



ESTD

1910

# MOLER

BARBER COLLEGE



# M O L E R

COSMETOLOGY COLLEGE

A DIVISION OF MOLER BARBER COLLEGE

Main Campus: 3815 Telegraph Avenue, Oakland CA 94609

Satellites:

13128 San Pablo Avenue, San Pablo CA 94805

22425 Main Street, Hayward, CA 94541 (BARBERING and related programs)

22461 Main Street, Hayward, CA 94541 (COSMETOLOGY and related programs)

Branch: 955 Monroe St, Santa Clara, CA 95050

(510)652-4177 phone [www.moler.org](http://www.moler.org) / [www.molercosmetology.com](http://www.molercosmetology.com)

(925)233-1414 fax

# COLLEGE CATALOG

September 2021 Volume XXI

**Accrediting Commission of Career Schools and Colleges**

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“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>.”

## Disclaimer Statement

### ***Review all documents prior to signing***

All students will receive a Catalog prior to enrollment.

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the school performance fact sheet, which must be provided to you prior to signing an enrollment agreement.

### **ACCORDING TO THE CALIFORNIA BOARD OF BARBER AND COSMETOLOGY THE REQUIREMENTS FOR BECOMING A BARBER/COSMETOLOGIST IN CALIFORNIA ARE:**

The board shall admit to examination for a license as a barber/cosmetologist to practice barbering/cosmetologist any person who had made application to the board in proper form paid the required by this chapter and is qualified as follows:

- (a) Is not less than 17 years of age
- (b) Has completed the 10<sup>th</sup> grade in the public schools of this state or its equivalent.
- (c) Is not subject to denial pursuant to Section 480
- (d) Has done any of the following:
  - (1) Completed a course in barbering/cosmetology from a school approved by the board
  - (2) Completed an apprenticeship program in barbering/cosmetology approved by the board as conducted under the provisions of the Shelley Maloney Apprentice Labor Standards Act of 1939, Chapter 4 (commencing with Section 3070) of Division 3 of the Labor Code.
  - (3) Practiced barbering/cosmetologist as defined in the chapter outside of this state for a period of time equivalent to the study and training of a qualified person who has completed a course in barbering/cosmetologist from a school the curriculum of which complied with requirements adopted by the board. Each three months of practice shall be deemed the equivalent of 100 hours of training for qualifications under paragraph (1).
  - (4) Holds a license as a cosmetologist in this state and has completed a barber/cosmetologist crossover course in a school approved by the board.
  - (5) Completed a cosmetology course in a school approved by the board and has completed a barber/cosmetologist crossover course in a school approved by the board.
  - (6) Completed comparable military training as documented by submission of Verification of Military Experience and Training (V-MET) records.



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# **MOLE**

**BARBER COLLEGE**

**STATE OF CALIFORNIA STUDENT TUITION RECOVERY FUND**

Disclosures

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“You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

1. You are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition either by cash, guaranteed student loans, or personal loans, and 2. Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

1. You are not a California resident, or are not enrolled in a residency program, or
2. Your total charges are paid by a third party, such as an employer, government program or other payer and you have no separate agreement to repay the third party.”

“The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by students in educational programs who are California residents, or are enrolled in a residency programs attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education. You may be eligible for STRF if you are a California resident or are enrolled in a residency program, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The school closed before the course of instruction was completed.
2. The school’s failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school. 3. The school’s failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. There was a material failure to comply with the Act of this Division within 30 days before the school closed or, if the material failure began earlier than 30 days prior the closure, the period determined by the Bureau.
5. An inability after diligent efforts to prosecute, prove, and collect on a judgment against the institution for a violation of the Act.”

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

Note: Authority cited: Sections 94803, 94877 and 94923, Education Code. Reference: Section 94923, Education Code

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## **LICENSING AND AFFILIATION**

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) are licensed by the State of California Board of Barbering and Cosmetology.

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) is a private institution and is licensed by the Bureau of Private Postsecondary Education.

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) are approved to operate by Bureau for Private Postsecondary Education. Our approval is valid until July 1<sup>st</sup> 2022.

Any questions that a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau of Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833 [www.bppe.ca.gov](http://www.bppe.ca.gov) Tel (916) 431-6959 Fax (916)263-1897

This catalog is updated annually. If changes in educational programs, educational services, procedures, or policies required to be included in the catalog by statute or regulation are implemented before the issuance of the annually updated catalog, those changes shall be reflected at the time they are made in supplements or inserts accompanying the catalog.

## **DISCLAIMER STATEMENT**

This catalog has been prepared in accordance with State and Federal requirements: it is a publication of Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber/cosmetologist College). It contains Statements of Policy and is intended only for information. It is not a contract and is not intended as such. It is subject to revision at the discretion of Moler Barber & Cosmetology Colleges.

### **Review all documents prior to signing**

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## **PHILOSOPHY OF MOLER BARBER & COSMETOLOGY COLLEGES** **(SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE)**

**MOLER BARBER & COSMETOLOGY COLLEGES' (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE) OBJECTIVE** is to make a contribution to society by training students to become qualified, licensed hair professionals. We accomplish this by requiring students to comply with regulations regarding dress code, promptness, citizenship, and responsibility. This is *in addition to* their actual performance in haircare service training. We feel that preparing students for professionalism in their field requires dress code, attendance, and a good attitude towards the public (patrons). We hope that our students will in turn become contributors to their communities as well as self-supporting citizens.

### **MISSION OF MOLER BARBER & COSMETOLOGY COLLEGES (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE)**

Moler Barber & Cosmetology Colleges' (satellites, branch, and divisions of Moler Barber College) mission is to graduate self-sustaining students into their new careers in the hair industry and prepare them for personal services industry job opportunities. No two students learn the same way and therefore it is necessary to give personal and individualized instruction. Our aim is to aid the student in learning responsibility, promptness, service, and discipline to help them gain the self-confidence they will need to begin new, successful personal services industry careers.

### **EDUCATIONAL OBJECTIVES**

The primary objective of Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) is to bring the student to entry level employment with a background in all services offered in a full-service barber/cosmetologist shop and/or salon. These include hair cutting and styling, facials, shampooing and scalp treatments, hair coloring, hair relaxing and weaving. Related areas also covered are customer psychology, product knowledge and shop management. The training is based upon requirements to pass the California State Board of Barbering/cosmetologist and Cosmetology's examination. Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) believes it is also important that the curriculum be presented in a professional manner and with diligent study, the student will be prepared for employment in the hair industry as a CA state licensed barber/cosmetologist. Our instructors are professionals who are licensed by the CA State Board of Barbering and Cosmetology and have extensive backgrounds as practitioners and business owners.

## **A. HISTORY OF & COSMETOLOGY COLLEGES (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE), A DIVISION OF MOLER BARBER COLLEGE**

Moler Barber Colleges have been in operation for over a century.

The college was established by A. B. Moler, who opened the first barber/cosmetologist college in the nation in Chicago,

Illinois, in 1893. With the success of his barber/cosmetologist college in Chicago, Moler turned his attention out west. The

National Barber School had been established just before the turn of the century at 218 "J" Street, in Sacramento, California. Mr. Moler purchased the National Barber College in 1910, renaming it Moler Barber College. He then established his system of training barber/cosmetologists here in California. Moler Barber College of Oakland has been continuously operating since 1910.

Mr. Moler eventually sold the college to the family of Henry H. Haight. Haight was Governor of California from 1867 to 1871. The Haight family operated the schools until 1932, at which time James A. Murray, Sr. purchased them. Murray already owned and operated the Moler Barber College in Oakland, and eventually opened Moler Barber Colleges in San Francisco, Fresno and Stockton, as well. The schools were sold to various owners.

In July 2011, Moler Barber College in Oakland was sold to Frank and Christina Quattro, Owners of Quattro Barber Colleges Corp. Then in January 2014, Moler Barber College of San Pablo, CA became a satellite location of the main school in Oakland. Moler Barber College of Hayward opened in November 2016 also as a satellite of main school in Oakland. In 2018, with much enthusiasm, Moler opened two Cosmetology schools: a satellite in Hayward and a Branch in Santa Clara, California. In 2020, we added Esthetics to our programs to further support the expanded community need for personal hair, nail, skincare, makeup and facial services.

Frank and Christina Quattro and the entire Moler Team are proud to be part of legacy of training the best California Barber, Cosmetologists and Estheticians in the State.

## **B. ADMISSION REQUIREMENTS**

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) requires the completion of high school or its equivalent for enrollment. The State of California requires the completion of the tenth (10th) grade in order to qualify to take the Barber/Cosmetologist Licensing Exam. Students may enroll in MOLER BARBER & COSMETOLOGY COLLEGES (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE) if they meet all the following requirements:

1. High School diploma or Passed GED results
2. Have completed the required application. At the time of enrollment an applicant

must have:

High School Diploma or Passed GED results

Down payment if required for course

Valid Picture I.D.

Social Security Card

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) practice no discrimination in any of its policies based on race, religion, creed, national origin, financial status, sex or age.

**NOTE:** Pursuant to H.R. 2055, Consolidated Appropriations Act, 2012, enacted on December 23, 2011, amending Section 484(d) of the Higher Education Act (20 U.S.c. 1091(d), ATB students who first enroll after July 1, 2012, will no longer be eligible to receive Financial Aid. To be eligible for Financial Aid students must have a High School Diploma, GED, or proof of completion of a State approved home school program. Students who have previously taken an ATB test and who have been enrolled on that basis prior to July 1, 2012, remain eligible to receive Financial Aid.

At the request of Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) officials, students may be asked to verify the authenticity of the diploma, GED or official transcript prior to enroll. If the diploma cannot be verified, the student may be asked to provide a final high school or GED transcript showing the dates of entrance and graduation and the courses completed or in the case of GED, the test results. If a transcript is not available, the student will be required to take and pass a GED test prior to enrollment.

### **CITIZENSHIP, GREEN CARD and VISA**

We require that, a student must either be a citizen of the United States, hold a valid green card to work in the U.S. or have a valid Student or work visa and be eligible to take the Barber/cosmetologist exam from the California Board of Barbering/cosmetologist and Cosmetology. We do not offer any visa services. We do not vouch for students attempting to obtain visas.

### **LANGUAGE REQUIREMENT**

Moler does not offer any English language instruction and all courses are taught in English. All foreign students must have a minimum TOEFL score of 450.



### **C. EDUCATIONAL OBJECTIVES**

The primary objective of Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) is to bring the student to entry level employment with a background in all services given in a full service Barber Shop or Salon. These include hair cutting & styling, shaving, facials, shampooing & scalp treatments, hair coloring, hair relaxing & weaving. Related areas also covered are customer psychology, product knowledge & shop management. The training is based upon requirements to pass the State's examination. Moler believes it is also important that the curriculum be presented in a professional manner and with diligent study, the student will be prepared for employment in the Barber/Cosmetology Industry as a Registered Barber/Cosmetologist. Moler instructors are professionals licensed by the State Board of Barber & Cosmetology Examiners. The staff keeps current with seminars, conferences and demonstrations on fashions, methods & new services.

### **D. CATALOG OF COURSES**

In our courses the definition of Practical application is hands on barbering/cosmetologist and performing barbering/cosmetologist services. The student will be supervised as they perform barbering/cosmetologist services to customers. In our courses, the definition of theory is classroom instruction that takes place one hour per day, four days per week. We teach and review concepts in the textbook and teach procedures needed to pass the state board examination.

## **BARBERING                    1500 CLOCK HOURS / 43 WEEKS**

The curriculum includes 1500 hours of theory and practical applications. The course content covers both basic and advanced phases of Barbering and Hairstyling. The subjects covered in a sequential order include the following: Haircutting, Shaving, Sanitation and Hygiene, Massaging, Shampooing, Facials, Salesmanship, Shop Management, Laws and Regulations, Hair Coloring, Hair Relaxing, Hairpieces, Hair Waving and Hairstyling. This course is a prerequisite for application to state of California for the license examination that is conducted by the State Board of Barber Examiners. This course also prepares the student for entry level employment as a Barber. The Full-Time training schedule includes 35 clock hours per week. It takes approximately ten (10) months (43) weeks to complete this course. Upon completion of this course you are not qualified to perform any barbering services until you pass the California Barber examination administered by the California State Board of Barbering and Cosmetology.

### **TUITION AND FEES**

Tuition	\$20,342.00
Application Fee	\$ 100.00
Registration	\$ 150.00
STRF Fee	\$ 10.00
Sales Tax	\$ 163.54
<u>Books &amp; Tools</u>	<u>\$ 1,768.00</u>
<b>TOTAL</b>	<b>\$22,533.54</b>

### **BARBERING**

The Basics of Barbering Styling, Advanced Barber-Styling, Cutting & Styling, Design Techniques, Barber Science, the Chemicals & Treatments, Syphilis, Anatomy, Industry Related Business Principles, Barber Boards, Operating in the Field & Practical Application.

Practical Application (Required)	1300 HOURS
Theory of Barbering	150 HOURS
Additional Preparation for State Board Exam	50 HOUR

The Curriculum is similar to SC-I for a total of 250 clock hours. The subjects covered include: Haircutting, Shaving, Sanitation and Hygiene, Massaging, Shampooing, Facials, Salesmanship, Shop Management, Laws and Regulations, Hair Coloring, Hair Relaxing, Hairpieces, Hair Waving and Hairstyling. More emphasis is placed on preparation for the barber/cosmetologist license examination including the theory as well as the practical portion of the exam. This course is for the student who has previously failed the licensing examination. Full time training schedule is 40 clock hours per week. This is a 6 ¼ week course. Part Time training schedule is less than full time (40 hours per week) and must be completed within three 3 months/12 Weeks. This course prepares a student to provide the services as a Barber in the State of California.

Tuition	\$2,308.00
Application Fee	\$ 100.00
Registration	\$ 150.00
STRF Fee	<del>\$—0.00</del>
<u>Books</u>	<u>\$ 245.25 *</u>
TOTAL	\$2,803.25

PRACTICAL APPLICATION	150 HOURS
THEORY OF BARBERING	80 HOURS
Additional Preparation for State Board Exam	20 HOURS

The Curriculum covers a combination of theory and practical for those areas listed under SC-I. This course can be completed in 2 1/2 months/10weeks. Prerequisite: The Student Applicant must be qualified to take the License Examination. This course is for licensed Apprentices or Barber/cosmetologists from another state or country. Curriculum: This course prepares the applicant for the California license examination. The subjects covered include: Haircutting, Shaving, Sanitation and Hygiene, Massaging, Shampooing, Facials, Salesmanship, Shop Management, Laws and Regulations, Hair Coloring, Hair Relaxing, Hairpieces, Hair Waving and Hairstyling. Must be completed in 6 months & prepares a licensed apprentice or out-of-State Barber/cosmetologist to provide services of a Barber/cosmetologist in State of CA.

Tuition	\$3,692.00
Application Fee	\$ 100.00
Registration	\$ 150.00
STRF Fee	<del>\$ 0.00</del>
Books	\$ 245.25
<b>TOTAL</b>	<b>\$4,187.25</b>

PRACTICAL APPLICATION (Required)	46 HOURS
THEORY OF BARBERING	46 HOURS
Additional Preparation for State Board Exam	308 HOURS

## **BARBER INSTRUCTOR COURSE 600 CLOCK HOURS 15-24 WEEKS**

Minimum requirements: 12th grade education /18 years of age /California licensed barber/cosmetologist  
CURRICULUM: Includes: teaching methods and procedures used in barbering colleges; Teaching Theory; and Practical phases of barbering, under the supervision of a qualified instructor. The course prepares the student for entry level employment as a Barber Instructor.

