balance
   - Federal Direct Student Loan Balance

5) The completed form must be returned to the School Executive Director for processing by the Financial Aid Office.
6) Upon withdrawal and provided that the agreed tuition and fees have been tendered, student is entitled to an official transcript of hours.
7) If a student loan and/or Pell refund is due to the bank or government, student will be notified in writing.
8) The school will utilize the date that the notification is hand delivered to the school official as the official cancellation date.

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.

10. Return of Title IV Federal Funds

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.

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.

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

Post-Withdraw Disbursements for Loans

If a post-withdrawal loan disbursement exists the institution must notify the student in writing requesting the student's or parent's permission, to receive the funds. The student or parent will be advised in writing within 30 days of determination of withdrawal. If the student is due a post-withdraw loan disbursement of the federal education loan, in the information a school provides to a student that he or she is due a post withdraws loan disbursement, the school will include information about the advantages of keeping loan debt to a minimum. Post-Withdraw Disbursements applies only to loans.

Failure to respond within 14 days, no disbursement will be made. A post-withdrawal exists when the student is eligible to receive funds, but the funds have not been disbursed when the student withdraws. A letter of notification is sent to the student when funds are returned either to the Loan Program or to the parent in case of a PLUS loan. The notification must be clear that if the student or parent do not respond to the notification, within time frame, the school is not required to make the post-withdraw disbursement.

If a student or parent submits a timely response accepting all or a portion of a post withdraw disbursement, per the student's or parent's instructions, the school must disburse the funds within 120 days of the date of the institution's determination that the student withdrew.

Grant Overpayments

The application regulation requires that the students repay only 50% of the initial amount of any Title IV Grant funds. Within 45 days of determining that the student who withdrew must repay all or part of the Title IV grant, a school

must notify the student within 30 days that he or she must repay the overpayment or make satisfactory arrangements to repay it. In its notification a 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 45th 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 her 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.
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 her options.

Title IV Refund Order

Order of return of Title IV funds for unearned funds will be as follows:

Unsubsidized Federal Stafford Loans
Subsidized Federal Stafford Loans
Federal Plus Loans received on behalf of the student
Federal Pell Grants

Time frame for the return of Title IV funds will be no later than 45 days after the date of the Institution's determination the student withdrew.

Official and Unofficial Withdrawal

The Institution will determine the withdrawal date for a student who withdraws without notification as 14 days from last day attended. Official notification from withdraw student will be used if received prior to the 14 days from last day attended.

11. 1603.3602 REFUND POLICY

a) The holder of a private postsecondary school license shall maintain a refund policy to provide for the refund of any unused part of tuition, fees, and other charges paid by a student who, at the expiration of the cancellation period established under Section 1603.361:
    1) Fails to enter the course of training.
    2) Withdraws from the course of training; or
    3) Is terminated from the course of training before completion of the course. The refund policy must provide that:
b) The refund policy must provide that:
    1) the refund is based on the period of the student's enrollment, computed on the basis of course time expressed in scheduled hours, as specified by an enrollment agreement, contract, or another document acceptable to the department.
    2) the effective date of the termination for refund purposes is the earliest of:
        a. The last date of attendance if the student is terminated by the school.
        b. The date the license holder receives the student's written notice of withdrawal or
        c. 10 school days after the last date of attendance; and
    3) the school may retain not more than $100 if:
        a. tuition is collected before the course of training begins; and
        b. the student does not begin the course of training before the cancellation period established under Section 1603.3601 expires.

This refund policy applies to all terminations for any reason, by either party, including student decision,

course or program cancellation, or school closure. The school will utilize the date that the notification is hand delivered to the school official as the official cancellation date.

The Institution maintains evidence that institutional refunds are received by the recipient in a timely manner, such as, but not limited to a cancelled check, bank reconciliation, signed receipt of delivery, or documentation that funds were disbursed in accordance with applicable federal or state regulations.

