



Cedar Rapids, Davenport, Dubuque and Waterloo, Iowa Campuses

Institutional & Financial Assistance Information

July 2018

The following information is provided to you as a student (or prospective student) of Capri College.

Please contact our Admissions Department at any of the following locations:

Capri College – Cedar Rapids Campus (319) 364-1541

Capri College – Davenport, Iowa Campus (563) 388-6642

Capri College – Dubuque Campus (563) 588-2379

Capri College - Waterloo Campus (branch campus of Capri Dubuque) (319) 234-2600

If you have additional questions regarding course specifications.

Financial Aid

Code of Conduct of Educational Loans

Iowa Code Section 261B.2 and Title 34 of the Code of Federal Regulations, Section 601.21, require the development, administration, and enforcement of a code of conduct governing educational loan activities. Our officers, employees, trustees and agents, and other organizations associated with Capri College, agree to the provisions of this Code of Conduct and will refrain from:

- Accepting impermissible gifts, goods, or services from a lender, lender servicer, or guarantor. The institution may accept default prevention, financial literacy, or student aid-related educational services, materials, or items of a nominal value.
- Accepting philanthropic contributions from a lender, lender servicer, or guarantor that are related to the educational loans provided by the entity that is making the contribution.
- Serving on or otherwise participating as a member of an advisory council for a lender, lender affiliate, or lender servicer.
- Accepting from a lender or its affiliate any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or other contract to provide education loan-related services to or on behalf of the lender.
- Accepting fees or other benefits in exchange for endorsing a lender or the lender's loan products.
- Requesting or accepting an offer of funds for private education loans from a lender, in exchange for our promise to provide the lender with placement on a preferred lender list, or a certain number of volume of private education loans.
- Refusing to certify or delaying the certification of an education loan based on a borrower's choice of lender.
- Assigning a first-time borrower to a particular private education loan lender through the student's financial aid award or another means.
- Packaging a private education loan in a student's financial aid award, except when the student is ineligible for other financial aid, has exhausted his or her federal student aid eligibility, has not filed a Free Application for Federal Student Aid, or refuses to apply for a federal student loan.
- Entering into a revenue-sharing arrangements with any lender.
- Accepting any staffing assistance from any lender unless it is on a short-term, nonrecurring basis to assist the institution with financial

aid-related functions during emergencies, including State-declared or Federally declared natural disasters, Federally declared national disasters, and other localized disasters and emergencies identified by the Secretary

This institution is committed to providing the information and resources necessary to help every student achieve educational success. To accomplish this goal the financial aid staff will consider each student's individual needs.

A comprehensive Code of Conduct detailing permissible and impermissible activities is available at the Iowa College Student Aid Commission web site: www.iowacollegeaid.gov

Financial Aid Terms and Conditions

It is the policy of Capri College to award financial aid as follows:

1. **Grant Aid** - PELL and FSEOG are the priority aid awarded, awarded to most needy students. Grant Aid being a type of aid not required to be repaid. It is the policy of Capri to award FSEOG only if the student's need exceeds the total PELL and other available aid plus \$1,000.00 in self-help (employment or loan). The FSEOG award will be \$100.00 to \$1,000.00 per academic year. Due to limited funds, FSEOG awards are for first academic year only, with priority to PELL recipients. If a student would have a PELL credit, it would be released for purchase of books within 7 days.
2. **State based financial aid (Iowa residents only)** – Capri College may accept Iowa grants, scholarships, and other state-based financial aid funds administered by the Iowa Student Aid Commission under Iowa Code Chapter 261. Each state program is subject to specific criteria student must meet to receive and retain aid on account. In the event that available state funds are insufficient to pay the full amount of each approved grant, the Iowa College Student Aid Commission has the authority to administratively reduce the award.
3. **Student Loan** - Direct Stafford Student Loan (SF), and the PLUS Loans (PS) are self-help financial aid that are repaid after graduation or during school. Dependent students in cosmetology can borrow up to \$5,500 in loans their first academic year and \$6,500 their second academic year. Independent students or dependent students with denied parent loan can borrow an additional \$4,000 each academic year. Dependent students in massage therapy and esthetics can borrow up to \$4,400 for the program. Independent students or dependent students with denied parent loan can borrow an additional \$3,200 for the program. It is expected students will contribute toward their educational cost in self-help which may include loans. Students who apply for a loan must first apply for PELL and FSEOG (grant) aid.
4. **Other Student Resources** - Estimated Family Contribution (EFC),