The subjects covered include: Introduction to teaching, The Learning Process, The Teaching process, planning for teaching, The State Examination Procedure and Practical Application. The course can be completed in 15 weeks but must be completed in six (6) months.

### **TUITION AND FEES**

Tuition	\$5,538.00 (Tools & Books not included)
Application Fee	\$ 100.00 (non-refundable)
Registration	\$ 150.00
STRF Fee	<del>\$—0.00</del>
TOTAL	\$5,788.50

### **THEORY OF TEACHING and STUDENT TEACHING 250 & 110 HOURS**

The Needs Of The Beginning Teacher, The needs of Moler and its operations, The learning process, principles of learning, Characteristics Of The Learning Process, The Teaching Process, Educational Objectives, Preparation For Training, Course Outlines, Lesson Plans, The Four Step Plan, Methods Of Instruction, Planning For Teaching, Procedure For Writing A Lesson Plan, Development Of Instructional Materials, Evaluation Of Instruction and Practical Application.

THEORY OF TEACHING (Required) and	250 HOURS
PRACTICAL APPLICATION (Required)	240 HOURS
STUDENT TEACHING	110 HOURS
TOTAL (Required)	600 HOURS

## **COSMETOLOGY CROSS~OVER COURSE 305 CLOCK HOURS - 8 WEEKS**

This 305 hour course is designed for the applicant who has completed the California 1600 clock hour Cosmetology Course and/or holds a California Cosmetology license. This course includes 36 hours of theory instruction and 269 hours of practical training. The subjects covered include: Haircutting, Shaving, Sanitation and Hygiene, Massaging, Shampooing, Facials, Salesmanship, Shop Management, Laws and Regulations, Hair Coloring, Hair Relaxing, Hairpieces, Hair Waving and Hairstyling. This course can be completed in (8) weeks of full time attendance, but must be completed in four (4) months. This course prepares a licensed Cosmetologist to provide the services as a Barber/cosmetologist in the State of California.

PRACTICAL APPLICATION (Required) _____	269 HOURS
THE THEORY OF BARBERING (Required)	36 HOURS
TOTAL (Required) _____	305 HOURS

### **TUITION AND FEES**

Tuition	\$4,500.00
Registration	\$ 150.00
Application Fee	\$ 100.00 (non-refundable)
STRF Fee	\$ 2.50
Books & SW	\$ 485.25
Kit	<u>\$1,322.75 (optional)</u>
TOTAL	\$5,237.75 + \$1,322.75 optional kit

## **COSMETOLOGY                    1600 CLOCK HOURS - 46 WEEKS**

The curriculum includes 1600 hours of theory and practical applications. The course content covers both basic and advanced phases of Hair, Skin and Nair Care. The subjects covered in a sequential order include the following: Hairstyling, Permanent Waving & Chemical Straightening, Hair Coloring & Bleaching, Hair Cutting Health & Safety Laws, Eyebrows and Make-up, Manicuring, Pedicuring, Artificial Nails and Wraps,Shop Management, Laws and Regulations,. This course is a prerequisite for application to state of California for the license examination that is conducted by the State Board of Barbering & Cosmetology. This course also prepares the student for entry level employment as a Cosmetologist. The Full-Time training schedule includes 35 clock hours per week. It takes approximately (11) months (46) weeks to complete this course. Upon completion of this course you are not qualified to perform any hair services until you pass the California Cosmetology examination administered by the California State Board of Barbering and Cosmetology.

### **TUITION AND FEES**

Tuition	\$20,700.00
Application Fee (non-refundable)	\$ 100.00
Registration	\$ 150.00
STRF Fee	\$ 10.00
Sales Tax	\$ 172.05
<u>Books, Laptop &amp; Tools</u>	<u>\$ 1,860.00</u>
 Total	 \$ 22,892.05

Practical Application & State Board Prep:	1230 hours
Theory /Classroom:	<u>370 hours</u>
Total	1600 hours

## **ESTHETICS (Offered at Moler Cosmetology College, Hayward)**

### **600 CLOCK HOURS - 18 WEEKS**

The curriculum includes 600 hours of theory and practical applications. The course content covers both basic and advanced skin care and esthetics principles and services. The subjects covered include the following: Manual, Electrical and Chemical Facials including how to prepare for the services with the client, Health and Safety, Disinfections and Sanitation, Anatomy and Physiology as it pertains to skincare, Eyebrow Beautification and Make up as well as time for State Board Prep. This course is a prerequisite for application to state of California for the license examination that is conducted by the State Board of Barbering/cosmetologist & Cosmetology in Esthetics. This course also prepares the student for entry level employment as an Esthetician. The Full-Time training schedule includes 35 clock hours per week. It takes approximately (4) months to complete this course. Upon completion of this course you are not qualified to perform any hair services until you pass the California Esthetician examination administered by the California State Board of Barbering and Cosmetology.

#### **TUITION AND FEES**

Tuition	\$ 9,600.00
Application Fee (non-refundable)	\$ 100.00
Registration	\$ 150.00
STRF Fee	\$ 5.00
Sales Tax	\$ 78.38
<u>Books, Laptop &amp; Tools</u>	<u>\$ 950.00</u>
 Total	 \$10,883.38

Practical Application & State Board Prep:	355hours
Theory /Classroom:	<u>245 hours</u>
Total	600 hours

## **E. PHYSICAL FACILITIES**

The Oakland campus occupies approximately 4,000 square feet of space. This is divided into a Theory classroom, and Practical Room. The Theory classroom is where the students assemble for the first period class session, each week. The Practical room is where the students perform services on clients. The Oakland school has 32 barber chairs. There are 4 hand washing sinks, 32 mirrors, barber stations and waiting benches to accommodate clients.

The San Pablo campus occupies approximately 6,400 square feet of space. This is divided into a Practical room, Theory Classroom and some administrative offices. It has 36 stations, 8 hand sinks, (5) shampoo sinks and a whiteboard and multimedia instructional equipment for lessons.

The Hayward Barber campus occupies approximately 3,600 square feet of space. This is divided into a Theory area with multimedia instructional equipment, and a Practical Area. The Practical area is equipped with 41 barber/cosmetologist stations, 4 hand sinks, and 3 shampoo stations.

The Hayward Cosmetology campus occupies approximately 9,500 square feet of space. This is divided into multiple areas with multimedia instructional equipment, and a Practical Areas. The Practical area is equipped with 35 stations, 8 hand sinks, and 8 shampoo stations.

The Santa Clara branch occupies approx. 8,000 sq. feet. Divided artfully into classroom and practical space depending on your program, there are 40 cosmetology/barber stations, 8 hand sinks, and 6 shampoo stations. Barber class sessions will be held at these locations: Oakland, San Pablo, Hayward Barber (satellites) and Santa Clara (branch) campuses.

Cosmetology and related programs (e.g. Esthetics) class sessions will be held at these locations: Santa Clara (branch), Hayward Cosmetology and San Pablo satellite campuses.

## **DISTANCE LEARNING**

MOST training is hands on, supervised and done on site at the Moler campuses. There is some distance learning while we work through certain external factors like global pandemics.

## **LIBRARY**

Moler Barber & Cosmetology Colleges (satellites, branches and divisions of Moler Barber College) have a libraries of trade related books at all locations. These materials are available to students from 9:30 am to 8:30 pm. The required text and learning resources prescribed by the Board of Barbering/cosmetologist and Cosmetology are also available. Books and DVDs are available on a check in/check out basis for one day only. Laptop computers & wireless internet service are available to students at all campuses.

**CLASS SIZE:** The maximum number of students in the Theory Classrooms is 50 for all campuses. Classes with less than 25 students will have one (1) instructor and classes with 25 or more students will have two (2) instructors.

## **F. RULES AND REGULATIONS**

Professional Conduct is the only level of conduct we expect from our students. A professional does not arrive late. A professional treats patrons, instructors and fellow students with courtesy and awareness. A professional is constantly taking the time to follow rules of good grooming and proper sanitation.

The following rules are important. If you disobey them, you may be dismissed from the college. None of the rules are arbitrary. They reflect the level of conduct you will be expected to maintain throughout your professional career. The best way to begin that career is to act like the professional Barber/cosmetologist/Hair Stylist you want to be.

- 1. DRESS CODE:** Male students must wear a shirt, and slacks. Female students must wear a blouse and slacks. All students are to wear a clean smock and wear shoes that are comfortable for standing and in good repair. In compliance with State regulations, students must wear foot covering, no sandals (Art. 2, Sec. 216 CBL). Chair cloths must be used by students and must be kept clean.
- 2. CLOCKING IN AND OUT:** Student time clock printout an important document and is used for the computation of your hours of training. The student is responsible for the clock-ins and clock-outs.
- 3. TIME CLOCK PROCEDURES:** At all times, the student must punch in on a time clock upon entering school, leaving for the lunch period, returning from lunch and at the close of the day. The punching of the time clock procedure is necessary to meet State Board requirements for the number of hours the student is in college and it is a legal document. Punching in or out incorrectly is looked upon as forgery and will be dealt with accordingly.
- 4. TARDINESS:** Students arriving 15 minutes late, in the morning, will not be allowed to punch in until after Theory Class is completed. If you arrive at the College two hours late, you will not be allowed to punch in for the balance of the day.
- 5. POLICY RELATING TO ABSENCES:** The student is required to attend 85% of the agreed schedule. Failure for any reason to maintain the 85% attendance may be cause for dismissal. Absences will be excused only with a doctor's written verification, death in the family or approval of a school staff member. An unexcused absence must be made up. In all cases, all school work must be completed.
- 6. FULL TIME SCHEDULE:** Full time attendance is based on eight (8) hours per day, five (5) days per week, for a total of forty (40) hours per week. Eighty five percent attendance is required. Any scheduling for less than full time must be approved by the administrative office prior to enrolling.
- 7. DRUG ABUSE:** No student shall be allowed to attend or to remain in school while intoxicated or under the influence of any drug. Students while under prescription medication must notify the college for approval to attend school. Violation of this rule is cause for disciplinary action by the California State Board of Barber/cosmetologist Examiners. (Art. 7, Sec. 6581 BL).



- 8. STEALING:** Any student found to be involved in stealing from another student or from the college will be dismissed immediately.
- 9. ANY STUDENT GUILTY OF WILFUL DESTRUCTION OF COLLEGE PROPERTY WILL BE DISMISSED IMMEDIATELY!**
- 10. INSTRUCTOR'S DIRECTION:** Any student in direct violation of an instructor's direction may be suspended from college immediately.
- 11. REFUSING SERVICE:** Any student guilty of refusing a client service may be suspended from college immediately.
- 12. POLICY RELATING TO MAKE-UP WORK:** All required tests must be taken. A test is given after each chapter or lesson of theory. If you miss a test, make-up tests will be allowed following the next chapter or lesson.
- 13. GRADING FACTORS:** Students will be assigned grades as follows:

**THEORY CLASSES AND CLINIC**

4.0	A	(90-100) Outstanding
3.0	B	(80-89) Good
2.0	C	(70-79) Satisfactory
1.0	D	(60-69) Below standard but Passing
0.0	F	(59 or less) Failure/Incomplete Work
0.0	W	Withdrawal

**14. GRADUATION:** Upon successful completion of the course, the graduate receives a Certificate of Award. The student who completes the course and the minimum practical services as established by the California Board of Barbering/cosmetologist and Cosmetology is qualified to take the licensing examination given by the board. Upon successfully passing the examination the graduate can obtain a California Barber/cosmetologist, Cosmetology or Esthetician License. With this license the new barber/cosmetologist may be employed in a Barber/cosmetologist / Cosmetology or Esthetics Salon or Shop, a Beauty / Skincare Salon or own and operate his/her own business. To qualify for graduation the course must be satisfactorily completed in no more than 1½ times its' scheduled number of weeks or months and the student must attain at least a 2.0 grade point average to graduate.

**15. CHANGES IN RULES AND REGULATIONS**

The college reserves the right to make any changes in the rules and regulations at any time. All students will be notified of changes immediately.

**G. STUDENT SERVICES and ADVISING**

Academic advice is provided monthly through the use of the Attendance and Progress Reports by the instructor. Advice is also available regarding financial or other type problems. If you find yourself feeling a bit overwhelmed

by it all, give us a chance to help. The administrative staff knows the problems you might face. You are a very important person to us---let us prove it to you.

## **H. PLACEMENT ASSISTANCE**

MOLER BARBER & COSMETOLOGY COLLEGES (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE) does not guarantee employment upon graduation. However, the college does attempt to locate employment for graduates who request assistance. The college is very interested in the kind of position students secure after their training is completed. Reasonable efforts will be made to assist a graduate in gaining employment. The more flexible a graduate can be regarding placement, the easier it is for the college to assist. Because of our service to the Barber/cosmetologist industry over the many years, we do receive numerous calls from the field for graduates. The college maintains a Job Listing Book listing current employment opportunities as well as a listing of Barber/cosmetologist shops for sale. A Job Listing Book, listing current employment opportunities as well as a listing of Barber/cosmetologist/Styling shops for sale will be available in the office upon request.

Moler also offers other miscellaneous student services such as library and computer services (see page 10) and close interaction between student and instructor. Our campus has free and convenient parking.

## **I. COMPENSATION STANDARDS**

The Barber/cosmetologist/Hairstyling industry generally pays compensation based on the performance of each employee. Commissions vary but the average is between 55% and 75% of the income from services the employee performs at his/her station. California Law requires payment of at least the hourly minimum wage. There are opportunities for other income and salary arrangements through various entrepreneurial ventures.

## **J. HOUSING and PARKING**

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) does not have any dormitory facilities under our control. We assume no responsibility to find or assist a student in finding housing. It is the sole responsibility of the student. Apartments are available in the area and a two bedroom can be rented in the \$1,000.00 range. Rooms can be rented for under \$500.00. City bus service is available nearby and public transportation is available for the cities near Oakland. Public parking is available in the area.

## **K. CALENDAR**

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) is operated on a year round schedule. Start dates are on Monday or Tuesday for all courses offered, unless otherwise specified and allowed by an acting school director. The ending dates will vary according to school holidays and to meet the course length requirements appearing on pages 5 - 9 of this catalog. Weekly operation is Friday, Saturday 8:30 AM to 5:15PM, Monday 4PM to 10PM, Tuesday through Thursday from 8:30 AM to 10 PM. The holidays set by the California Board of Barber and Cosmetology Examiners are: New Year's Day - January 1, Memorial Day, Independence Day - July 4, Labor Day, Thanksgiving Day\* and Christmas Day.\*

## Holidays Observed

We observe the following holidays:

New Year's Day  
Easter  
Memorial Day  
Independence Day  
Labor Day  
Thanksgiving  
Christmas Day  
New Year's Eve

### **L. TUITION AND FEES**

**SEE PAGES 5-9 FOR TUITION AND FEES FOR ALL MOLER BARBER & COSMETOLOGY COLLEGES (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE) COURSES OFFERED.**

### **M. FINANCIAL AID**

This college is approved to accept qualified applicants under various financial aid programs. Financial aid is available to those who qualify. Inquire at the college business office for details.

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and that, if the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

### **N. REFUND POLICY BUYERS RIGHT TO CANCEL AND REFUND RIGHTS**

1) You have the right to cancel this agreement for educational services as well as any equipment or other goods and services within 3 days of signing the enrollment agreement. Cancellation occurs when you give written notice of cancellation at the school address shown on the enrollment agreement. You can do this by mail, in person or by fax. The notice of cancellation, if mailed is effective when deposited in the mail, properly addressed with postage prepaid. This notice need not take any particular form, and however expressed, is effective if it states that the student no longer wishes to be bound by the Agreement. If you cancel this agreement within 3 days of signing the enrollment agreement, School will refund any monies that you paid within 2 weeks days after your notice is received.