12. 1603.3603 WITHDRAW OR TERMINATION OF STUDENT

(a) If a student at a private postsecondary school begins a course of training at a private beauty culture school that is scheduled to run not more than 12 months and, during the last 50 percent of the course, withdraws from the course or is terminated by the school, the school:

(1) may retain 100 percent of the tuition and fees paid by the student; and
(2) is not obligated to refund any additional outstanding tuition.

(b) If a student at a private postsecondary school begins a course of training at a private beauty culture school that is scheduled to run not more than 12 months and, before the last 50 percent of the course, withdraws from the course or is terminated by the school, the school shall refund:

1. 90 percent of any outstanding tuition for a withdrawal or termination that occurs during the first week or first 10 percent of the course, whichever period is shorter.
2. 80 percent of any outstanding tuition for a withdrawal or termination that occurs after the first week or first 10 percent of the course, whichever period is shorter, but within the first three weeks of the course.
3. 75 percent of any outstanding tuition for a withdrawal or termination that occurs after the first three weeks of the course but not later than the completion of the first 25 percent of the course; and
4. 50 percent of any outstanding tuition for a withdrawal or termination that occurs not later than the completion of the first 50 percent of the course.

(c) A refund owed under this section must be paid not later than the 30th day after the date the student becomes eligible for the refund.

13. VA Pro Rata Refund Policy

By Authority of Title 38, United States Code of Federal Regulation 21.4255, Non-Accredited College, and University programs, are required to adhere to the following refund policy for veterans and others person eligible for VA education benefits (Collectively referred to as "veterans "within this policy).

a) Registration fee

An established registration fee in an amount not to exceed $10 need not be subject to proration. Where the established registration fee is more than $10, the amount more than $10 will be subject to proration.

b) Tuition and other charges

Where the school either has or adopts an established policy for the refund of the unused portion of tuition, fees, and other charges subject to proration, which is more favorable to the veteran or eligible person than the approximate pro rata basis as provided in this paragraph, such established policy will be applicable. Otherwise, the school may charge a sum which does not vary more than 10 percent from the exact pro rata portion of such tuition, fees, and other charges that the length of the completed portion of the course bears to its total length. The exact proration will be determined on the ratio of the number of days of instruction completed by the student to the total number of instructional days in the course.

c) Books, supplies, and equipment

A veteran or eligible person may retain or dispose of books, supplies, and equipment at his or her discretion when:

- He or she purchased them from a bookstore or other source, and
- Their cost is separate and independent from the charge made by the school for tuition and fees.
- The school will make a refund in full for the charge for unissued books, supplies, and equipment when:
- The school furnishes the books, supplies, and equipment.
- The school includes their cost in the total charge payable to the school for the course.
- The veteran or eligible person withdraws or is discontinued before completing the course.
- The veteran or eligible person may dispose of issued items at his or her discretion even if they were included in the total charges payable to the school for the course.

d) Prompt refund.

If the veteran, spouse, surviving spouse or child fails to enter the course or withdraws or is discontinued there from at any time prior to completion of the course, the unused portion of the tuition, fees and other charges paid by the individual shall be refunded promptly. Any institution which fails to forward any refund due within 40 days after such a change in status, shall be deemed, prima facie, to have failed to make a prompt refund, as required by this paragraph.

14. 1603.3604. INTEREST ON REFUND

a. If tuition is not refunded within the period required by Section 1603.3603, the school shall pay interest on the amount of the refund for the period beginning the first day after the date the refund period expires and ending the day preceding the date the refund is made
b. If tuition is refunded to a lending institution, the interest shall be paid to that institution and applied against the student's loan.
c. The commissioner of education shall annually set the interest rate at a rate sufficient to deter a school from retaining money paid by a student.
d. The department may exempt a school from the payment of interest if the school makes a good faith effort to refund the tuition but is unable to locate the student. The school shall provide to the department on request documentation of the effort to locate the student.