JTPA, Voc Rehab, Scholarships, Grant and Loan are subtracted from the cost of attendance to assure that a student is not being over awarded more aid than education cost. * **Students must inform the College of additional funding not included on their award letter.**

Verification Requirements

Any financial aid application selected for verification by the U.S. Department of Education or Capri College must submit appropriate documentation within two weeks of verification selection. Extensions will be granted for extenuating circumstances. Upon completion of verification, financial aid will be awarded to eligible students.

Financial Aid Refund Policy

If a student terminates, the amount of funds to be returned to the Title IV Program is calculated according to section 485(f) 970 of the regulations, with priority in the following order:

- 1. DIRECT Loan - UNSUB/SUB Stafford, PLUS-Parent Loan**
- 2. PELL Grant/FSEOG**
- 3. Other Funding Agency**
- 4. Student**

IF ALL AID IS EARNED, THE COLLEGE WILL REFUND ANY CREDIT BALANCE IN THE FOLLOWING ORDER:

1 STAFFORD STUDENT LOAN, PLUS-PARENT LOAN

2. ALTERNATIVE LOAN 3. OTHER AGENCY 4 . STUDENT

I authorize the college to use financial aid refund to reduce my Title IV loan debt. I understand I may rescind this order of refund when all aid is earned, upon written request.

State based aid and any applicable matching funds are not retained on account until all hours are completed for each enrollment period.

The amount of financial aid earned is based on the hours scheduled; it is not equal to tuition earnings. A STUDENT FUNDED WITH FINANCIAL AID, WHO DOES NOT COMPLETE THE PROGRAM, MAY STILL OWE THE COLLEGE MONEY AT THE TIME OF WITHDRAWAL.

Books and equipment (kit) issued by the college will be billed over all periods of enrollment. If a student withdraws or is expelled before completion, a kit balance may be owed to the college. A student has the right to return any unused or returnable kit items within 20 days of withdrawal, and a pro-rata kit refund will be credited to the student account. Anything returned must be in good condition, electronics wiped clean with no ID or password associated (even if forgotten by student).

Students Responsibilities & Rights

1. Capri College practices no discrimination on basis of sex, race, creed, religion, financial status or country, area of origin or residence.

Satisfactory Academic and Attendance Progress (SAP) for financial aid eligibility is evaluated at the end of each enrollment period, payment period of your class. SAP must be maintained for all students, regardless of whether they are receiving Federal financial aid or not. Termination may result if student does not meet SAP minimums.

A). Academic Qualitative Standard - You will be given a percentage grade. The minimum grade considered satisfactory is 75%.

B) Attendance Quantitative Standard - Satisfactory progress for attendance is considered to be completion of the required courses for each period by the scheduled completion date. In rare cases, an exception to the requirement would be an approved waiver. Attendance below 80% of scheduled time is unsatisfactory. Students must graduate in maximum time of 1.5 of course length. Approved Leave of Absences are excluded in this time frame.

2. In accordance with the US Department of Education regulations, termination of financial aid may result when the student is not maintaining Satisfactory Progress. If a student is not meeting Satisfactory Progress, the student will be put on "Warning Status" for the next term. If at the end of the subsequent enrollment period, the student still does not meet "Satisfactory Progress", he/she will be placed on "Probation Status" and lose Financial Aid Eligibility. This may also result in termination from the course.

3. Appeals Process: Students who can demonstrate legitimate and/or extenuating reasons for not maintaining satisfactory progress may appeal (in writing) their loss of financial aid eligibility and/or enrollment termination. Situations such as extreme illness, death of a family member, natural disaster, or other documented events could warrant an appeal. If an appeal is granted, guidelines for the evaluation period will be established for the student by the school. These guidelines will consist of additional study time, practical assignments, extra scheduled hours or other related activities. During this time the student will remain eligible for Financial Aid. At the next evaluation period it will be re-evaluated whether the student will continue training and be eligible for further financial aid. In extreme cases, the school may waive policies for students who demonstrate special consideration. Request for waiver consideration may be submitted in writing by the student, along with any supporting documentation.