2) If the school has given you any equipment, you shall return it to the school within 30 days following the date of your notice of cancellation. If you fail to return the equipment unused and in good condition within a 30-day period, the school may retain that portion of payment paid by you and deduct the cost from any refund due to you. Barber/cosmetologist equipment, once used, is not returnable.

3) You have the right to withdraw from Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) at any time. If you withdraw from the course of instruction after the cancellation period described in Part 1, the school will remit a refund minus the registration fee of \$150.00 and the STRF fee (if applicable). The student may withdraw by the student's written notice to Moler or by the student's conduct, including, but not limited to student's poor attendance. If the student withdraws prior to completion of the Program of study in which she/he is enrolled, the school determines whether the student is eligible for a refund of monies paid based on a pro-rata calculation formula (see example below) up until the student has been enrolled for sixty percent (60%) of the scheduled hours of the Program. Should the number of scheduled hours during the student's enrollment in the Program exceed sixty percent (60%) of the total hours in the Program, the institution shall have earned and will retain 100 percent of the institutional charges assessed to the student, as explained on the Enrollment

Agreement. If the student withdraws from his/her Program of study after the deadline for the student's right to cancel the Agreement has passed and the student is entitled to a refund per the pro rata calculation mentioned above, the school will issue such refund to the student, less a registration fee not to exceed \$150.00, within 30 days following the student's withdrawal. If the amount that you owe is more than the amount that you paid then you will have to make arrangements to pay for the educational services that you have received.

## **CLOCK HOUR PROGRAM**

### **4. HYPOTHETICAL REFUND EXAMPLE: FOR 1500 HR COURSE**

Assume, upon enrollment in a 1500 hour course, you pay \$12,842 for tuition, \$150.00 for Registration, and \$1,117.25 (fair market value) for books and tools, \$7.00 for STRF and withdraw after completing a scheduled 375 hours (25%) without returning the books and supplies you obtained. Your refund will be calculated as follows:

\$12,842.00 the amount paid for tuition

\$ 150.00 for registration fee

\$ 1,117.25 amount paid for books (not returned)

\$ 7.00 amount paid for STRF

\$ 14,024.00 Total Paid

\$ 12,842 x 25% = \$3,210.50 Cost of instruction received

\$ 3,210.50 Cost of instruction

\$ 9,631.50 Refund due to student

If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal financial aid program funds.

5. For the purpose of determining the amount you owe, you shall be deemed to have withdrawn from the course when any of the following occurs: (a) You notify School of your withdrawal or the actual date of withdrawal; (b) School terminates your enrollment; (c) You fail to attend classes for a two week period; (d) You fail to return from a leave of absence. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance.

6. If any portion of your tuition was paid from loan proceeds, the refund will be sent to the lender or agency that guaranteed the loan. Any remaining refund amount will first be used to repay any student

financial aid programs from which you received benefits, to the extent of benefits received. Any remaining amount will be paid to you.

7. If the course is cancelled subsequent to a student's enrollment, the School shall at its option provide a refund of all monies paid or provide for completion of the course. If there is a closure at the School the student may be entitled to a refund according to the refund policy.

8. If a student who has not had the opportunity to visit the school prior to enrollment opts to withdraw within three business days that student will be entitled to a full refund of tuition and fees paid.

**APPLICATION OF REFUND PROCEEDS:** Any amount of the refund in excess of the unpaid balance of the loan shall be first used to repay any student financial aid programs from which the student received any benefits, in proportion to the amount of the benefits received, and any remaining amount shall be paid to the student. Any overpayment of monies disbursed for indirect educational expenses will be based on the percentage of time elapsed over the total time in the award period. The Buyer/Student will be responsible for the repayment of any such overpayment. Repayments made by the Buyer/Student will be made to the appropriate Financial Aid fund account in proportion to the amount of the benefits received by the Buyer/Student.

**NOTICE OF REFUND TO BUYER/STUDENT:** The Seller/ School shall notify the Buyer/Student in writing of the date on which the refund was made, the amount of the refund, the method of calculating the refund, and the name and address of the entity to which the refund was sent within ten days of such refund. Posting this notice in the US Postal Service shall be deemed constructive notice for this purpose.

The Seller/School reserves the right of **POSTPONEMENT OR CHANGE OF DATE AND/OR TIME IN WHICH ANY CLASS IS OFFERED** if the minimum percentage of enrolled students also agrees. Students who do not desire the change may be offered a full refund.

Buyer/Student understands if Buyer/Student can demonstrate the ability to do so, and completes the program in less time than course duration described on the reverse side of this document, the tuition that Buyer/ Student has agreed to pay shall be fully earned by the Seller/School upon date of completion and Buyer/Student is not entitled to any refund by reason of earlier completion. The Buyer/Student's rights under agreement may not be assigned to any other person and the Buyer/ Student must complete the program within the time described on the reverse side of this agreement or within the maximum time frame described in the catalog, with prior approval of the School/Seller.

It is clearly understood that the Seller/School may assign or sell its rights to payment under this agreement. Such assignment however will not relieve the Seller/School from fulfillment of its duties and refund policy hereunder. The Buyer/Student and/or the Guarantor authorize to release additional information needed to process this transaction. It is anticipated that this will be assigned to said purchase. In lieu thereof, it may be assigned to another party. The Seller will notify the Buyer and/or Guarantor of the name of the assignee or third party and the location of the same.

**AREAS OF CONFLICT WITH OTHER DOCUMENTS:** In specific terms or areas where this document Conflicts with policies, procedures and/or terms as specified in other documents provided by the school, this document takes precedence. Time is of the essence in this agreement and if in the attempt of the Student/Buyer to work out any areas of dispute with the Seller/ School, the Buyer/Student determines that outside assistance is needed in the resolution of this dispute, the Seller/School offers, as a measure of good faith, to be bound by the settlement rendered by the Arbitrator( s) of the arbitration in accordance with the Commercial Rules of the American Arbitration Association, if the Buyer/Student also elects to be so bound.

## **O. ENROLLMENT PROCEDURE**

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) has a continuous enrollment policy starting on a weekly or bi-weekly schedule. Students may enroll at any time during the year, as instruction is done in teaching modules. Enrollments are restricted to maintain a low student-to-instructor ratio.

## **P. APPLICATION**

An applicant must fill out an application form provided by the college. This is returned to the college with the registration fee..

## **Q. ENROLLMENT**

At the time of enrollment an applicant must have:

- High School Diploma or Passing GED equivalency test results
- Down payment if required for course
- Valid Picture I.D.
- Social Security card or Verification of Social Security number by means of completed Free Application of Federal Student Aid (FAFSA)

## **TRANSFER POLICY**

Applicants with previous hours from another CA barber/cosmetologist school who wish to enroll at Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) must submit a written request during the admission process along with a Proof of Training from the previous CA school. The transfer and accepted clock hours from another CA institution will be counted toward the required hours of the same program at Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College). If transfer hours are accepted, they will be applied to the end of the program and the student will be contracted for the total program hours at Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) minus the transfer hours. Students who are financial aid recipients will be disbursed using their normal payment periods as long as there are enough hours. Please note: At a minimum, 25 % of the clock hours for the program must be completed at School.

Example: 1500 hour program, 900 hour academic year, 194 transfer hours

Payment periods: 1 - 450, 451-900, 901-1103, 1104-1306

If an applicant is transferring from another state or from another country, they must first contact California's Board of Barbering/cosmetologist and Cosmetology (BBC) and make application for approval of their hours from their previous school. The documents required for this process can be found at the State of California

BBC website: [www.barber/cosmetologistcosmo.ca.gov](http://www.barber/cosmetologistcosmo.ca.gov)). The BBC may then issue a letter indicating the credit it has approved for the hours taken at the previous school along with any other requirements.

Failure to provide the required documentation of previous training in either circumstance prior to enrollment will mean that those hours will not apply/will not be transferred to your program at Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College).

### **Regarding the transferability of clock hours earned at Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College)**

The transferability of clock hours you earn at Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) is at the complete discretion of an institution to which you may seek to transfer.

Acceptance of the certificate you earn in Barbering/cosmetologist is also at the complete discretion of the institution to which you may seek to transfer.

If the certificate that you earn at this institution is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution.

For this reason you should make certain that your attendance at this institution will meet your educational goals.

This may include contacting an institution to which you may seek to transfer after attending Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) to determine if your certificate or clock hours will transfer.

## **R. FACULTY**

Brandon Pineda full time instructor. He is a licensed Barber, a certified Wahl clipper promoter, Shop Owner and creative Hair Poster publisher.

Elisa Aguilera is a full time instructor. She is 30+ years licensed in Cosmetology and is a Wella Educator. Elisa is preparing to take her Barbering exam as well. She is an Moler Area Expert in Online Curriculum.

Alina Ayerdiz Ortega is a full time instructor. She is licensed both Cosmetology and Esthetician. She also holds a Bachelors Degree in Psychology.

Raymond Torres is a full time Instructor, licensed in Cosmetology. He comes from a whole family with backgrounds in teaching. He is also our Online Curriculum lead.

Luis Chia is a full time instructor. He is a licensed Barber & Cosmetologist. He continues to further his career with experience instructing others in his profession.

Will Nganga is a full time instructor. He is a licensed Barber with a keen interest in mentoring barber students in the “art of barbering.”

Tuan Van Dinh is a full time instructor. He is a licensed Barber & Cosmetologist. He has decades of experience in Teaching/ Training both Barbers & Cosmetologists.

Harry Mauz is Chief Operating Officer and Site Director. He has a lengthy career in post secondary education with more than 25 years’ experience.

All instructors at Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) are required to maintain a license in good standing with the California Board of Barbering and Cosmetology. Instructors are required to maintain knowledge of current styles and teaching techniques.

Required Books for courses and students are:

## **Milady Standard Barbering, 6th Edition**

829 pp., 8½" x 11", Hardcover, ©2017

ISBN-13: 9781305100558

Spanish Edition ISBN-13: 9781305100763 Publication date: 2016

Online License for MindTap Barbering/cosmetologist 6<sup>th</sup> edition

## **Milady Cosmetology, 13th Edition**

13th Edition Milady Standard Cosmetology ISBN

13th Edition Soft Cover Textbook 9781285769431 & 13th Edition Theory Workbook 9781285769455

13th Edition Practical Workbook 9781285769479 & Online License for MindTap Cosmetology 13<sup>th</sup> edition

## **Milady Esthetics, 1<sup>st</sup> edition**

ISBN: 9780357495216 Student Bundle: Milady Standard Foundations with Standard Esthetics:

Fundamentals + Foundations + Student Workbook for Milady Standard Esthetics: Fundamentals +

Online Licensing Preparation for Milady's Standard Foundations with Standard Esthetics: Fundamentals, 2 terms Printed Access Card

### **S. ATTENDANCE POLICY**

MOLER BARBER & COSMETOLOGY COLLEGES' (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE) prime objective is to train students for future employment. Students are expected to attend school as they will be expected to report to work. All absences and tardiness are recorded.

Students must attend a minimum of 66.67% of their scheduled hours in order to maintain Satisfactory Academic Progress (SAP).

Illness or other medical reason substantiated by a doctor's statement is accepted and recorded, as an "excused absence."

Military reserve duty substantiated by a superior officer's statement is accepted and recorded as an "excused absence".

- **Leave of Absences**

Leaves of absence are granted on a case by case basis. Students must request a leave of absence in advance & in writing to the School Admissions person, Instructors or Directors. The school Directors reserve the right to accept or deny the requested leave of absence. Leaves of absence may be granted for no less than 2 week and no more



than 30 days at a time. However, we reserve the right to grant longer leaves of absence at the school Directors discretion on a month by month basis, with the rule that no individual student's leave of absence exceeds a cumulative maximum of 180 days within a 12-month period. Reserve military duty or medical reasons are examples of valid reasons to obtain a leave of absence.

Students leaving the premises for any reason during school hours, other than for lunch period, shall get permission from an instructor. Doctor appointments, dentist appointments and other personal errands should be scheduled for non-school days.

Students will clock in and out using the fingerprint Guest Vision time system. It is the student's responsibility to remember to clock in and clock out.

Theory class attendance is recorded and must be complied with for successful completion. The California State Barber/cosmetologist Law requires a minimum of eighty (80) hours attendance.

No student shall be allowed to attend, or to remain in school, while intoxicated or under the influence of any drug. Students while under prescription medication must notify the school for approval to attend school. Violation of this rule is cause for disciplinary action by the California State Board of Barber/cosmetologist Examiners.

No student shall be allowed to attend school while they have an infectious, contagious or communicable disease.

## **COURSE INTERRUPTIONS\***

A student may be suspended from classes for up to 30 days resulting in a course interruption. Students can be suspended for unsatisfactory attendance, unsatisfactory progress or for violation of school regulations, including failure to meet financial obligations. This can result in cancellation of the enrollment agreement.

### **\*VETERAN STUDENTS**

An "interruption" in training for any reason will terminate your Educational Benefits checks. You may return to benefit standing only after the College has permitted re-enrollment. Upon successful re-enrollment, your checks may experience delay of up to two months while certification of benefits is processed.

## **T. SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

1. Satisfactory Academic Progress (SAP) applies to all students regardless of whether they are receiving Title IV financial aid.

2. Federal regulations require that all schools participating in any Federal Financial Aid program must adhere to a Financial Aid/Academic Satisfactory Academic Progress (SAP) policy. As a Financial Aid recipient, you must maintain SAP to remain eligible to receive Federal Financial Aid. The records of all Financial Aid recipients will be reviewed at the end of each payment period to determine compliance with the SAP policy. SAP is measured at 450, 900, 1200 and 1500 hours for the 1500 hour Barbering/cosmetologist program, for all students regardless of the source of their funding. SAP is measured at 250 hours for the Re-Enrollment program, 400 hours for Refresher and Cosmetology Crossover Programs and 450 and 600 hours for the Barber/cosmetologist Instructor program, all of which are non-Title IV programs. SAP determination is based on the student's complete academic history, including periods in which the student did not receive Financial Aid.
3. To meet standards for Satisfactory Academic Progress the student must:
  - Maintain a Cumulative Grade Point Average (CGPA) of 70% or above;
  - Maintain a cumulative attendance rate of 66.67%;
  - Complete the program within the maximum time frame of not more than 150% of the normal length of time required to complete the program.

Official Leaves of Absence, withdrawals, and other official interruptions of training are not computed in the maximum time frame.

Course incompletes and noncredit remedial courses do not apply to SAP policy at the school and will have no effect on satisfactory academic progress.

### **Financial Aid/Academic Warning, Probation Status**

If a student fails to meet SAP standards for either attendance or CGPA at any formal assessment point, the student will automatically be placed on Financial Aid/Academic Warning and will remain in that status until the next assessment point or until the deficiency is corrected, whichever occurs first. A student placed on Financial Aid/Academic Warning status may continue to receive financial assistance. The student will be counseled on the potential loss of eligibility of financial aid, if applicable, and will be advised on steps necessary to correct the academic deficiency and be reinstated to good academic standing.

If a student fails to meet minimum standards for SAP by the end of the warning period, the student will become ineligible for Federal Aid and will be placed on Probation Status. A student placed on Probation Status has the right to submit an appeal.