15. Texas Department of Licensing & Regulations-*Example of the Tuition and Refund Calculations Worksheet*

Date Form Completed	8/7/2020	**Program**	Cosmetology	**Enrollment Date**	3/30/2018
Student Name	Mary Jones			**Effective Date of Termination**	1/18/2019
Student Permit #	1234				
Program Hours A.	1000			**Hourly Tuition Rate B.**	$ 11.00
Program Tuition	$ 11,000.00	**Hours Scheduled as of Effective Date of Termination C.**			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

Per Tex. Occ. Code 1602.458(b), tuition refund is based upon schedule hours. Calculate earned tuition by multiplying the hourly tuition rate by the student's schedule hours as of the Effective Date of Termination

	Hourly Tuition		Schedule Hours		Earned Tuition
Earned Tuition	$ 11.00	X	726	=	$ 7,986.00
	Box B		Box C		Box D

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

Earned Fees	Amount Charged
Enrollment Fee	$ 150.00
Books & Kit	$ 1,093.12
Termination Fee	$ 150.00
Other	$ -
TOTAL Earned Fees E.	$ 1,393.12

Calculate the sum of earned Tuition and Earned Fees

Add Earned Tuition and Earned Fees Together			
Earned Tuition		$ 7,986.00	Box D
Earned Fees	+	$ 1,393.12	Box E
Total Tuition and Fees Earned F.		**$ 9,379.12**	

Proceed to Step 2.

STEP 2: Calculate Student Tuition and Fees Payments- Apply paymenets received by the school first to mandatory fees

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

Tuition Payments		Amount Paid
Student Payments		$ 1,859.57
Financial Aid	+	$ 1,383.88
Total Tuition Payments G.		$ 3,243.45

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

Fee Payments		Amount Paid
Enrollment Fee		$ 150.00
Books & Kit		$ 1,093.12
Termination Fee		$ -
Other	+	0
Total Fee Payments H.		**$ 1,243.12**

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

TOTAL Student Payments	$ 3,243.45	+	$ 1,243.12	=	$ 4,631.67 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 the Effective Date of Termination by Program

J. Determine the percentage of the course completed

726	÷	1000	=	**72.60%**
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**

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

Subtract Total Tuition Payments from Earned Tuit

Total Tuition Payments	$ -	Box G	
Earned Tuition	- $ -	Box D	
Outstanding Tuition K.	**$ -**		

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

0	**X**	0%	**$ -**	**L.**
Box K.		Statutory Pct. 1602.459*	**Student Refund**	

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

$ 9,379.12	-	$ 4,631.67	**$ 4,747.45**	**M.**
Box F		Box I	**Balance**	

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**.

Effective Date: September 4, 2026

Class A Barber is only approved for Title IV in San Antonio, TX (410) Campus. Class A Barber is not approved in Brownsville campus.

16. COMPLIANCE WITH CIVIL RIGHTS ACT

The policy of the institution is to disclose information on the ***Student Right-To-Know Disclosures*** to help students on make a better decision on selecting a program.

The Student Right to Know Disclosure; Reflects Students scheduled to graduate between:
September 1, 2024, to August 31, 2025

McAllen Campus

Completed with in 150%		Female or Male		Federal Funding Received						Cash Pay		
Cosmetology Operator	14 out of 21	Sex	Female 14 Male 0	Pell	Female	13	Male	0	Cash	Female	1
	67%	Race	13 Hispanic 1 White	Loan	Female	12	Male	0		Male	0
Esthetician & Manicurist Specialist	4 out of 5	Sex	Female 4 Male 0	Pell	Female	4	Male	0	Cash	Female	0
	80%	Race	4 Hispanic	Loan	Female	4	Male	0		Male	0
Manicurist	6 out of 7	Sex	Female 5 Male 1	Pell	Female	4	Male	1	Cash	Female	1
	86%	Race	6 Hispanic	Loan	Female	3	Male	1		Male	0
Esthetician	10 out of 13	Sex	Female 9 Male 1	Pell	Female	8	Male	1	Cash	Female	1
	77%	Race	9 Hispanic 1 Wite	Loan	Female	9	Male	1		Male	0
Eyelash Extension Specialist	out of	Sex	Female 0 Male 0	Pell	Female	0	Male	0	Cash	Female	0
	N/A	Race	N/A	Loan	Female	0	Male	0		Male	0