4. Readmission Policy for Satisfactory Progress: Students may be eligible for readmission following Unsatisfactory Progress dismissal from school after a waiting period of six months.

5. Reinstatement of Aid: Students dismissed based on unsatisfactory status

may be readmitted for a defined period of time on a probationary status. The students will be allowed to work toward satisfactory progress before being reinstated for financial aid. Eligibility will be determined based on interview between the Financial Aid Director and the student. Students must maintain satisfactory progress during the reinstatement period in order to maintain enrollment and continued eligibility of financial aid.

6. Capri provides eligible students or in the case of a minor, their parents, the right to review the student's own education records to seek disclosure of the information and to limit the disclosure of the information to another person. Academic and hourly transfer information is provided upon full payment to date of the student account. Transcript fee is \$ 10.00.

7. Students receiving financial aid are required to pay their direct educational costs as per enrollment agreement, before receiving financial aid for related costs of education, such as living expenses.

8. Regulations also stipulate cash disbursements to the student not exceed the living costs for the period of enrollment. While it is a rare situation, funds are available to disburse awards to the student for living costs, the monthly student budget estimated will be multiplied by the months of enrollment and compared with the aid funds disbursed. If excess funds have been disbursed, you will be billed for this amount and required to restore the funds to the aid programs. Until such overpayments are restored, you would not be eligible for financial aid at any other institution.

9. Any financial aid applicant selected for **verification** by the U.S. Dept. of Education or Capri, must submit appropriate documentation within two weeks of verification selection. Extension will be granted for extenuating circumstances. Upon completion of verification, financial aid will be awarded to eligible students.

10. As a student receiving student loans, I verify with my signature below that I completed my master promissory note and online entrance counseling at studentloans.gov prior to receiving any student loan disbursement. I also understand I will be required to participate in an exit interview before graduation. I HAVE RECEIVED CONSUMER & "RIGHT TO KNOW" INFORMATION FROM THE COLLEGE. I UNDERSTAND DISSATISFACTION, OR NONRECEIPT OF EDUCATIONAL SERVICES DOES NOT EXCUSE ME FROM LOAN REPAYMENT OBLIGATIONS.

11. Students with personal/family hardship, or medical may request a leave of absence. A leave must be requested in writing. Students may take

leave for two weeks, up to six months for extreme need.

12. I give Capri permission to maintain and budget monthly, financial aid monies beyond the direct costs of tuition and fees for subsequent charges and/or monthly living expenses. When my account is paid in full, resulting in an account credit balance, I may request to receive these remaining funds in a lump sum. **I acknowledge I may rescind this permission at anytime.**

13. I acknowledge the credit to account system of Capri and give the college permission to credit all eligible Title IV awards to my account and I will receive a receipt of this credit transaction. I understand aid is paid at the start of each enrollment period, providing I am making Satisfactory Progress.

14. **Federal Law** indicates any student on financial aid, who incurs a drug conviction of possession or drug sales, will immediately lose financial aid. I agree, should I qualify for additional Grant funds or scholarships, not determined at the time of loan filing, that I will use these funds to reduce my student loans. This is in my best interest, as it will reduce my monthly loan payments and interest. **I understand I can rescind this at any time.**

I have read, understand, and received a copy of this award policy.

Name

Exit Counseling Title IV Loan Programs

All students participate in an Exit Interview that includes a Financial Aid Exit Counseling session. Students receive in writing:

1. Loan Servicer information;
2. The Loan Amount;
3. The approximate Monthly Payment;
4. When the first payment is due:

The first payment will be due approximately 6 months after graduation or last day attended. Students receive a guide explains what you need to know about repayment of your Stafford student loan, including grace period, deferments, and your rights and responsibilities as a student borrower in repayment. The Master Promissory Note may include multiple loans under one note. Like any other debt, a student loan debt is a serious financial, moral, and legal obligation. You need to plan your living expenses carefully based on your potential starting income and budget accordingly. Don't let your student loan come as a surprise six months down the road. You will need to prioritize your debts, and student loans should be at the top. This might mean the postponement of a new car, home, or wanted vacation. The

repayment of your student loan can result in a long-term benefit for you and your family. You will have to demonstrate good credit on these loans so you can obtain future credit for car, business, and mortgage loans.