### **Appeal, Reinstatement and Reestablishing Eligibility**

A student may appeal the determination of unsatisfactory progress and termination of aid eligibility by completing the SAP appeal form. The student's appeal must be in writing, must be based upon mitigating circumstances, must include documentation of those mitigating circumstances, and must include an explanation

of the reason why he/she failed to make SAP, including a statement and documentation of what has changed in the student's situation that will allow the student to meet the standards for SAP by the beginning of the next payment period. If the student's appeal is approved, eligibility for financial aid will be reinstated for one payment period and the student will continue in Financial Aid/Academic Probation status until the beginning of the next payment period.

Students who do not appeal a determination of unsatisfactory progress and termination of aid, or whose appeal has been denied, may continue in school, on Probation status for one assessment period at their own expense. By the end of the Probation period, all students on Probation status will be required to have satisfied all standards for SAP including the following:

- Have achieved a cumulative GPA of 70% or better;
- Have achieved a cumulative attendance rate of 66.67% or better

Students who fail to meet the standards for SAP by the end of the Probation period will be terminated from school. Students who successfully meet the standards for SAP by the end of the Probation period will be reinstated to good academic standing and will regain their previous eligibility for financial aid.

### **Transfer Hours and their effect on SAP**

With regard to the calculation of attendance rates or cumulative grade point average as they relate to assessment for compliance with standards for Satisfactory Academic Progress, a student's transfer hours will not be counted as scheduled or completed hours. SAP evaluation periods are based on actual contracted hours at the school. However, coursework taken at another institution that is accepted and officially transferred will count towards the 150% maximum timeframe calculations on both hours scheduled and hours completed.

### **U. CONDUCT POLICY**

The habits you develop in school will be the habits you will have when you are in practice. The Regulations of the MOLER BARBER & COSMETOLOGY COLLEGES (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE) are designed to help you learn good professional habits at the start of your professional career.

MOLER BARBER & COSMETOLOGY COLLEGES (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE) or its duly authorized agents, may, at their discretion, interrupt a student's course of instruction for violation or infraction of the MOLER BARBER & COSMETOLOGY COLLEGES (SATELLITES, BRANCH, AND DIVISIONS OF MOLER BARBER COLLEGE) Conduct Policy.

1. Students shall not be unruly in school nor interfere with any other student. They shall conduct themselves in a quiet, professional manner during school hours.
2. Students shall comply with all sanitary requirements. Violation of these sections is cause for suspension or expulsion with forfeiture of hours.
3. No student shall instruct another. Students will request the assistance of an instructor whenever they are in doubt as to the correct procedure.
4. Students shall dress in a professional manner, including clean smocks, during school hours. No short pants or extreme dress styles are allowed. Current fashion should be followed.
5. Students shall give their full attention to their customers. Students are to render barber/cosmetologist services equally to all customers, irrespective of any factors. Refusal of barber/cosmetologist services by a student is cause for disciplinary action.
6. Students are not to chew gum, smoke, hum or whistle while working on a customer.
7. Students are responsible for keeping their work area and tools clean at all times.

***This means that:***

- a. All stand bottles, including the sterilizer jar, are cleaned and properly filled daily.
- b. The back bar counter top is cleaned' after each customer.
- c. The chair is wiped clean of hair after each customer.
- d. Soiled linen is disposed of in the proper container.
- e. All soiled paper is disposed of in the proper container daily.
- f. All tools are wiped clean and properly stored after each customer.
- g. The haircloth is neatly folded and properly hung on the chair after each customer.
- h. The sink and mirror are cleaned daily.
8. Students are to wear shoes that are comfortable for standing and in good repair. In compliance with State regulations, students may not wear open toe shoes or sandals.
9. Students are to wash their hands immediately before serving a customer and comply with all provisions of the sanitary sections of the Barber/cosmetologist Law.
10. Students shall attend theory class as assigned by an instructor.
11. Students shall go to lunch on their assignment schedule.
12. Students shall maintain their hair in current, fashionable style.
13. Students shall comply with the Attendance Policy as set forth.
14. Students are to receive or give student services only as assigned by an instructor.
15. Students are to display their student educational card in the holder provided during school hours.
16. Students shall keep a record of all services performed and record them daily.

17. Students shall follow the daily assignment schedule as directed by an instructor.
18. Students are to come to school prepared to participate in class assignments or assignments as directed by an instructor

## **V. STUDENT GRIEVANCE AND COMPLAINTS RESOURCES**

Internal grievances can be directed to the Instructor or to the School Director, verbally or in writing. Students have the right to appeal grades, disciplinary action or make other complaints internally. If the student feels that their grievance was not handled properly or fairly, they can contact Bureau of Private Postsecondary Education. A student or any member of the public may file a complaint about this institution with the Bureau of Private Postsecondary Education by calling toll free 1(800) 370-7589 or by completing a complaint form which can be obtained on the bureau's Internet Web site at [www.bppe.ca.gov](http://www.bppe.ca.gov).

The following state boards, bureaus, departments or agencies that set minimum standards for this program of studies in accordance with Education Code Section 94322 include:

1. Bureau for Private Postsecondary Education
2. Department of Health and Human Services
3. Department of Consumer Affairs
4. Board of Barbering/cosmetologist and Cosmetology

Persons seeking to resolve problems or complaints should first contact the instructor in charge. Requests for further action may be made to the Administrative Director.

Unresolved complaints may be directed to:

### Mailing address

Bureau for Private Postsecondary Education,  
P.O. Box 980818  
West Sacramento, CA 95798-0818.

### Physical Address:

Bureau for Private Postsecondary Education  
2535 Capitol Oaks Drive, Suite 400  
Sacramento, CA 95833 Telephone: (916) 431-6959

### Web Address

[www.bppe.ca.gov](http://www.bppe.ca.gov)

### Toll Free

1(888)370-7589

## **V. STUDENT GRIEVANCE AND COMPLAINTS RESOURCES (continued)**

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints considered by the Commission must be in written form, with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. A copy of the ACCSC complaint form can be obtained from the Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College), from Director Frank Quattro. Please direct all inquiries to:

### **ACCREDITING COMMISSION OF CAREER SCHOOLS AND COLLEGES**

**2101 Wilson Boulevard / Suite 302 Arlington, VA 22201 (703) 247-4212 Website: [www.accsc.org](http://www.accsc.org)**

A copy of the Commission's Complaint Form is available at the school and may be obtained by contacting the office of the Administrative Director of Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) at the main campus in Oakland, California.

*All training is in English. All records are retained indefinitely*

## **W. OWNER CERTIFICATION**

All information in this catalog is current, correct and is so certified.

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) is required by the BPPE to state that we are financially solvent, and we do not have a pending petition of bankruptcy, we are not operating as a debtor in possession and have not filed a petition in the previous five years, and has not had a petition in bankruptcy filed against it in the previous five years that resulted in reorganization under chapter 11 of the bankruptcy code.

### **TO WHOM IT MAY CONCERN:**

It is hereby certified that Frank Quattro, Director of Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) located at 3815 Telegraph Avenue, Oakland, CA 94609, guarantees that all students enrolled in the above school will be properly trained and all contractual agreements fulfilled.

## **X. STUDENT ACADEMIC RECORDS**

Moler Barber & Cosmetology Colleges (satellites, branch, and divisions of Moler Barber College) maintains all student records for a minimum of 5 years. This includes but is not limited to: Student applications, acceptance, attendance, test scores, course grades, disciplinary actions and records of completion of course certification and any refunds due students. Students must request all transcripts in writing.

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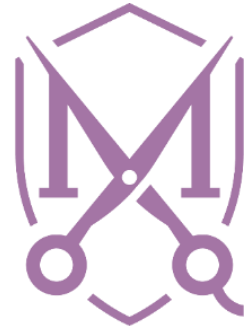


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# MOLER

BARBER COLLEGE

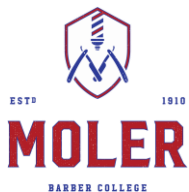


# M O L E R

COSMETOLOGY COLLEGE

A DIVISION OF MOLER BARBER COLLEGE





## **Moler Catalog Addendum 1: CONSUMER INFORMATION**

### **STUDENT RIGHTS**

#### **Notice of Student's Right to Cancel**

The Student has the right to withdraw from the program of instruction at any time. To withdraw or cancel enrollment, the Student must send a signed Notice of Cancellation or Letter of Withdrawal postmarked NO LATER THAN the fifth business day following the first day of class (or delivered to the school before midnight of the same day). Compliance with this policy will result in a full refund.

Notice of Cancellation or Letter of Withdrawal must be sent to:

Moler Barber College  
3815 Telegraph Ave.  
Oakland, CA 94609

If you have any complaints, questions, or problems that you cannot work out with the school, write or call the Bureau for Private Postsecondary Education (The California Department of Consumer Affairs) 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's Internet Website at <http://www.bppe.ca.gov>

#### **Student's Right to Privacy (FERPA)**

Moler Barber College (MBC) maintains compliance with the Family Educational Rights and Privacy Act of 1974 (FERPA), as amended. FERPA defines requirements which are designed to protect the privacy of student records maintained by MBC. The law requires that:

1. Students should be provided access to official records directly related to them. Students who wish to see their records must make an appointment or submit a written request through MBC's Office.
2. Students may not remove any materials, but are entitled, at their expense, to one copy of any materials contained in their file, unless a disclaimer appears on the document indicating that the student is not to be given a copy, or if the student waived the rights to the document.
3. Students should be given the opportunity for a hearing to challenge such records on the grounds that they are inaccurate, misleading, or otherwise inappropriate. The right to a hearing under the law does not include any right to challenge the appropriateness of a grade as determined by the faculty member.
4. Students' written consent must be received prior to releasing personally identifiable student data from their records to other than a specified list of exceptions. MBC is authorized to release public directory information concerning students. Directory information includes the student's name, address, phone number, date and place of birth, major field of study, dates of attendance, certificates and awards received and the most recent previous educational

agency or institution attended by the student. Directory information is subject to release by MBC at any time unless the Registrar has received a prior written request from the student specifying that the information not be released.

MBC is authorized to provide access of student records to MBC officials and employees who have legitimate educational interests. These are persons who have responsibilities in MBC academic, administrative, service or research functions.

A copy of MBC's FERPA policy is available to students through the Registrar's Office. Education records will be released pursuant to a judicial order or a lawfully issued subpoena, but only after the student is given reasonable and necessary notification of MBC's intent to comply with the subpoena before release of the records.

Students have the right to restrict disclosure of directory information. Written requests for privacy holds should include name, address, specific records to be withheld and/or to whom the privacy hold applies, and the student's signature and date. Requests are valid throughout student's enrollment unless otherwise notified. Congress has provided the Family Education Rights and Privacy Act in that a student have certain rights of access to his/her education records (available in the MBC office).

## **Requirements for Admission**

Eligible students are those who have a high school diploma, General Educational Development (GED) Certificate or the equivalent. MBC will verify the authenticity of the diploma prior to enrollment. If the diploma cannot be verified, the student may be asked to provide a final high school transcript showing the dates of entrance and graduation and the courses completed. If a transcript is not available, the student will be required to take and pass a GED test prior to enrollment.

**NOTE:** Pursuant to H.R. 2055, Consolidated Appropriations Act, 2012, enacted on December 23, 2011, amending Section 484(d) of the Higher Education Act (20 U.S.c. 1091(d), ATB students who first enroll after July 1, 2012, will no longer be eligible to receive Financial Aid. To be eligible for Financial Aid students must have a High School Diploma, GED, or proof of completion of a State-approved home school program. Students who have previously taken an ATB test and who have been enrolled on that basis prior to July 1, 2012, remain eligible to receive Financial Aid

## **Non-Discrimination Policy**

Moler Barber College (MBC) does not deny admission or discriminate against students currently enrolled on the basis of race, color, religion, sex, age, disabilities and area of origin, residence or sexual orientation from participating in any of the school's activities. MBC will reasonably accommodate applicants and students with disabilities to the extent required by applicable law.

## **Educational Safety Environment**

Due to requirements set forth by the Occupational Safety and Health Administration (OSHA), proper attire including shoes, eyewear barber jackets and other articles should be worn during all class hours.

## **Americans with Disability Act (ADA)**

Moler Barber College recognizes and accepts its obligations under the Americans with Disabilities Act (ADA) of 1990 and the Rehabilitation Act of 1973, prohibiting discrimination on the basis of a disability and requiring MBC to provide reasonable accommodations to qualified disabled students in all programs and activities. Students have the responsibility to both self-disclose and request accommodation through the school's ADA Compliance Officer. Communication with faculty or other staff members does not constitute in itself fulfilling the ADA accommodation requirements.

Verification through documentation from a health care provider is required prior to accommodations being determined and fulfilled. MBC's ADA Compliance Officer will review documentation for accommodation consideration. No student shall be retaliated against for seeking accommodation under this policy or for participating in any complaint procedures brought against MBC for its non-compliance with the policy.

## **Equal Opportunity**

To ensure proper handling of all equal opportunity matters, including the Civil Rights Act and Americans with Disabilities Act, discrimination, accommodation and compliance issues, inquiries should be directed to following individual:  
Compliance Officer/Chief Operations Officer at (213) 487-2211, for the following matters:  
• Sexual Harassment • Discrimination – Education • Discrimination – Workplace – Hiring/Promotion • Training • ADA  
• EEO – Hiring/Promotion • Gender Equality

**Student Grievance Policy**

The grievance procedure may be initiated by a student or group of students who reasonably believe he/she/they have been subjected to unjust action or denied rights that adversely affect his/her/their status, rights or privileges as a student. It is the responsibility of the student(s) to submit proof of alleged unfair or improper action.  
The programs offered at Moler Barber College are difficult and demanding programs. Students enrolled in these programs may sometimes experience problems. The school will make every effort to help resolve these problems when made aware of them. The following procedure is designed to assist students to resolve any problems they identify.

1. First, discuss the problem with your instructor rather than with other students.
2. Next, make an appointment to approach the Director if you and the instructor were unable to resolve the problem.
3. If the problem is still not resolved, the student will make an appointment to discuss the matter with the School Director.
4. If the problem is still not resolved you may contact the Bureau for Private Post-Secondary Education or The organization that accredits MBC, The Accrediting Commission of Career Schools and Colleges (ACCSC)

**Bureau for Private Postsecondary Education (BPPE)**

2535 Capitol Oaks Drive, Suite 400, CA 95814  
T: 888-370-7589 Web: [www.bppe.ca.gov](http://www.bppe.ca.gov) E-mail: [bppe@dca.ca.gov](mailto:bppe@dca.ca.gov)

**The Accrediting Commission of Career Schools and Colleges (ACCSC)**

2101 Wilson Boulevard, Suite 302 Arlington, Virginia 22201 Phone 703-247-4212  
Fax: 703-247-4533

**Right to Appeal**

Students may submit a written appeal of the decision of the MBC Program Director, Instructor or the Office of Admissions to the Assistant School Director who will present the appeal to the Board. It is the responsibility of the student to submit to the Board all relevant documents or statements of support with their appeal letter. Appeals should be brought or mailed to:

Moler Barber College  
Attn: Assistant School Director  
3815 Telegraph Avenue  
Oakland, CA 94609

In all cases of student grievances, if the complaint cannot be resolved after exhausting the Board’s procedures, the student may file an external complaint.

**STUDENT RESPONSIBILITIES**

**Student Conduct**

Students are expected to conduct themselves ethically, honestly and with integrity as responsible members of MBC's academic community. This requires the demonstration of mutual respect and civility in academic and professional discourse. Moler Barber College reserves the right to suspend or terminate any students whose conduct is deemed unacceptable. Such conduct includes excessive number of absences or tardiness, failure to maintain satisfactory academic standing, failure to achieve satisfactory clinical performance, inappropriate behavior toward fellow students, faculty, staff or affiliates, failure to abide by school rules and other conduct deemed inappropriate.