Harlingen Campus

Completed with in 150%		Female or Male		Federal Funding Received						Cash Pay		
Cosmetology Operator	19 out of 31	Sex	Female 18 Male 1	Pell	Female	17	Male	1	Cash	Female	0
	61%	Race	19 Hispanic	Loan	Female	18	Male	0		Male	0
Esthetician & Manicurist Specialist	out of	Sex	Female Male	Pell	Female	0	Male	0	Cash	Female	0
	N/A	Race	N/A	Loan	Female	0	Male	0		Male	0
Manicurist	9 out of 10	Sex	Female 8 Male 1	Pell	Female	8	Male	0	Cash	Female	0
	90%	Race	9 Hispanic	Loan	Female	8	Male	1		Male	0
Esthetician	7 out of 8	Sex	Female 6 Male 1	Pell	Female	6	Male	1	Cash	Female	0
	88%	Race	7 Hispanic	Loan	Female	4	Male	0		Male	0
Eyelash Extension Specialist	out of	Sex	Female Male	Pell	Female	0	Male	0	Cash	Female	0
	N/A	Race	N/A	Loan	Female	0	Male	0		Male	0

La Joya Campus

Completed with in 150%		Female or Male		Federal Funding Received						Cash Pay		
Cosmetology Operator	6 out of 6	Sex	Female 6 Male 0	Pell	Female	6	Male	0	Cash	Female	0
	100%	Race	6 Hispanic	Loan	Female	6	Male	0		Male	0
Esthetician & Manicurist Specialist	out of	Sex	Female 0 Male 0	Pell	Female	0	Male	0	Cash	Female	0
	N/A	Race	N/A	Loan	Female	0	Male	0		Male	0
Manicurist	3 out of 3	Sex	Female 3 Male 0	Pell	Female	3	Male	0	Cash	Female	0
	100%	Race	3 Hispanic	Loan	Female	3	Male	0		Male	0
Esthetician	3 out of 4	Sex	Female 3 Male 0	Pell	Female	3	Male	0	Cash	Female	0
	75%	Race	3 Hispanic	Loan	Female	3	Male	0		Male	0
Eyelash Extension Specialist	1 out of 1	Sex	Female 1 Male 0	Pell	Female	0	Male	0	Cash	Female	1
	100%	Race	1 Hispanic	Loan	Female	0	Male	0		Male	0

Brownsville Campus

Completed with in 150%		Female or Male		Federal Funding Received		Cash Pay	
Cosmetology Operator	1 out of 2 50%	Sex Female 1 Male 0 Race 1 Hispanic		Pell Female 1 Male 0 Loan Female 1 Male 0		Cash	Female 0 Male 0
Esthetician & Manicurist Specialist	2 out of 2 100%	Sex Female 2 Male 0 Race 2 Hispanic		Pell Female 2 Male 0 Loan Female 2 Male 0		Cash	Female 0 Male 0
Manicurist	1 out of 1 100%	Sex Female 1 Male 0 Race 1 Hispanic		Pell Female 1 Male 0 Loan Female 1 Male 0		Cash	Female 0 Male 0
Esthetician	2 out of 2 100%	Sex Female 2 Male 0 Race All Hispanic		Pell Female 2 Male 0 Loan Female 2 Male 0		Cash	Female 0 Male 0
Eyelash Extension Specialist	0 out of 0 N/A	Sex Female 0 Male 0 Race N/A		Pell Female 0 Male 0 Loan Female 0 Male 0		Cash	Female 0 Male 0