Dissatisfaction with, or non-receipt of, the educational services being offered by the school does not excuse borrowers from repayment of their student loan. Please refer to the Direct Loan Exit booklet for additional detailed information.

Grace Period

The stage between graduation and the beginning of repayment is called the “grace period”. This begins immediately after you cease at least halftime enrollment status. During this period, no payments are required. A grace period is six months. If you return to school on at least a halftime basis before your grace period expires, you can again postpone repayment and be eligible for another full grace period. If you’ve already used your grace period on prior student loans, your repayment will begin immediately! During this grace period, you will be receiving information from your loan servicer regarding the repayment of your loan. It is very important to keep in contact with them. You will receive a payment schedule and payment due dates. If payments are too high or too low, contact your loan servicer right away; do not wait until they are due. Remember: Your loans are due when your grace period expires whether or not you’ve heard from your loan servicer. The purpose of your grace period is to give you time to establish yourself financially. During this time you should be actively seeking employment, accumulating savings, or making other plans.

Student Loan Repayment

Repayment begins 6 months after you are out of school.

Deferments

Under certain conditions, you may defer (postpone) repayment of your student loan for a period of time. Deferments are not automatic; if you believe you are eligible, contact your loan servicer.

The following conditions may warrant a deferment:

- Periods during which the borrower is pursuing at least a halftime course of instruction as determined by an eligible institution; you must file a deferment at that institution and send it to your loan servicer.
- Periods during which the borrower is pursuing a course of study under a graduate fellowship program.
- Periods during which the borrower is pursuing rehabilitation or a training program for disabled individuals approved by the Secretary.
- Up to three years during periods in which the borrower is seeking and unable to find full-time employment; and
- Up to three years for periods in which the loan servicer determines, under regulations prescribed by the Department of Education, that the borrower has experienced or will experience an economic hardship.

Loan Consolidation

Phone: 1 (800) 557-7392

www.loanconsolidation.ed.gov

What Are My Responsibilities?

When you complete the loan application and sign the Promissory Note, you promise to repay the amount borrowed. You are responsible for repaying the entire amount of the loan and any accrued interest in full and on time. You must keep your lender informed of any address, phone or name changes. You should contact your lender immediately after graduation with your new address. It is not your school’s responsibility to give them a correct address. You must contact them no later than 90 days prior to the end of your grace period. If you are eligible for a deferment, it is your responsibility to notify your lender and complete any documentation needed.

What Are My Rights?

As a borrower you also have rights which are listed below:

- The lender (Direct Loan) must provide a copy of the disclosure statement no later than the time the loan is disbursed. The lender will return the original application and promissory note upon payment in full.
- You will make a minimum payment of \$600 per calendar year. This could result in a repayment schedule of less than five years.
- You may, at your option, prepay without penalty, all or part of your student loan and interest.
- If you are eligible, you have the right to a deferment of a loan repayment. During an eligible deferment period, the government will pay your interest.
- Your loan obligation will be canceled if you become totally and permanently disabled or deceased.
- If you are willing, but financially unable to make payments according to the repayment schedule, you may ask for a temporary forbearance from your lender. You must file a forbearance form.
- If your loan is sold or being serviced, you have the right to be notified.
- If you fail to meet your obligations your loan could become delinquent or in default.

Why Should I Pay?

Not only are you legally obligated to pay back your student loans, but by doing so you are making it possible for other students to attend school with the help of student loans. **This is a government obligation.**

What If I Don’t Repay?

If you fail to make a scheduled payment and have not made any previous arrangements with your loan servicer, your loan will become delinquent. It is your responsibility to contact your loan servicer if you can’t make a payment, and to make every effort to keep your student loan account current.

If you are experiencing personal or financial hardship, your lender may be willing to adjust your repayment schedule.

If the situation is not remedied to the loan servicer's satisfaction, your student loan will go through a "due diligence" process in which your lender will make every effort to work with you to make your account current. If no cooperation is received, you will be notified that your loan is being turned over to the state agency and your loan is now in default. When payment is 270 days delinquent, it will default!