**Standards of Student Conduct**

Students are responsible for learning all required material. Although it is a student’s academic performance that is evaluated in determining grades, student conduct is important in the academic setting. Students shall respect and obey civil and criminal law, and shall be subject to legal penalties for violation of laws of the City, County, State and Nation. Student conduct must conform to MBC rules and regulations. Violations of such

rules and regulations will subject students to disciplinary action. Such violations include, but are not limited to, the following:

- ☐ Uniforms not worn in class in accordance with uniform policy
- ☐ Harassment of any kind
- ☐ Disruptive behavior that hinders or interferes with the educational process
- ☐ Any act or statement which threatens or violates the personal safety of any member of the faculty, staff or student body
- ☐ Violation of the student Code of Conduct
- ☐ Failure to comply with any reasonable directive from faculty or school officer
- ☐ Carrying weapons on campus
- ☐ Falsification or invention of any information citation or document, lying during a school investigation, or plagiarizing any piece of writing
- ☐ Helping another student cheat, fabricate, plagiarize or unlawfully acquire or use copyrighted works
- ☐ Violation of any state, federal, or school laws, regulations or rules

**Discipline Procedures**

If a student is in violation of a rule or regulation, the issue will be investigated immediately. The student will be notified of the issue and investigation. The MBC administration will review the investigation, discuss the findings and make recommendations to the Assistant School Director. The student will be afforded the opportunity to address the administration to plead his/her case. If a violation is found, the student will receive sanctions relative to the seriousness of the violation. The sanctioning decision will be made by the School Director who will report this decision to the student. If the student feels the decision was in error, the student may request an appeal within 10 days of the decision. The student must submit an appeal in writing to the Administration who will review the appeal and make a decision. The decision of the Administration is final.

**CAMPUS SECURITY AND SAFETY POLICY**

Moler Barber College is committed to assisting all members of the community in providing for their safety and security. The 2013 Moler Barber College community consists of approximately 60 students plus 10 faculty and staff. Being situated within the city of Oakland, Moler Barber College shares many of the same interests and concerns as the city, one of which is providing a safe environment for its students, faculty, and staff. As safety and security is everyone's responsibility, your actions and behaviors can significantly reduce your risk of personal harm.

At Moler Barber College, we understand the concern everyone has about campus safety. Our desire is for students, faculty and staff to enjoy their academic experience free from threats to their safety or well-being. The purpose of this publication is to share with you information relating to the safety and security of campus facilities, the office involved in the coordination of campus safety and security, campus crime statistics, campus substance abuse policies, campus sexual assault policies, and timely warnings in compliance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act.

**The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act (or Clery Act)**

The Jeanne Clery Crime Awareness and Campus Security Act of 1990 (Clery Act) requires colleges and schools to provide students and applicants a detailed report of crime statistics for the prior three years. The Clery Act is a federal statute codified at 20 U.S.C. § 1092(f), with implementing regulations in the U.S. Code of Federal Regulations at 34 C.F.R. 668.46.

**Geography: Location**

The campus of Moler Barber College occupies approximately 4000 square feet building located at 3815 Telegraph Avenue, Oakland, California. The building is one of two structures that occupy corner of of Telegraph and MacArthur Blvd., at 38<sup>th</sup> Avenue. For purposes of Clery Act data collection and reporting, the following definitions apply:

- ☐ **Campus:** Areas of buildings which are leased, owned or controlled by Moler Barber College, including any classrooms, administrative offices, faculty offices, along with any hallways, lavatories, storage areas, Parking Lot or other areas used exclusively by Moler Barber College staff, faculty or students.
- ☐ **Non-Campus Property:** All other areas of campus buildings that are not otherwise included in the definition of "campus" (above), including any hallways, elevators or outdoor areas owned or controlled by the building/development owners and routinely used by Moler Barber College's students. These areas are considered part of the "campus" for the purposes of the statistics above.
- ☐ **Public Property:** Any public thoroughfares, streets, alleys, sidewalks and/or public parking facilities that is immediately adjacent to, and accessible from, the campus.

**Annual Campus Security Report**

Moler Barber College is committed to assisting all members of the Moler Barber College community in providing for their safety and security. The annual security compliance document is available on the Moler

Barber College website at [www.moler.org](http://www.moler.org) The website and booklet contain information regarding campus security and personal safety including topics such as: crime prevention, fire safety, crime reporting policies, disciplinary procedures, and other matters of importance related to security and safety on campus. They also contain information about crime statistics for the three previous calendar years concerning reported crimes that occurred on campus; in certain off-campus buildings or properties owned or controlled by Moler Barber College; and on public properties within, or immediately adjacent to and accessible from the campus.

This information is required by law and is provided by the Moler Barber College administration office .. If you would like to receive the Annual Campus Security Report that contains this information, you can stop by the Moler Barber College Administration Office at 3815 Telegraph Ave, Oakland, CA 94609 or you can request that a copy be mailed to you by calling (510) 652-4177.

## **9.4 Campus Crime Statistics**

The detailed statistics in this policy reflect the number of crimes reported and referrals made at Moler Barber College for the past three calendar years (2009-2011). Please see our website for detailed statistics

## **Drug and Alcohol Prevention Policy**

Moler Barber College prohibits following: possession of controlled substances which would constitute a violation of the California Health and Safety Code Section 11350 or the Business and Professions Code Section 4230; use of alcoholic beverages while on any property owned or used by Moler Barber College. The “controlled substances,” as used in this section, include, but are not limited to the following drugs and narcotics: opiates, opium and opium derivatives, mescaline, hallucinogenic substances, peyote, marijuana, stimulants, depressants and cocaine. Smoking is not permitted in any classroom or other enclosed facility that any student is required to occupy or which is customarily occupied by students, faculty, staff and/or administrator. Smoking is only allowed at locations outside the main building in designated smoking areas

### **Overview**

Moler Barber College is firmly committed to providing a safe, healthy working environment for all students, faculty, and staff. In compliance with The Higher Education Act of 1965, including the Drug-Free Schools and Communities Amendments of 1989, the Moler Barber College Drug and Alcohol Prevention Policy is provided annually to all employees and student.

Students, faculty, or staff involvement with illegal drugs, controlled substances, or alcohol can negatively impact the classroom and/or workplace and their ability to perform his/her duties. The terms of this policy apply to all Moler Barber College students, employees, and faculty.

### **Standards**

Students, faculty, and staff must comply with federal, state, and local laws concerning alcohol and illegal drug usage, whether on school property, at externship sites, or otherwise.

Moler Barber College students, faculty, and staff employees must report to class/work and remain in a condition to perform their duties free from the effect of any drug or alcohol. Students, faculty, and staff shall not be under the influence of any illegal drug while performing any College related activity.

The use, sale, possession, manufacture or purchase of illegal drugs, controlled substances or alcohol while on Moler Barber College premises and extern site or while on Moler Barber College business is prohibited.

### **Use of Illegal and Legal Drugs**

Studies show that long term heavy drinking and drug use can lead to damage of the liver, nervous system, heart and brain. It may also lead to high blood pressure, stomach problems, medicine interactions, and cancer. Moler Barber College is committed to providing a safe and healthy environment for all students and employees.

Moler Barber College has a zero tolerance policy against drug and alcohol abuse.

### **Penalty**

The use, sale, possession, manufacture, or purchase of illegal drugs, controlled substances, or alcohol while on Moler Barber College premises at extern sites, or while performing Moler Barber College activities is prohibited. Any student, faculty, or staff who violates this policy is subject to disciplinary action, up to and including termination and expulsion, and referral for prosecution. Local, state and federal sanctions for unlawful activity relating to drug and alcohol abuse may result in fines and/or incarceration.

For more information about self-help programs you may contact:

### **Alcoholic Anonymous**

<http://www.aa.org>

### **Adult Children of Alcoholics**

<http://www.adultchildren.org/>

### **Suicide Prevention**

<http://www.suicidepreventionlifeline.org/>

Telephone: 1.800.273.TALK

**Information for Veterans**

- **Benefits:** 1-800-827-1000
- **Call Center for Homeless Vets:** 1-877-424-3838
- **Medical Centers:** 1-800-827-1000
- **Persian Gulf War Helpline:** 1-800-749-8387
- Locate the closest **VAMC** or **VA Regional Office:** 1-877-222-8387

**National Coalition for Homeless Veterans**

1-800-838-4357 (1-800-VET-HELP)  
**Focus on Recovery Helpline** (alcohol/drugs)  
1-800-374-2800 or 1-800-234-1253

**National AIDS Hotline**

1-800-CDC-INFO (232-4636)

**National Suicide Prevention Lifeline**

1-800-SUICIDE (784-2433)

**Traveler’s Aid International**

1-202-546-1127

**Department of Health and Human Services Drug and Alcohol Treatment Referral Routing Service**

1-800-662-4357

**National Alliance for the Mentally Ill**

1-800-950-6264

**Mental Health America**

1-800-969-NMH

**Sexual Assault Prevention/Reporting**

Moler Barber College does not maintain dormitories or other facilities that are used outside of regular school hours. Sufficient faculty and staff are available throughout the building and grounds during business hours to accommodate each student’s need. Any crime, including sexual assault, on or off campus, should be reported immediately to the local police department or other appropriate law enforcement agency. However, Moler Barber College realizes that the decision to report a rape or sexual assault can be a difficult one. We do, however, strongly encourage immediate reporting of these crimes to appropriate agencies. A rape or sexual assault is a serious crime and the reporting of the incident may prevent another unsuspecting individual from becoming a victim. Victims are encouraged to call any law enforcement agency by dialing "911" immediately for criminal investigation, medical treatment, and referral to crisis counseling and legal advocacy services. Victims may request the entire reporting process remain confidential. If both the victim and the suspect are enrolled students, a college disciplinary action may be sought. In this event, the accuser and the accused are entitled to same opportunities to have others present during a campus disciplinary proceeding held by school administration. Both parties shall be informed of the proceeding outcomes after a decision has been made by the administration.

If found to be in violation of Moler Barber College’s Code of Student Conduct, the offender may be placed on probation, suspended, expelled, and/or excluded from the campus. If certain circumstances the victim may request changes in academic arrangements. If you become a victim of a sexual assault on or off campus:

- Go to a safe place
- Immediately contact the local police department
- Contact someone you trust to be with you or ask the police department dispatcher to do so for                      you
- Do not shower, bath, douche, change or destroy your clothing
- Do not clean or straighten up the area. A police officer will arrange for forensic and medical services as appropriate and a report will be accepted in confidence through a 3<sup>rd</sup> party or anonymously.

**Hate Crimes and the Law**

Moler Barber College is mandated to protect all members of the campus community by preventing and prosecuting bias or hate crimes that occur within the campus jurisdiction. Hate crimes, also called bias crimes or bias related crimes, are criminal activity motivated by the perpetrator's bias or attitude against an individual victim or group based on perceived or actual personal characteristics, such as their race, religion, ethnicity, gender, sexual orientation, or disability. Anyone committing such acts can be referred to the Moler Barber College Administration for disciplinary action, as well as facing prosecution under the California law.

**Distribution of Report/Policy**

A notice of this report and policy statement will be given to all students and employees annually. Those wishing a printed copy of this report may print directly from our webpage, or may contact

any member of the Moler Barber College administration for a printed copy sent by mail or picked up

**Crime Prevention**

Moler Barber College does not maintain dormitories or other facilities that are used outside of regular school hours. Sufficient faculty and staff are available throughout the building and grounds during business hours to reduce the likelihood of crime during school hours. Students and employees are encouraged to be vigilant and observant when in the non-campus or public areas, and to protect themselves and each other by reporting suspicious or illegal activity to proper authorities immediately. To help students and employees protect themselves and their properties, Moler Barber College develops and makes available to students an updated crime log and safety tips.

**Daily Crime Log**

The Clery Act requires that institutions of higher education maintain a daily crime log. This log may be publicized as a hard copy log and it will be accessible on campus. The crime log for the "most recent 60 day period" must be available for public review during normal business hours. Any requests to view logs older than the 60 day recent period must be made available within two business days of the request for public inspection. A hard copy of the daily crime log for Moler Barber College is maintained in the Campus Security and Safety Department located in the administration office. Moler Barber College does not make available an electronic version of the daily crime log. The business hours of the Campus Safety and Security Office are M-F, 9:00 a.m.- 6:00 p.m.

**Emergency Response and Evacuation Procedures**

The Academies have Emergency Response and Evacuation Procedures in place. Evacuation routes are posted throughout the facilities. Fire Drills are conducted at least once a year.

**Emergency Notification**

Moler Barber College Alerts will deliver messages using some or all of the following channels:

- The Moler Barber College homepage;
- Broadcast e-mail to all Moler Barber College students;
- Blackboard in classrooms;
- Phone Alerts;
- Classroom/hallway alarms.

**Safety Tips**

Effective policing is a community activity. Protect yourself against crime by taking the following common-sense precautions.

**Emergencies**

- Fire: Leave the building and call 911
- Health/Medical: call 911

**On Campus**

- Report unusual or suspicious activities to the Moler Barber College Administration Office in person or call at (510) 652-4177.
- Keep small valuable items (jewelry, cash, wallets, purses, etc.) out of sight or in a closed/locked backpack.
- Small electronics such as iPods, mp3 players, cell phones, thumb drives, and laptops are easily taken by thieves and must be secured.

**Parking Lots**

- Do not walk alone to your car.
- Lock your car at all times.
- Take your valuables with you or lock them in the trunk.
- Use anti-theft and safety devices, including remote key access for lighting, car alarms, and steering wheel locks.

**Personal Safety**

- Always let someone know where you are.
- Never walk alone at night, always walk with a friend.
- Do not leave a party or bar with a casual acquaintance.
- Never leave drinks of any type alone, when at a social gathering.
- Report any rape or sexual assault, even if you know the assailant. It's still a crime.

•Report unusual or suspicious activities to the Moler Barber College Administration Office immediately at (510) 652-4177.

**In Your Car**

- Do not signal breakdowns or request help from strangers.
- Check the back seat before entering your car.
- Do not open your window more than an inch if you respond to strangers who approach your car.

**In General**

- Be aware of your surroundings.
- Keep your door locked at all times.
- Don't walk alone late at night.
- Keep your valuables locked up in a safe place.
- Don't leave your laptop computer unattended.
- Mark your valuables with your name.

**Notice, Remember and Report**

- License plate number
- Which way the car or person went
- Anything left at the scene by the assailant or the victim
- Description of car (color, number of doors, rust)
- Description of person, including
  - approximate age, weight, height, and build
  - gender
  - color and length of hair
  - color of eyes
  - color of skin
  - clothing
  - distinctive marks including scars, tattoos
  - distinctive accessories including rings, earrings, piercings

**Your Identity**

- Don't give out personal information on the phone, through the mail, or on the Internet unless you initiated the contact or are sure you know who you are dealing with.
- Don't carry your SSN card in your wallet; store it in a secure place.
- Keep your purse or wallet in a safe place; do the same with copies of administrative forms that have your sensitive personal information.

**Preventing Fires**

Fire prevention and safety programs at Moler Barber College include:

- Fire drills (Building Services)
- Inspection and maintenance of fire-detection and fire-fighting equipment (Campus Services)
- Routine checks of emergency firefighting equipment (Campus Services)

**Preventing Fire-Related Crimes**

The following activities are illegal:

- Causing a false alarm
- Maliciously activating building fire alarm system
- Discharging a fire extinguisher mischievously
- Tampering with fire-detection and fire-prevention equipment (smoke detectors, sprinklers)
- arson

Any student who commits these crimes will be referred to the College Administration. Criminal charges may also be filed.