San Antonio 410 Campus

Completed with in 150%		Female or Male		Federal Funding Received		Cash Pay	
Cosmetology Operator	3 out of 3 100%	Sex Female 3 Male 0 Race 3 Hispanic 1 White		Pell Female 2 Male 0 Loan Female 1 Male 0		Cash	Female 1 Male 0
Esthetician & Manicurist Specialist	1 out of 4 25%	Sex Female 1 Male 0 Race 1 Hispanic		Pell Female 1 Male 0 Loan Female 1 Male 0		Cash	Female 0 Male 0
Manicurist	3 out of 5 60%	Sex Female 3 Male 0 Race 1 Hispanic 1 White 1 Asian		Pell Female 2 Male 0 Loan Female 0 Male 0		Cash	Female 1 Male 0
Esthetician	1 out of 3 33%	Sex Female 1 Male 0 Race 1 Black		Pell Female 1 Male 0 Loan Female 0 Male 0		Cash	Female 0 Male 0
Eyelash Extension Specialist	1 out of 1 100%	Sex Female 1 Male 0 Race 1 Hispanic		Pell Female 0 Male 0 Loan Female 0 Male 0		Cash	Female 1 Male 0

NACCAS ANNUAL REPORT STATISTICS & DISCLOSURE-Calendar Year 2024

Most Recent Annual Reports Statistics: NACCAS Outcomes Rates
McAllen, Harlingen & La Joya. Cumulative Outcomes Rates.

Main Campus & Additional Locations:

School Reference #:	Main- McAllen, TX: 053094-00	Additional- Harlingen, TX: B53094-01	Additional- La Joya, TX: B53094-02	Additional- Brownsville, TX: B53094-02	Institutional Rates:
Graduation Rate:	74.55%	71.71%	75.95%	77.78%	73.81%
Placement Rate:	75.00%	67.50%	84.62%	100.00%	75.70%
Licensure Rate:	88.00%	90.91%	92.31%	100.00%	91.35%
Disclosed: December 15, 2025					

San Antonio- 410 (Main Campus)
School Reference #053124-00

	Institutional Rates:
Graduation Rate:	67.67%
Placement Rate:	70.00%
Licensure Rate:	100.00%

Effective Date: September 4, 2026
Class A Barber is only approved for Title IV in San Antonio, TX (410) Campus. Class A Barber is not approved in Brownsville campus.

2023 Texas Department of Licensing and Regulations Disclosures

***Disclosure date: June 1, 2024.**

McAllen Campus

School Name	UCAS University of Cosmetology Arts & Sciences
School Number	702671
Percentage of students completing a course of study during this time-period.	67.73%
Percentage of students completing a course of study during this time-period that obtained jobs.	23.97%

Harlingen Campus

School Name	UCAS University of Cosmetology Arts & Sciences
School Number	702672
Percentage of students completing a course of study during this time-period.	66.26%
Percentage of students completing a course of study during this time-period that obtained jobs.	17.85%

La Joya Campus

School Name	UCAS University of Cosmetology Arts & Sciences
School Number	705144
Percentage of students completing a course of study during this time-period.	65.88%
Percentage of students completing a course of study during this time-period that obtained jobs.	14.54%

Brownsville Campus

School Name	UCAS University of Cosmetology Arts & Sciences
School Number	705623
Percentage of students completing a course of study during this time-period.	100%
Percentage of students completing a course of study during this time-period that obtained jobs.	100%

San Antonio 410 Campus

School Name	UCAS University of Cosmetology Arts & Sciences

Effective Date: September 4, 2026

Class A Barber is only approved for Title IV in San Antonio, TX (410) Campus. Class A Barber is not approved in Brownsville campus.

School Number	702697
Percentage of students completing a course of study during this time-period.	60.98%
Percentage of students completing a course of study during this time-period that obtained jobs.	32%

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 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 ensure 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.