Once your loan has been placed in default, the state agency can demand payment in full, file legal (suit) action, garnish wages, or bank accounts, attach property, and can withhold your state and federal income tax refund checks for payment until the loan is paid in full.

A default will be reported to the credit bureau and to the school for which you borrowed the money to attend. Once the school has received notification of default, it will be noted in your file and you cannot receive any future financial assistance at any college. If a transcript is requested by another school, it will be noted on the transcript that you have defaulted on a previous loan.

Your future credit may be damaged or denied for car loans, home mortgages, or business loans due to a default on a student loan. It is good to check your credit history and view all of your student loan information at this free website: www.annualcreditreport.com

OMBUDSMAN Student Loan Office: This agency is available to field specific questions on issues concerning student loans.

Counseling, Financial Literacy, or Debt

Lender Assistance in Preparing Educational Counseling, Financial Literacy, or Debt Management Materials.

Cornerstone Education Loan Services	1-800-663-1662	www.mycornerstoneloan.org
HESC/EDFinancial Services	1-855-337-6884	www.edfinancial.com
Fed Loan Servicing (PHEAA)	1-800-699-2908	www.myfedloan.org
Granite State – GSMR	1-888-556-0022	www.gsmr.org
Great Lakes Educational Loan Services	1-800-236-4300	www.mygreatlakes.org
MOHELA	1-888-866-4352	www.mohela.com

Navient	1-800-722-1300	www.navient.com
NelNet	1-888-486-4722	www.nelnet.com
OSLA Servicing	1-866-264-9762	www.osla.org

Penalties for Drug Violations

Drug Violation-Financial Aid Eligibility

- Federal Law prohibits illegal drug possession or sale.
- A student who is convicted of either offense, while receiving Federal Financial aid, will lose Federal Financial Aid eligibility, as follows:

1. Possession of Illegal Drug

- Possession conviction results in loss of Federal Aid for 1 year from date of conviction.
- Two possession convictions results in 2 years from conviction date.

2. Sale of Illegal Drug

- Conviction of the Sale of illegal drugs results in loss of Federal Aid for 2 years from date of conviction.

A student may reinstate Federal Financial Aid eligibility upon documented successful completion of an acceptable drug rehabilitation program, which includes at least two unannounced drug tests, and:

- The program is qualified to receive funds from federal, state or local government or from a federally or state licensed insurance company.
- Be administered or recognized by a Federal, State or local government agency or court, or federally or state-licensed hospital, health clinic or medical doctor.

Official Withdrawal and Refund Policies

The minimum cancellation and settlement policy is to assure that each applicant/student is provided a fair and equitable refund when eligible.

Rejection: If the candidate's application for enrollment (prior to start date) is rejected by the college the applicant is entitled to a full refund of all monies paid.

Enrollment Period: Enrollment Periods are equal time segments based on the specific clock hours for that program. The following chart defines each enrollment period/term according to program length:

<u>Program:</u>	<u>Evaluation Period(s)</u>
Cosmetology:	1) 0-1050 Hours; 2) 1051-2100 Hours;
Massage Therapy:	1) 0-720 Hours;
Esthetics:	1) 0-720 Hours;
Nail Technology	1) 0-360 Hours;
Instructor of CA&S	1) 0-1000 Hours;

Cancellation Procedures: Capri College requires the student (or parent or

guardian of a minor student) to give written notice of cancellation or withdrawal to the school director. Cancellation computation is determined by the number of scheduled hours between the start dates of the Enrollment Period to the date of official notice of withdrawal from the student. The postmark on written notification; or the date on received/confirmed email; or the date said information is delivered in writing to the school administrator in person will determine the official withdrawal date. If a student does not notify the school of extended absences or notify the school in writing of withdrawal, after the 14th day of absence, the school will expel the student from school using the last recorded day of attendance for refund computation purposes.

Termination: Termination may result if a student violates the student code of conduct, policies of Capri College, or if he/she does not maintain satisfactory academic or attendance progress as outlined in the student handbook/catalog.