**In Case of Fire Drill**

When the alarm sounds:

- Always leave the building immediately. Never assume the alarm is a false alarm.
- Continue to evacuate the building even if the alarm stops.



•Use the nearest exit. If the nearest exit is blocked by fire, heat or smoke, go to another exit.

**When to use 9-1-1 versus 7-digit telephone lines**

•Call 9-1-1 when there is a life or death emergency that requires the immediate response of emergency service such as police, fire or paramedic. Always call 9-1-1 when there is a medical problem or something that requires the Oakland Fire Department to respond, because they do not have non-emergency lines.

•When there is a situation that requires police response but is not an emergency, use Non-emergency dial 1-510-777-3333 for the Oakland Police Department (OPD)

It is a misdemeanor under California Penal Code Section 148.3 for any person to willfully use the 9-1-1 system for any purpose other than reporting an emergency. It is a felony if someone is injured or dies as a result of emergency service response to a false call.

**The following activities are prohibited:**

- Transmitting unsolicited messages which constitute obscenity, harassment or threats;
- Communicating any information concerning any password, identifying code, personal identification number or other confidential information without the permission of the controlling authority of the computer facility to which it belongs;
- Gaining or attempting to gain unauthorized access to, or making unauthorized use of, a computer facility or software. This includes creating, copying, modifying, executing or retransmitting any computer program or instructions with the intent to gain unauthorized access to, or make unauthorized use, of a computer facility or software.
- Creating, copying, modifying, executing or retransmitting any computer program or instructions intended to obscure the true identity of the sender of electronic mail or electronic messages, collectively referred to as "messages," including, but not limited to, forgery of messages and/or alteration of system and/or user data used to identify the sender of messages.
- Accessing or intentionally destroying software in a computer facility without the permission of the owner of such software or the controlling authority of the facility.
- Making unauthorized copies of licensed software;
- Communicating any credit card number or other financial account number, or any social security number without the permission of its owner;
- Effecting or receiving unauthorized electronic transfer of funds;
- Using the computer facilities in a manner inconsistent with the College's license agreements or contractual obligations to suppliers or with any published policy;
- Using College information systems for commercial gain;
- Illegally using copyrighted software and materials, storing such materials on College information systems, or transmitting such materials over Moler Barber College network facilities
- Knowingly engaging in any activity harmful to the information systems (e.g., creating or propagating viruses, overloading networks with excessive data, instituting or promulgating chain letters, or instigating unauthorized mass postings of any type);
- Circumventing or subverting any system or network security measures.

The College's users should not download, upload, transmit, make available or otherwise distribute copyrighted material without authorization using the College's computer systems, networks, and Internet access or storage media. This is inclusive of utilizing unlicensed/unauthorized peer-to-peer file services that would promote copyright infringement. Users who violate this policy are subject to disciplinary action as appropriate under the circumstances. Such disciplinary action may include suspension, dismissal and other legal actions.

**Student Parking**

Student parking is not available on sight. Both metered and un-metered parking is available adjacent to the school. We are less than one block from the MacArthur Bart Station. There are parking structures near to and/or areas within walking distance of the college's location.

MBC is not responsible for parking violations, property theft, property damage, etc. Please keep vehicles locked at all times.

**Advising/Counseling**

MBC staff makes every effort to maintain close communication with its students. Students have access to the faculty and administrative staff for vocational and academic advising.

**Housing**

Although Moler Barber College does not provide housing, Student Services can assist in arranging a hotel, apartment, or homestay for students who wish to live near campus or in The Oakland area.

**Entrance Counseling**

Federal Direct Loan borrowers must complete Student Loan Entrance Counseling Borrowing student loans is a serious financial obligation that may have long term consequences if the student is not informed as to how the loan process works. Entrance counseling will provide you with the important information you need to know to be able to make an informed decision about student loan borrowing. Entrance counseling must be completed before the Financial Aid office will accept and process your loan application. Student Loan Entrance Counseling is completed on orientation day

**Exit Loan Counseling**

Federal regulations governing the Federal Stafford Loan program specify that loan recipient(s) must complete Exit Loan Counseling upon graduation or withdrawal or falling below half time attendance. Exit Counseling enables students to become informed borrowers by providing valuable information concerning loan repayment options, deferments, loan consolidation, borrower rights and responsibilities, and debt management strategies. The counseling session also gives students an opportunity to update their personal and contact information. Exit Counseling can be completed on either paper format on campus, mailed correspondence or via electronic format at:

[www.nslds.ed.gov](http://www.nslds.ed.gov)

**Vaccination Policy**

Although not a requirement to gain admissions into the school, MBC strongly recommends for young adults to be up to date with the following immunizations listed below:

**MMR (Measles, Mumps, Rubella)** Measles, mumps and rubella are serious diseases. The Measles virus can cause rash, coughing, runny nose, eye irritation and fever. It can lead to ear infection, pneumonia, seizures (jerking and staring), brain damage, and death. Mumps virus causes fever headache, and swollen glands. It can lead to deafness, meningitis (infection of the brain and spinal cord covering), painful swelling of the testicles or ovaries, and, even death. Rubella Virus (German Measles) can cause rash, mild fever, and arthritis (mostly in women). If a woman gets rubella while she is pregnant, she could have a miscarriage or her baby could be born with serious birth defects. You or your child could catch these diseases by being around someone who has them. They can be contracted by another person through the air. Measles, Mumps and Rubella (MMR) vaccine can prevent these diseases. Children should get 2 doses of MMR Vaccine, the first at 12-15 months of age and the second at 4-6 years of age. These are recommended ages. Children can get the second dose at any age, as long as it is 28 days after the first dose.

**Meningococcal Meningitis**– Meningococcal disease is a serious bacterial illness. It is a leading cause of bacterial meningitis in children 2 through 18 years old in the United States. Meningitis is an infection of the fluid surrounding the brain and spinal cord. Meningococcal disease also causes blood infections. Anyone can get meningococcal disease, but it is most common in infants less than one year of age and people with certain medical conditions, such as a lack of a spleen. College freshmen who live in dormitories and teenagers 15-19 have an increased risk of getting meningococcal disease. There are two kinds of meningococcal vaccines in the U.S. Meningococcal conjugate vaccine (MCV4) was licensed in 2005. It is the preferred vaccine for people 2 through 55 years of age. Meningococcal Polysaccharide Vaccine (MPSV4) has been available since the 1970s. It may be used if MCV4 is not available, and is the only meningococcal vaccine licensed for people older than 55. Children 2 years of age and older should get 1 dose. Sometimes a second dose is recommended for people who remain at high risk. MPSV4 may be recommended for children 3 months to 2 years of age under special circumstances. These children should get 2 doses, 3 months apart.

**Hepatitis B**– Hepatitis B is a serious disease that affects the liver. It is caused by the Hepatitis B Virus (HBV). HBV can cause acute (short-term) illness and can lead to loss of appetite, diarrhea and vomiting, tiredness, jaundice (yellow skin and eyes), pain in muscles, joints, and stomach. Acute illness is more common in adults. Children who become infected usually do not have acute illness. Chronic (long-term) infection can cause some people to go on and develop chronic HBV infection. This can be very serious, and often leads to liver damage (cirrhosis), liver cancer and death. Chronic infection is more common among infants and children than among adults. People who are infected can spread HBV to others, even if they don't appear sick. The Hepatitis B virus can spread through contact with the blood or other bodily fluids of an infected person. The Hepatitis B vaccine can prevent Hepatitis B, and the serious consequences of HBV infection, including liver cancer and cirrhosis. All children should get their first dose of hepatitis B vaccine at birth and should have completed the vaccine series by 6 to 18 months of age. Children and adolescents through 18 years of age who did not get the vaccine when they were younger should also be vaccinated.

**Copyright Infringement Policy**

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the Web site of the U.S. Copyright Office at [www.copyright.gov](http://www.copyright.gov), especially their FAQ's at [www.copyright.gov/help/faq](http://www.copyright.gov/help/faq).

The Moler Barber College may make computers available to students in our class room. However, the use of the computers is limited to text-editing programs and/or digital media that the MBC has created internally or has permission to use from publishers of student textbooks. Internet access is blocked for most sites except for MBC's web page. Moler Barber College does not tolerate unethical conduct in regard to cheating, plagiarism, copyright infringement, falsification or misrepresentation of material information in any records, financial documents or sign-in sheets, whether inadvertent or deliberate. Engaging in the unauthorized use or distribution of copyrighted material may result in probation, suspension, or termination/expulsion.

### **Constitution and Citizenship Day**

Pursuant to legislation passed by Congress, educational institutions receiving Federal funding are required to hold an educational program pertaining to the United States Constitution on September 17 of each year. MBC presents programs pertaining to the United States Constitution on September 17 of each year.

### **Voter Registration**

In California you may register to vote by completing the online voter registration form at: <https://www.sos.ca.gov/nvrc/fedform/> and then mailing it to the pre-printed address on the form. You may also register to vote whenever you apply for or renew your driver's license or state-issued ID card. Voter registration forms are also available in the Admissions and Financial Aid offices at each campus. For more information, please visit the California Secretary of State website at: <http://www.sos.ca.gov/elections/electionsvr.htm>.

Moler Barber College has Voter Registration Forms available at the front counter of the school.

### **Financial Aid Code of Conduct**

The aid personnel [HEOA § 487 (a)(25)]. Any Moler Barber College, officer, employee, or agent who has responsibilities with respect to student educational loans must comply with this code of conduct. The following provisions bring Moler Barber College, into compliance with the federal law [HEOA § 487 (e)].

1. Neither Moler Barber College as an institution, nor any individual officer, employee or agent shall enter into any revenue-sharing arrangements with any lender. A revenue-sharing arrangement means an arrangement between the Barber College and a lender under which the lender provides or issues loans to students attending the Barber College or to the families of such students; and the Barber College recommends the lender or the loan products of the lender and in exchange, the lender pays a fee or provides other material benefits, including revenue or profit sharing, to the Barber College or their agents.

2. No officer or employee of the Barber College who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans, or agent who has responsibilities with respect to education loans, or any of their family members, shall solicit or accept any gift from a lender, guarantor, or servicer of education loans. For purposes of this prohibition, the term "gift" means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a *de minimus* amount.

3. An officer or employee of the Barber College who is employed in the financial aid office or who otherwise has responsibilities with respect to education loans, or an agent who has responsibilities with respect to education loans, shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit

(including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.

4.The Barber College shall not: a) for any first-time borrower, assign, through award packaging or other methods, the borrower's loan to a particular lender; or b) refuse to certify, or delay certification of, any loan based on the borrower's selection of a particular lender or guaranty agency.

5.The Barber College shall not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity pool loan, to students in exchange for the institution providing concessions or promises regarding providing the lender with: a) a specified number of private educational loans (non-Title IV loans) or loans made, insured, or guaranteed under Title IV; b) a specified loan volume of such loans; or c) a preferred lender arrangement for such loans.

6.The Barber College shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.

7.Any employee who is employed in the financial aid office, or who otherwise has responsibilities with respect to education loans or other student financial aid, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such advisory board, commission or group.

**Recruiter Compensation/Incentive Policy**

Section 487(a)(20) of the Higher Education Act (HEA) prohibits the college from providing incentive compensation to employees or third party entities for their success in securing student enrollments or the awarding of Title IV HEA program funds.

**Background of the law**

This strict ban on providing incentive compensation for performing these activities is part of a larger set of Program Integrity Rules issued by the Department of Education (DOE) in 2010 with an effective date July 1, 2011. These rules cover a broad array of issues intended to promote integrity in higher education programs by protecting students as consumers and by stemming perceived abuses of Title IV program funds perpetrated by a minority of institutions. The rules apply to all Title IV eligible institutions.

**Definitions and scope:**

Commission, bonus, or other incentive payment: Commission, bonus, or other incentive payment means a sum of money or something of value, other than a fixed salary or wages, paid to or given to a person or an entity for services rendered. Covered individuals: Any person or entity engaged in restricted activities.

Restricted activities:

- 1. Recruiting or admissions activities related to success in securing student enrollments; and
- 2. Making decisions regarding the awarding of Title IV HEA program funds.

**Ban on incentive compensation**

Moler Barber College may not provide any commission, bonus, or other incentive payment based in any part, directly or indirectly, upon success in securing enrollments or awarding of federal financial aid, to any person or entity engaged in any student recruitment or admissions activity or in making decisions regarding the award of Title IV funds.

**Policy Regarding Fraud and Abuse**

Should fraud or abuse be detected or suspected, report it to the Director of the Financial Aid. The Director will consult with the school’s legal counsel prior to referring it for investigation to the Office of the Inspector General of the Department of Education or any agency outside the school.

All credible information indicating that an applicant for Title IV may have engaged in fraud or other criminal conduct will be provided. Fraud is an intent to deceive as opposed to a mistake. In addition we will refer any third-party servicer who may have engaged in fraud, breach of fiduciary responsibility, or other illegal conduct involving the FSA Programs.

**OIG Address and Phone Numbers**

Office of Inspector General  
U.S. Department of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-1510

1-800-MIS-USED

Email: [oig.hotline@ed.gov](mailto:oig.hotline@ed.gov)

Web: <http://www.ed.gov/about/offices/list/oig/hotline.html>

**OIG Regional Offices *Telephone Numbers***

Boston, MA (617) 289-0174  
Inspector General’s Hotline  
New York, NY (646) 428-3861  
Philadelphia, PA (215) 656-6900  
Atlanta, GA (404) 562-6460  
Chicago, IL (312) 730-1620  
Dallas, TX (214) 661-9530  
Denver, CO (303) 844-0058  
Kansas City, MO (816) 268-0530  
Long Beach, CA (562) 980-4141  
San Juan, PR (787) 766-6278





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# MOLER

BARBER COLLEGE  
CATALOG

## ADDENDUM 2

01/31/2020

Moler Barber College  
Main Campus  
3815 Telegraph Ave.  
Oakland, CA 94609  
510-652-4177

Satellites of Main Campus

**San Pablo campus:**

13128 San Pablo Avenue  
San Pablo, CA 94805

**Hayward Barber & Cosmetology campuses:**

22425 Main Street (Barber) & 22641 Main Street (Cosmetology)  
Hayward, CA 94541

# **Financial Aid Office**

## **Policy Manual**

**2016**

This manual outlines the policies and procedures followed by the financial aid staff of Moler Barber College. The policies and procedures are determined based on the regulation of the FSA Handbook and the California Education Code.



## **SECTION 1 - Introduction**

### **Introduction to the Financial Aid Office**

Moler Barber College Financial Aid Office is committed to helping students realize their educational goals by providing financial guidance throughout the course of their enrollment:

#### **Hours of operation:**

4pm to 7pm, Monday

10:00am - 7:pm, Tuesday - Friday

#### **Fax and telephone numbers:**

Phone: (510) 652-4177

Fax: (925)233-1414

**E-mail address:** [finaid@moler.org](mailto:finaid@moler.org) or [cquattro@moler.org](mailto:cquattro@moler.org)

#### **Web site:**

[www.moler.org](http://www.moler.org)

### **Purpose & Philosophy of the Financial Aid Office**

Moler Barber College is dedicated to providing access to vocational education and a practical, hands-on quality learning environment that is flexible and accessible to a geographically diverse and multicultural population. The College is committed to preparing students with the requisite knowledge and skills needed for successful careers in today's rapidly changing and complex employment marketplace.