17. 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. Cell phone or unauthorized electronic devices must be turned off during class time (will be sent home immediately).
3. Failure to wear clean and stain free uniform.
4. Using school telephone without permission.
5. Smoking, chewing gum or the use of Vape Pens, Cloud Pens, ECigarettes or Hookah Pens or any device that represents smoking are prohibited inside the building.
6. The unlawful possession, use or distribution of illicit drugs or alcohol by students on school premises or as part of any of its activities.
7. 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 threat of force.
8. Exhibiting disrespect or directing profanity, vulgar language, or obscene gesture towards students, coaches, instructors, administrators, school personnel, or any other person.
9. Loitering in unauthorized areas, such as reception area, hallways, within fifteen feet of outside entrance, etc.
10. Wearing inappropriate attire in classroom and student salon. Violating dress code such as:
    a) Shorts
    b) Mini skirts
    c) Soiled uniform
    d) Any attire not deemed appropriate by Instructor and/ or Staff member.
11. Refusing to service a client or student salon assignment.
12. 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.
13. Committing arson.
14. Bringing guest and visitors into clinic classroom areas without permission.
15. Maintaining improper sanitation and cleanliness of stations, equipment, break areas, and restroom facilities.
16. Committing robbery or theft.
17. Cheating on tests, assignments, or examinations.
18. Any other actions deemed as inappropriate behavior by instructors and/or staff member.
19. Students are not allowed to bring their children to class.
20. Students must bring student kit to practice in class and student salon daily.
21. Not maintaining satisfactory progress in attendance.
22. Not complying with monthly payments toward tuition.
23. Campus disruptive activities that interfere with instructional activities or the functions that support instruction.
24. 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.
25. Food or beverages, including coffee may be consumed in break/ lunch areas at the designated times only. Water may be consumed at any time during class or student – training salon areas.

18. Student Consumer Information

a. Accessibility for Handicapped Students

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

b. 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

c. 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/

d. Texas Voter Registration

The Institution makes a good faith effort to distribute an email notification link to make voter registration form available to each enrolled student. State voter registration information is also available at:
http://www.dmv.org/tx-texas/voter-registration.php

e. Copyright Infringement

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

f. 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.

19. 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. (An "eligible student" under FERPA is a student who is 18 years of age or older or who attends a postsecondary institution at any age.)

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 dependent 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 school 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 education records that the student believes is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

   Parrent or guardian of dependent minor or eligible students may ask and write to the school official responsible for the record, to clearly identify the part of the record they want to amend, specifying why it is inaccurate, misleading, or otherwise in violation of the student's privacy rights under FERPA.

   If the school decides not to amend the record as requested by the student, the school will notify the student in writing of the decision and ~~advise~~ the student's 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 provide written consent*** before the school discloses personally identifiable information (PII) from the student's education records, except to the extent that FERPA authorize disclosure without consent. Written consent from the parents or guardians of dependent minor or eligible student required for disclosure of records.

   The school discloses education records without a student's prior written consent under the FERPA exception for disclosure to school officials with legitimate educational interests.
   Disclosure to those records, without consent, to the following parties;
   - 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.

4. ***The right to file a complaint*** with the U.S. Department of Education concerning alleged failures by the school to comply with the requirements of FERPA. The name and address of the office that administers FERPA is:

   Student Privacy Policy Office
   U.S. Department of Education
   400 Maryland Avenue,
   SW Washington, DC 20202

   Directory information public notice, as required by § 99.37 of the regulations, with its annual notification of rights under FERPA.]