Withdrawal Date: The withdrawal date for refund computation purposes is the date the student officially notifies the school of withdrawal. When the college enacts termination, the last physical day of attendance will be used for refund calculations.

CAPRI COLLEGE TUITION REFUND POLICY:

- **Cancellation Within Three Business Days:** An applicant who has not visited the school prior to enrollment will have the opportunity to withdraw without penalty before midnight of the third business day following either the scheduled orientation or a tour of the school facility and inspection of equipment. Any student who withdraws by mailing or delivering a written notice of cancellation to Capri College before midnight of the third business day after signing the enrollment agreement will be entitled to a full refund of all money paid (less the initial enrollment application fee). Refunds will follow the published refund procedures.
- **Withdrawal or Dismissal within the First Two Weeks of Classes:** Upon the completion of the trial period a personal interview will be held between the student and a member of the College staff to evaluate the student's progress, grades, attendance, and the student's commitment to continue training. If the college determines the student is not suited to the program (failing grades or attendance), or the student decides to discontinue, the student's training shall be terminated and the student shall be entitled to a refund of all monies paid minus a \$100 registration fee and \$50 enrollment application fee, which shall be retained by the school. In either circumstance, the student must return all textbooks, handouts, and equipment issued during the first two weeks, in good condition, or will be charged published cost.
- **Withdrawal Or Dismissal After the Trial Period (Two Weeks), But Prior To 60% Of The Scheduled Enrollment Period:** A student who withdraws or is dismissed from Capri College after the Trial Period (first two weeks of training), but prior to 60% of the scheduled enrollment period, will be

charged any fees, equipment, textbook, and uniform costs associated with the enrollment period. Additionally, students will be charged 10% of tuition assessed during enrollment period, as well as the ratio of scheduled hours (up to the date of official withdrawal), divided by 60% of the scheduled hours in the enrollment period, multiplied by 90% of the published tuition for the enrollment period (Iowa code 714.23 (a) below, if applicable, supersede this section in regards to tuition refunds to Iowa resident students).

- *If, at any time, an Iowa resident student terminates a postsecondary educational program due to the student's physical incapacity or, for a program that requires classroom instruction, due to the transfer of the student's spouse's employment to another city (student must request either in writing and provide professional, verifiable documentation), the terminating student shall receive a refund of tuition charges in an amount that equals the amount of tuition charged to the student multiplied by the ratio of remaining scheduled hours in the term to the total number of scheduled hours in the term.*
- **Withdrawal or Dismissal After 60% Of Scheduled Enrollment Period:** A student who withdraws or is dismissed from Capri College after 60% of the scheduled term is not eligible for any refund (except in specific cases addressed in Iowa Code 714.23 (b), summarized below).
 - *For each Capri College location specifically: If the cohort default rate for students under the Stafford Loan Program as reported by the United States Department of Education for the most recent federal fiscal year is more than one hundred ten percent of the national average cohort default rate of all schools for the same federal fiscal year or six percent, whichever is higher, Iowa resident students who terminate will receive a refund of tuition charges in an amount that is not less than ninety percent of the amount of tuition charged to the student multiplied by the ratio of the remaining number of scheduled hours in the term to the total number of scheduled hours in the term.*

The published fees, textbooks, uniform and equipment are not included in the pro-rata refund. All refunds will be made within 30 days of termination. All above examples assume tuition for term is paid in full. Refunds are net of amount unpaid for current school term.

Military Deployment: Iowa Administrative Code 261.9(1)g provides military students the following: If a student who is a member of the military or the spouse of a member of the military (if the member has a dependent child) is deployed (ordered to state military service or federal service or duty) and must discontinue enrollment, the student will be entitled to either a full refund of the current term or may arrange to complete the current term and/or return following deployment to complete the course. The student must submit deployment papers to the college to enact this refund.

Refund Procedures: Capri College will make any refund required under the above refund conditions within thirty (30) calendar days after the school dismisses the student or receives notice of withdrawal. Refund calculations are based on tuition only. Because of the pre-packaged nature of the kit of equipment and text books, refunds do not include books, equipment or uniforms. Students who withdraw from school with a tuition balance owed will not be allowed to remove textbooks/equipment kit until the balance is paid. Capri College will not be held liable or responsible for unclaimed items more than thirty (30) days after the students' enrollment ceases.