Operative financial aid principles: Guiding students in the right path financially from start to finish.

Operating as an advocate for the student by ensuring effective counseling.

Remaining 100% compliant with DOE regulations.

Moler Barber College is dedicated in helping student's develop toward their intellectual potential, acquire new skills and knowledge to prepare them for a career in barbering.

### **Responsible Personnel**

The Director of Student Financial Services is responsible for ensuring policies are reviewed and revised as needed depending on the demand of the college. When a new policy is needed it is quickly implemented and updated to the P&P manual for distribution in the financial aid department.

### **Documents & Methods**

Moler Barber College receives updates from ED on regulatory changes by information received from the Information for Financial Aid Professionals (IFAP) website as well as from outside Financial Aid Consultants.

Publications might include but are not limited to:

*Federal Registers* – both Notices of Proposed Rulemaking (NPRMs) and Final Rules

The *Audit Guide* or appropriate OMB circulars

*Federal Student Aid Handbooks*

*The Blue Book*

Compilations of Federal Regulations

Dear Colleague/Partner Letters

Policy Bulletins

Electronic Announcements

## **Section 2 – Financial Aid Programs**

### **Federal Aid Programs in Which Institution Participates**

#### **A. Moler Barber College Participates in the following Federal Financial Aid Programs:**

1. Federal Pell Grant
2. Federal Supplemental Educational Opportunity Grant
3. Federal Direct Subsidized Stafford Loan
4. Federal Direct Unsubsidized Stafford Loan
5. Federal Direct PLUS Loan

##### **1. Federal Pell Grant**

The Federal Pell Grant is designed to assist undergraduate students who desire to continue their education beyond high school and can demonstrate need. Every student is entitled to apply for a Federal Pell Grant. Eligibility is determined by a standard U.S. Department of Education formula, which uses family size, income, and resources to determine need. The actual amount of the award is based upon the cost of attendance, enrollment status, and the amount of money appropriated by Congress to fund the program. The Federal Pell Grant makes it possible to provide a foundation of financial aid to help defray the costs of a post secondary education.

##### **2. Federal Supplemental Educational Opportunity Grant**

The Federal Supplemental Educational Opportunity Grant (FSEOG) is available to undergraduate students who have not earned a bachelor's or professional degree. When determining the priority-based order in which students will be awarded FSEOG funds, Moler Barber College considers those students with exceptional financial need who will also be receiving Federal Pell Grant monies.

### **3. Federal Direct Subsidized Loan**

Federal Subsidized Loans, available through the William D. Ford Federal Direct Loan Program, are low-interest loans made to the student by the U.S. Department of Education. The loan must be used to pay for direct and/or indirect educational expenses. Subsidized loans are need-based, while unsubsidized loans are not. Repayment begins six months after the student graduates, withdraws from school, or falls below half-time enrollment status.

### **4. Federal Direct Unsubsidized Loan**

Federal Unsubsidized Loans, available through the William D. Ford Federal Direct Loan Program, are low-interest loans made to the student by the U.S. Department of Education. The loan must be used to pay for direct and/or indirect educational expenses. Unsubsidized loans are interest bearing as soon as the loan is disbursed. Repayment begins six months after the student graduates, withdraws from school, or falls below half-time enrollment status.

### **5. Federal Direct PLUS Loan**

The Federal Direct PLUS Loan is available to parents of dependent undergraduate students. These loans are not based on need; however, when combined with other resources, the loan value cannot exceed the student's cost of attendance. A credit check is required, and either or both parents may borrow through this program. Repayment begins within 60 days of final disbursement of the loan within a loan period.

## **B. Other Aid Programs**

1. Veteran's Benefits

## **Section 3 - Standards of Progress**

In accordance with the Higher Education Act of 1965, as amended, and Moler Barber College establishes the following Standards of Progress:

These standards apply to all students who apply for and receive student financial aid from the following programs:

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Direct Loan Program – including PLUS loans

Students who are in default on a student loan or who owe a repayment to a Title IV program, from any institution, are not eligible for federal student financial aid. If a student owes a repayment to a Title IV program, the debt must be cleared before any federal financial aid will be awarded and disbursed.

**A. General Requirements**

Federal regulations require student financial aid recipients to either have graduated from high school or have completed a recognized equivalent – GED.

**B. Check Disbursement**

Student financial aid stipend disbursements are made electronically to the schools operating fund account. A report is sent from FAME notifying Financial Aid of the students who have received payment with the check # and date of distribution. This is posted on the students' payment card in Financial Aid Office.

**C. Satisfactory Academic Progress**

Students receiving student financial aid are required to make satisfactory academic progress toward their educational goal or lose eligibility for student financial aid. Satisfaction is based upon: clock hours.

**SATISFACTORY ACADEMIC PROGRESS**

All students are required to maintain satisfactory academic progress. A student maintaining satisfactory progress is considered to be in good standing, and is eligible to continue his or her enrollment and to graduate. In addition, satisfactory academic progress is required to maintain financial aid eligibility. See the Financial Aid section of this catalog to learn more about the impact of progress upon Financial Aid eligibility.

**4. Student Loans**

**A. Alternative and/or Private Loans.**

The Financial Aid Office at Moler Barber College does not currently accept Alternative/Private Loans.

**B. Federal Direct Loan Program**

Moler Barber College participates in the Direct Loan Program. It is the philosophy of the Moler Barber College Financial Aid Office that loans should be taken out as the last alternative for financing a student's education, and only in the amount needed to cover institutional charges. It is also recognized that in many cases, a student loan may be the only viable alternative for meeting educational expenses.

**C. Packaging Policy**

All students who have unmet need after all other student financial aid has been awarded, may borrow a subsidized loan up to the amount of their unmet need or statutory amount, whichever is less. After award of their subsidized loan, students are eligible for their unsubsidized loan as needed and dependant on their individual packaging circumstances. Moler Barber College encourages students to borrow the minimum amount necessary to complete their training at our institution.

**D. Withdrawal during the Loan Period**

If a student withdraws during the loan period, our policy is to return the remainder of the loan minus tuition covered.

**E. Entrance Interview**

Entrance interviews, covering all the information required by federal regulations, are available throughout the year online at studentloans.gov. This must be completed prior to the loan being certified .

#### **F. Exit Interview**

Entrance interviews, covering all the information required by federal regulations, are available throughout the year online at studentloans.gov. All students must complete an Exit Interview upon leaving Moler Barber College

#### **G. Default Management**

Moler Barber College is committed to default management. All default management activities are completed by Results Default Management.

#### **H. Previous Defaults**

Students who have previously borrowed from an educational loan program and have defaulted on such a loan will be eligible to borrow a loan at Moler Barber College once they have paid the previous loan in full; have consolidated a previously defaulted loan or have made satisfactory repayment arrangements, defined as having made six consecutive monthly on-time payments. The student must provide documentation from the holder of the loan indicating that a satisfactory repayment plan has been approved and nine consecutive monthly on-time payments have been made or a promissory note marked 'paid in full.' A student who has repaid a previously defaulted loan in full, made satisfactory repayment arrangements, or otherwise resolved the default regains eligibility for financial assistance. For Pell Grant only, the student is eligible once the default is resolved.

A student with a previously defaulted student loan, who has had the loan repaid by involuntary means (i.e. income tax refund withheld) has not demonstrated a willingness to repay the debt. Thus, Moler Barber College may refuse to process a loan for such a student on a case-by-case basis. The student will be notified of this decision.

#### **K. Grace Periods**

For the purpose of establishing the beginning of your repayment period if you are a National Direct Student Loan (NDSL), the six month initial grace period for NDSLs excludes any period during which you are a member of a reserve component of the Armed Forces named in section 10101 of Title 10, United States Code, and you are called or ordered to active duty for a period of more than 30 days. Any single period excluded from your grace period may not exceed three years and includes the time necessary for you to resume enrollment at the next available regular enrollment period. You must notify the school that made your loan of the beginning and ending dates of your service, and the date you resume enrollment. If you have an NDSL and are in your initial grace period when called or ordered to active duty, you are entitled to a new six or nine month initial grace period upon completion of the excluded period.

#### **L. Student Loan Ombudsman**

If you dispute the terms of your NDSL in writing and the holder of your loan is unable to resolve the dispute, you may seek the assistance of the Department of Education's Student

Loan Ombudsman. The Student Loan Ombudsman will review and attempt to informally resolve your dispute and may be reached at 1-877-557-2575.

## **5. Verification**

### **A. Verification Policy**

Verification is the process by which the FAA compares the information on the student financial aid application with source documents provided by the student to verify the accuracy of the application information. These policies are to be used in conjunction with the Department of Education verification guidelines. Moler Barber College will verify the information on the ISIR for all students who complete the application process for federal student financial aid and who are selected for verification by the Department of Education edits. In addition, Moler Barber College may select files for verification to resolve conflicting information.

At Moler Barber College, student financial aid will not be awarded to those selected for verification until all documents required are submitted and the verification has been completed.

If a student withdraws from all classes before verification is completed, the student must provide the necessary documents for verification within 45 days of the withdrawal date in order to receive a post withdrawal disbursement.

### **B. Verification Deadlines**

The following deadlines, regulated by the U.S. Department of Education, will be followed at Moler Barber College. If Verification documents are not provided within 6 weeks of the student's start date, the student will become a cash paying student, and **25% down payment on tuition is due immediately**

### **C. Corrections**

If discrepancies are found between the documents submitted for verification and the information on the ISIR, the following procedures will be used for making the corrections: ISIR – corrections to income or asset figures, household size, and dependency must be made in FAME and a new need analysis performed. If the corrections result in a changed EFC, the data is transmitted via FAME to the Central Processor to produce an electronic student aid report. Students will receive an acknowledgement from the DOE.

Award changes – If corrections to the ISIR during verification result in a change in the student's award, the student will be contacted to go over the revised award. Financial aid notifications are produced as needed for new awards and changes to awards.

### **D. Verification Selection**

Approximately 30% of a student financial aid population may be selected for verification by the Department of Education. The FAA at Moler Barber College will perform additional verifications on all students who have conflicting data in the file documents.

### **E. Notification of Verification Requirements**

Students will be notified of the documents that must be submitted to the FAA in order to complete verification by the Financial Aid Administrator.

If a student or parent has filed a request for tax filing extension, a copy of the IRS Form 4868, "Application for Automatic Extension of Time to File U. S. Individual Income Tax Return" must be submitted to the FAA. This form will be acceptable, but no funds will be disbursed to the student until a signed copy of the 1040 is submitted.

#### **F. Items to be Verified**

##### *Independent Status*

An independent student will be required to verify his/her status by filling out the dependency status information on the Independent Student Verification Worksheet. In addition, the specific application item that makes the student independent will be verified as follows:

Ward of the court—official letter describing situation.

Legal dependent(s) other than a spouse—income information showing that the student has the resources to provide more than 50% of the dependents' support or the presence of TANF/CalWorks income on the SAR.

##### *Base Year Income From Work - Student*

Income Tax returns for the FAFSA completed and selected (must be signed by student or imprinted or signed by preparer), including all Schedules and Forms, are required of all students selected for verification who filed taxes. If the student did not file taxes and was not required to file taxes, (see "Who Must File"—Publication 17 from the Internal Revenue Service) copies of the student's W-2 forms are required. If a student was required to file taxes and did not, verification cannot proceed until the student completes the appropriate tax form. If the student worked but did not receive W-2 forms from his/her employer, the student must show the source and amount of that income on the Verification Worksheet.

##### *Base Year Income From Work - Parent*

Income Tax returns for the FAFSA completed and selected (must be signed by parent or imprinted or signed by preparer), including all Schedules, W-2 and Forms, are required from the parents of all dependent students selected for verification, unless the parent did not file a tax return and was not required to file a tax return. If the parents did not file taxes and were not required to file taxes, copies of the parents' W-2 forms are required. If the parents worked but did not receive W-2 forms from his/her employer, the parents must show the source and amount of that income on the Verification Worksheet.

In the case where the student is unable to obtain his/her W-2 forms and, in the opinion of the professional staff member doing the verification, the W-2 form will not materially change the student's income situation, the W-2 form may be waived. If a student or parent has filed a request for tax filing extension, a copy of IRS form 4868, "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return" must be submitted to the Financial Aid Office. This form will be acceptable, but no funds will be disbursed to the student until the actual 1040 is submitted.

##### *Acceptable Copies of Tax Return Transcripts*

All tax return transcripts from the IRS for the base year are acceptable

#### *Child Support*

Child support will be verified by self certification on the Verification Worksheet unless there is a discrepancy in the information submitted. In such a case, the student (or the students' parent, in the case of a dependent student) will be required to provide the Financial Aid Office with a copy of the divorce decree, or other appropriate document. Unless there is evidence to the contrary, it will be assumed that anyone on TANF/CalWorks is not receiving child support.

#### *Other Untaxed Income*

The following will be verified from the student's or the student's parents' 1040. (If taxes were not filed, there is no need to verify these items.)

Untaxed payments to IRA/Keogh

Foreign income exclusion

The following will be verified from the student or parent's W-2 form:

401(K) Deferrals

403(b) Elective Deferrals

408(k) (6) Deferrals

457(h) Employee Deferrals

501(c) (18) (D) Deferrals

Military Employee Basic Quarters and Subsistence and Combat Pay

Business Income and Rental Properties

#### *Household Size*

If the student (and/or the student's parents) filed taxes in the previous year, household size will be verified by self certification on the Verification Worksheet. If the student (or the student's parents) did not file taxes in the previous year, household size will be verified by self certification on the Verification Worksheet.

#### *Number in College*

Number in college will be verified by self certification on the Verification Worksheet.

#### *Income Reduction – Dislocated Worker*

Income reductions will not normally be considered upon the student's submission of the required documents. Criteria for determining those eligible for projecting income are as follows:

If the student is dependent, the student or a parent whose income was reported on the previous year's 1040 (that which is used to calculate this year's EFC), must now be unemployed or have been unemployed earlier in the current year. If this is the case, the student or parent must have filed for and received unemployment benefits for at least four **(4)** months.

Documentation of unemployment benefits and the date that they started must be presented to the Financial Aid Office. If one of the parents whose income was significant has died, a projected income may be done. The student or parent will also give a written statement



regarding their specific situation. **FAME FAS may also request for additional documentation.** If requested documentation is not provided, no income reduction will be made.

#### **G. Resolving Comments on the Student Aid Report**

The Moler Barber College Financial Aid Office uses the following criteria for resolution:

1. *If Immigration and Naturalization Services were unable to verify status as eligible noncitizens.* we will photocopy the student's most current immigration document and complete the INS form G-845S. The completed form and the photocopy will be mailed to the INS. After being **returned for the INS, documentation will be sent to FAME.**
2. *Selective Service was unable to certify compliance with registration requirements.* Self-certification is acceptable for female students and male students born before January 1, 1960.

Male students will be instructed to contact the Selective Service Agency for confirmation of registration or a letter from Selective Service describing the individual student's status. Any ambiguous or unfavorable responses will be forwarded to the FAA or designee who has the authority to determine if the student willfully avoided registration with Selective Service. If the FAA determines that the student willfully avoided registration with Selective Service, no Title IV aid will be awarded. No aid will be awarded until a response is received from Selective Service and/or a decision is made. Once this decision has been made it will carry forward to all academic years.

3. *Records indicate that default exists.*

Student will be instructed to contact the agency listed on the SAR or in NSLDS to resolve the default. It will be the responsibility of the student to secure documentation proving resolution of the default and to provide a copy of the documentation to the FAO. Acceptable documentation may include a letter from the current or last holder of the loan, a promissory note marked "paid in full", or any written material clearly indicating the borrower has made at least nine consecutive monthly payments on the loan. No Title IV aid will be awarded to the student until the default issue is resolved.