   FERPA permits the disclosure of PII from students' education records, without consent of the student, if the disclosure meets certain conditions found in § 99.31 of the FERPA regulations. Except for disclosures to school officials, disclosures related to some judicial orders or lawfully issued subpoenas, disclosures of directory information, and disclosures to the student, § 99.32 of FERPA regulations requires the institution to record the disclosure. Eligible students have a right to inspect and review the record of disclosures. The institution may disclose PII from the education records without obtaining prior written consent of the student —
   - To other school officials, including teachers, within School whom the school has determined to have legitimate educational interests. This includes contractors, consultants, volunteers, or other

parties to whom the school has outsourced institutional services or functions, provided that the conditions listed in § 99.31(a)(1)(i)(B)(*1*) - (a)(1)(i)(B)(*3*) are met. (§ 99.31(a)(1))

- To officials of another school where the student seeks or intends to enroll, or where the student is already enrolled if the disclosure is for purposes related to the student's enrollment or transfer, subject to the requirements of § 99.34. (§ 99.31(a)(2))

- To authorized representatives of the U. S. Comptroller General, the U.S. Attorney General, the U.S. Secretary of Education, or State and local educational authorities, such as a State postsecondary authority that is responsible for supervising the university's State-supported education programs. Disclosures under this provision may be made, subject to the requirements of §99.35, in connection with an audit or evaluation of Federal- or State- supported education programs, or for the enforcement of or compliance with Federal legal requirements that relate to those programs. These entities may make further disclosures of PII to outside entities that are designated by them as their authorized representatives to conduct any audit, evaluation, or enforcement or compliance activity on their behalf. (§§ 99.31(a)(3) and 99.35)

- In connection with financial aid for which the student has applied or which the student has received, if the information is necessary to determine eligibility for the aid, determine the amount of the aid, determine the conditions of the aid, or enforce the terms and conditions of the aid. (§ 99.31(a)(4))
- To organizations conducting studies for, or on behalf of, the school, in order to: (a) develop, validate, or administer predictive tests; (b) administer student aid programs; or (c) improve instruction. (§ 99.31(a)(6))
- To accrediting organizations to carry out their accrediting functions. (§ 99.31(a)(7))
- To parents of an eligible student if the student is a dependent for IRS tax purposes. (§ 99.31(a)(8))
- To comply with a judicial order or lawfully issued subpoena. (§ 99.31(a)(9))
- To appropriate officials in connection with a health or safety emergency, subject to § 99.36. (§ 99.31(a)(10))
- Information the school has designated as "directory information" under § 99.37. (§ 99.31(a)(11))
- To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, subject to the requirements of § 99.39. The disclosure may only include the final results of the disciplinary proceeding with respect to that alleged crime or offense, regardless of the finding. (§ 99.31(a)(13))
- To the general public, the final results of a disciplinary proceeding, subject to the requirements of § 99.39, if the school determines the student is an alleged perpetrator of a crime of violence or non-forcible sex offense and the student has committed a violation of the school's rules or policies with respect to the allegation made against him or her. (§ 99.31(a)(14))
- To parents of a student regarding the student's violation of any Federal, State, or local law, or of any rule or policy of the school, governing the use or possession of alcohol or a controlled substance if the school determines the student committed a disciplinary violation and the student is under the age of 21. (§99.31(a)(15))

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

20. Title IV Code of Conduct

UCAS 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 UCAS University of Cosmetology Arts & Sciences, nor any of their officers or employees 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 officers, or employees, as a result of our 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 if that training contributes to the professional development of those individuals attending the training.
- Entrance and Exit counseling if 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 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

UCAS 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.

21. Financial Aid Contacts

UCAS University of Cosmetology Arts & Sciences has designated the following staff as contact to assist enrolled and prospective students with obtaining financial aid assistance information.

Hours of Operation:

Monday - Friday 8:00 a.m. to 5:00 p.m.

Contacts per location:

McAllen	Yessica Chapa	ychapa@ucastx.com	956.687.9444 Ext: 103
Harlingen	Marissa Cortez	mcortez@ucastx.com	956.412-1212 Ext: 203
La Joya	Maria Sierra	msierra@ucastx.com	956.687.9444 Ext. 114
Brownsville	Sergio Gonzalez	sgonzalez@ucastx.com	956.790.0098 Ext. 603
San Antonio-410	Maricela Sosa	msosa@ucastx.com	210.654.9734 Ext: 403