4. *Name mismatch with NSLDS indicates that the social security number listed on the SAR matches a record in the National Student Loan Data System, but the name does not match.*

We will access NSLDS and review the data to determine how to resolve the mismatch.

Only the provider of the data to NSLDS can change the data, therefore, the FAA and student will work through that entity.

5. *Social security number mismatch indicated will need resolution. No Title IV aid will be Awarded until this situation is resolved.*

**No match on SSN – the social security number reported on the SAR is not a valid number.** If the student is correcting the number, no further resolution is needed. If the student insists that the number is accurate, he or she must get written documentation from the Social Security Administration verifying the number. The student must complete a new FAFSA with his/her correct social security number.

**SSN and name match, no DOB match – The birth date reported on the SAR does not match the Social Security Administration's records.**

The student will need to provide an explanation; note the explanation on the SAR or in the student file documentation. A correction will be made to the student's ISIR.

**SSN match; no name match – The name reported on the SAR does not match the Social Security Administration's records.**

The student must provide an explanation; document this explanation on the SAR and in the student file. If name mis-match is due to a nickname being used (i.e., Bob instead of Robert) no further action is required. If name mis-match is due to marital status or citizenship status the student must complete the name change with the Social Security Administration and provide the FAA with documentation of the name change.

## **H. Conflicting Information and Resolutions**

In addition to reviewing application and data match information provided by the CPS, a school must have an adequate internal system to identify conflicting information—regardless of the source and regardless of whether the student is selected for verification. The school is responsible for reconciling any conflicting information that it has. All such discrepancies must be resolved before any FSA funds are disbursed to the student. If a discrepancy is discovered after disbursing FSA funds, the information must still be reconciled and appropriate action must be taken.

### *Discrepant data with Admissions Office*

If a student has reported on his FAFSA that he does have a high school diploma or GED, and has reported on the Moler Barber College admissions application that he does not have a diploma or GED, the student is required to bring in the high school diploma or GED scores. If the student does not bring in one of these two documents, it will be assumed that a mistake was made on the FAFSA and the student will not be able to attend Moler Barber College until document is provided.

### *Discrepant tax data*

Financial aid professionals are required to know: whether a person is required to file a tax return, what the correct filing status for a person should be, and that an individual cannot be claimed as an exemption by more than one person.

If an individual is required to file taxes and did not file, he or she will be required to complete the appropriate tax form before processing of the financial aid application will continue. If it is discovered that a student and spouse, or a dependent student's married parents, have each filed as "head of household" the individuals will be required to amend the tax return and file under the correct filing status. It is *not* acceptable to simply add the two tax returns together.

### *Cal Grant Eligibility*

It is necessary to verify financial eligibility for all new Cal Grant recipients who have been selected for verification. The current year Cal-Grant Income and Asset Ceilings must be used to determine if a new Cal Grant recipient continues to meet the financial criteria on a changed or corrected ISIR.

### *Other discrepant information*

No FSA funds will be disbursed until there is resolution on all conflicting information. If the conflict involves a previous award year, it must still be resolved as long as the student is attending Moler Barber College.

The resolution is considered to be complete when a determination has been made as to which information is correct and that determination is noted in the comment screens of the student's electronic file.

## **6. Packaging Guidelines – 2010-2011**

### **A. Expected Family Contribution**

The expected family contribution used in awarding student financial aid at Moler Barber College will be that calculated by the central processor.

REMINDER: It is permissible, under professional judgment, to change the student's contribution to more accurately reflect the financial strength of the student (and the student's parents).

### **B. Neediest Students**

Title IV regulations require that FSEOG are awarded to the students with exceptional need, as determined by lowest family contribution. At Moler Barber College, "students with extremely exceptional need" are those with a calculated EFC of zero and have a cash payment plan. At Moler Barber College, "students with exceptional need" are those with a calculated EFC of zero.

NOTE: The FAA may, however, use professional judgment to change the family contribution to more accurately reflect the financial strength of the family.

### **C. Packaging Priorities**

1. Federal Pell Grant
2. FSEOG
3. Cal Grant
4. Federal Direct Loans

#### *1. Federal Pell Grant*

Federal Pell Grant will be awarded to when a student reaches appropriate hours for each disbursement.

#### *2. FSEOG*

To receive FSEOG, students must:

- A) Meet the "students with exceptional need" criteria, as defined above, and
- B) Be eligible for Federal Pell Grant.

FSEOG award amounts:

Legislated maximum: \$4,000 per school year. minimum: \$100 per disbursement.

Moler Barber College awards \$100 academic year, for all newly enrolled students and students who are being repackaged that meet both "extremely exceptional" and "exceptional" need.

Moler Barber College will award any remaining FSEOG to active students that have received Federal Aid and need a payment plan to cover institutional charges, or meet both "extremely

exceptional” and “exceptional” need. FSEOG will be automatically packaged as noted above for all students who meet the eligibility criteria until allocation is exhausted.

#### *4. Cal-Grant*

For those students who are eligible for Cal-Grant, all students will have to submit their FAFSA by the annual March 2<sup>nd</sup> deadline. Moler Barber College will send an electronic file of all Active student GPA's to CSAC. Cal-Grant will be awarded to students based on their eligibility provided by CSAC.

#### *5. Federal Direct Loans*

A) As a general policy, students will be awarded Federal Direct loans according to the packaging guidelines in the Federal Student Aid Handbook

#### *6. Work Study*

Moler Barber College does not offer Federal Work Study.

### **D. Overawards**

1. If the student has federal aid other than Federal Pell Grant, reduce the federal aid (other than Federal Pell) until the overaward is eliminated..
2. If the student is overawarded, has Cal Grant, and has no federal financial aid (other than Federal Pell) that may be reduced, first meet with the student to determine if the student has an unusual situation that warrants an addition to the budget. If not, the Cal Grant will be reduced to stay within the budget.

### **E. Professional Judgment**

Unusual circumstances of the student may cause the FAA to wish to make exceptions to the above guidelines. Professional judgment cannot be used to waive general student eligibility requirements or to circumvent the intent of the law or regulations. When exercising professional judgment, document the change by:

1. Collecting documentation from the student describing their extenuating circumstance.
2. Forward to a Financial Aid Manager for review
3. **Submit to FAME for review**

### **F. Student Budgets**

**Student budgets are completed by FAME** with information provided by Moler Barber College. Budgets vary based on student's dependency status and living situation

## **7. Federal Work Study**

Moler Barber College does not offer the Federal Work Study Program.

## **8. Refund Policies**

#### **A. Cancellation and Refund Policy**

Following are the key terms and conditions of the College's cancellation and refund policies:

Student's Right to Cancel:

1. You have the right to cancel your agreement for a program of instruction, without any penalty or obligations, through attendance at the first class session or the seventh calendar day after enrollment, whichever is later. After the end of the cancellation period, you also have the right to stop school at any time; and you have the right to receive a pro rata refund if you have completed 60% or less of the scheduled days in the current payment period in your program through the last day of attendance.
2. Cancellation may occur when the student provides a written notice of cancellation at the following addresses: Moler Barber College, 3815 Telegraph Ave., Oakland, CA 94609. This can be done by mail or by hand delivery.
3. The written notice, if sent by mail, is effective when deposited in the mail properly addressed with proper postage. The written notice of cancellation need not take any particular form and, however expressed, it is effective if it shows that the student no longer wishes to be bound by the Enrollment Agreement.
4. If the Enrollment Agreement is cancelled the school will refund the student any money he/she paid, less a registration or administration fee not to exceed \$125.00, and less any deduction for equipment not returned in good condition, within 45 days after the notice of cancellation is received.

#### ***Withdrawal from the Program***

You may withdraw from the school at any time after the cancellation period (described above) and receive a pro rata refund for the current course if you have completed 60 percent or less of the scheduled days through the last day of attendance in that course. The refund will be less a registration fee not to exceed \$125.00, STRF fee of \$32.50 and less any deduction for equipment not returned in good condition, within 45 days of withdrawal. Any course that is completed with a grade is considered earned and the student will receive no refund.

For the purpose of determining a refund under this section, a student shall be deemed to have withdrawn from a program of instruction when any of the following occurs:

1. The student notifies the institution of the student's withdrawal or as of the date of the student's withdrawal, whichever is later.
2. The institution terminates the student's enrollment for failure to maintain satisfactory progress, failure to abide by the rules and regulations of the institution, absences in excess of maximum set forth by the institution, and/or failure to meet financial obligations to the School.
3. The student has failed to attend class for 21 days.
4. The student fails to return from a leave of absence.

#### **CANCELLATION, WITHDRAWAL, AND REFUND RIGHTS**

1) The student has the right to cancel this agreement and obtain a refund of charges paid through attendance at the first class session or the seventh business day after enrollment whichever is later. Cancellation occurs when you give written notice of cancellation at the school address shown on the front page of this Agreement. You can do this by mail, in person or by fax.

The notice of cancellation, if mailed is effective when it is deposited in the mail, properly addressed with postage prepaid. If you cancel this agreement, the school will refund any money that you are due within 30 days after your notice is received.

**2)** If the school has loaned you any equipment or library books, you must return them to the school within 10 days following the date of your notice of cancellation. If you fail to return this equipment or books in un-used and in good condition within a 10-day period, the school will deduct the cost of the equipment or books from any refund you are due. Barber equipment, once used, is not returnable.

**3)** You have the right to withdraw from Moler Barber College at any time. If you withdraw from the course of instruction after the cancellation period described in Part 1, the school will remit a refund minus the non-refundable registration fee of \$125.00. And the non-refundable STRF fee of \$32.50 (if applicable). You are obligated to pay only for the educational services you have received and any supplies or equipment that you have purchased. The refund shall be the amount you paid for instruction multiplied by a fraction. The fraction's numerator is the number of hours of instruction that you have not received, but for which you have paid, the denominator shall be the total number of hours of instruction for which you have paid. If the amount you have paid is more than the amount that you owe, then a refund will be made within 30 days of withdrawal. If the amount that you owe is more than the amount that you paid then you will have to make arrangements to pay for the educational services that you have received.

#### **HYPOTHETICAL REFUND EXAMPLE: FOR 1500 HR COURSE**

Assume, upon enrollment in a 1500 hour course, you pay \$11,842.50 for tuition, \$125.00 for Registration, and \$900.00 (fair market value) for books and supplies, \$6.50 for STRF and withdraw after completing 100 hours (25%) without returning the books and supplies you obtained. The registration fee and STRF fee are non-refundable therefore your refund will be calculated as follows:

\$11,842.50 the amount paid for tuition

\$ 125.00 for registration fee (non-refundable)

\$ 900.00 amount paid for books (not returned)

\$ 6.50 amount paid for STRF (not refundable)

\$ 12,874.00 Total Paid

\$ 11,842.50 x .25% = \$2,960.63 Cost of instruction received.

\$ 2,960.63 Cost of instruction

\$ 8,881.87 Refund due to student

If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal financial aid program funds.

5. For the purpose of determining the amount you owe, you shall be deemed to have withdrawn from the course when any of the following occurs: (a) You notify School of your withdrawal or the actual date of withdrawal; (b) School terminates your enrollment; (c) You fail to attend classes for a three week period; (d) You fail to return from a leave of absence. In this case, the date of withdrawal shall be deemed to be the last date of recorded attendance.

6. If any portion of your tuition was paid from loan proceeds, the refund will be sent to the lender or agency that guaranteed the loan. Any remaining refund amount will first be used to repay any student financial aid programs from which you received benefits, to the extent of benefits received. Any remaining amount will be paid to you.
7. If the course is cancelled subsequent to a student's enrollment, the School shall at its option provide a refund of all monies paid or provide for completion of the course. If there is a closure at the School the student may be entitled to a refund according to the refund policy.
8. If a student who has not had the opportunity to visit the school prior to enrollment opts to withdraw within three business days that student will be entitled to a full refund of tuition and fees paid.

## **B. Federal Return to Title IV Refund Policy**

Moler Barber College Refund (Refund) and Federal Return of Title IV Funds (Return) policies are required when a student withdraws from all classes (Withdraws). These policies have been updated effective July 1, 2011, in compliance with Federal Register dated October 29, 2010, section 668.22(b)(3) NOTE: Veterans have different Federal Return of Title IV Funds (Return) policies. Please contact your Veterans Education Benefits hotline to determine policy required for Veterans.

Withdrawals include withdrawing from the program, academic dismissal and academic disqualification. The date on which a student officially notifies the Moler Barber College of their intent to withdraw will be used as the basis for calculating refunds and returns. In the absence of official notification of withdrawal, the withdrawal date will be determined in accordance with Federal Title IV requirements.

### ***Federal Return of Title IV Funds Policy***

Title IV funds will be returned by Moler Barber College (College) and/or the student as applicable, according to federal regulations. Federal Pell and Federal SEOG grants can be subject to return under the Title IV return calculation. Federal regulations require that funds be returned to their original source in the following order.

1. Federal Unsubsidized Stafford Loan Program
2. Federal Subsidized Stafford Loan Program
3. Federal PLUS (Parent) Loan Program
4. Federal Pell Grant Program
5. Federal SEOG Grant Program

### **Students who are subject to the Return of Title IV Funds Policy are:**

Students who are awarded Title IV loans and/or grants in the financial period in which they have withdrawn. This includes funds that were or could have been disbursed under federal regulations, as students may be entitled to a Post Withdrawal Disbursement for funds that could have been disbursed by the withdrawal date but were not.

## **9. Disbursements**

Approximately two or three days after electronically transmitting ISIRs are printed. If there are any comments on the ISIRs, the Financial Aid Officer (FAO) is responsible for checking and resolving them. Comments that are usually appear on the ISIRs are:

- Immigration & Naturalization Services (INS)
- Selective Service
- Loan Default
- Verification
- Name & Date of Birth do not match with Social Security Office

All comments require immediate attention and resolution. FA funds are not to be disbursed until all comments are resolved and all required documents are collected.

***Method of payment is EFT;*** all student disbursements are made via Electronic Funds Transfer (EFT). Disbursements are received electronically from FAME to designated funds accounts of the College. Funds are dispersed by posting on student's payment cards

**Federal Pell Grant/ SEOG:**

The Federal Pell Grant is an entitlement program that is available to all undergraduate students. The Grant cannot be used for any other purposes other than to pay for education.

The maximum benefit for the Federal Pell Grant for 2012/2013-award year is \$5550. The Grant is disbursed into three payments. The first disbursement is scheduled after FAME processes

The Student Financial Aid Office generates a Disbursement Batch Tracking report (ready to pay list) from the system administration (CMV) and verifies SAP eligibility and course load for the scheduled disbursements. Requests of eligible student disbursements are exported out to the U.S. Department of Education software (COD) via EDConnect by our third party processor, FAME. Upon acceptance (origination/ disbursement document) by COD, the total amount is requested through the U.S. Department of Education (G5) system via internet by FAME INC.

At receipt of Disbursement Batch Tracking report, Student Accounts department will review list for enrollment status and SAP. The list will be adjusted accordingly. Once funds are deposited to schools account a second review of enrollment status will be conducted before the funds are posted to student's account.

For SEOG, funds are requested directly through G5 per Disbursement Batch Tracking report submitted to FAME INC. by the Financial Aid Office.

## **10. 1098-T Information**

1098T information is generated annually by the Financial Aid Office and sent to all students by January 31<sup>st</sup> every year. General information for student use is on the web site and portal.