Program Changes: College reserves the right to change or modify the program content, equipment, materials or staff as deemed necessary.

Collection Policy: If the student has a balance owed to Capri College at the time of withdrawal, the student must make payment in full within 30 days of withdrawal. Added costs incurred to collect a delinquent account will be added to student's balance. In the event it become necessary for Capri College to incur collection costs or institute suit to collect any amount due under this agreement, the undersigned promises to be responsible for charges incurred, to pay all additional costs, charges collection fees and expenses, including reasonable attorneys' fees and costs, if incurred for collection or otherwise and submits jurisdiction and venue either in Dubuque County, Linn County, or Scott County, Iowa. By signing the enrollment agreement, the student thus allows the school to release any data provided the school to a collection service.

V.A. Program: The refund procedure outlined by the V.A. Policies applies to all students enrolled at Capri College under the V.A. Program and supersedes any refund policies outlined in the enrollment agreement for the students who qualify. The V.A. Policy specifically requires that a student's VA benefits may be interrupted and/or the student's enrollment may be cancelled if they are absent for more than 14 consecutive days.

Special Cases: In the case of illness or disabling accident, death in the immediate family, or other extenuating circumstances that make it impractical to complete the program, the college will make a settlement which is reasonable and fair to both parties. The student must request consideration in writing within thirty (30) days of the last date attended by the student.

Weather-Related Closings

Notice of school closings due to snow or other natural disasters will be aired on local radio stations in the city where Capri College is located. In the event of school closing due to inclement weather, the school will schedule make-up days in an auxiliary term or in the final term thereby extending the student's graduation date by as many days.

Course Cancellations: If a course is cancelled subsequent to a student's enrollment, the school shall provide a pro rata tuition refund to the student.

School Permanently Closing: If the school is permanently closed and no longer offering instruction after the student has enrolled, the student shall be entitled to a pro rata refund of tuition.

Title IV Repayment Allocation:

The Department of Education Higher Education Amendments of 1998, section 484B prescribe the amount of Title IV HEA program assistance a student has earned as of the time he or she ceases attendance. The amount of Title IV earned is based on the percent of time the student spent in academic attendance; it has no relation to the incurred institution charges during the enrollment period. Refund and repayment amounts must be distributed according to a specific order of priority prescribed in the law and regulations. The school's refund or repayment allocation may not deviate from the prescribed order. Refunds on behalf of Student Financial Aid recipients must be distributed in following order:

- 1) Direct Loans - Unsubsidized Stafford Loans/ Subsidized Stafford Loans/ PLUS Parent Loans;
- 2) Federal Pell Grants/ FSEOGs;
- 3) Other Third Party Funding Agencies
- 4) The Student.

If all Aid is earned, the college will refund any credit balance in the following order:

- 1) Direct Loans - Stafford Student Loan / PLUS Parent Loan;
- 2) Alternative Loans;
- 3) The Student

If all Financial Aid is earned, the student may rescind this order if requested in writing.

Returning of Title IV Requirements

If a student withdraws, Federal Law determines the amount of Title IV Federal Financial Aid the students earns, based on the scheduled hours in the respective payment period of the aid. Up to the 60% point in the payment period, a pro rata scheduled is used to determine the amount of Title IV funds at the time of withdrawal. After the 60% point-in-time for the payment period, student has earned 100% of the funds he/she was scheduled to receive during the period.

- Student currently enrolled as minimum half time.
- Student enrolled in a program under COSMETOLOGY licensure.
- Student is making satisfactory progress in the course.

Treatment Of Title IV Funds When A Student Withdraws From a Clock-Hour Program			
Student Name: _____		Social Security Number: _____	
Date Form Completed: _____		Date of School's Determination: _____	
Period Used For Calculation: Payment Period _____		Period of Enrollment _____ That Student Withdraw: _____	
<small>Monetary amounts should be in dollars and cents (rounded to the nearest penny). When calculating percentages, round to three decimal places. (For example, .468 = .468, or 44.2%)</small>			
STEP 1: Student's Title IV Aid Information			
<small>Title IV Grant Programs</small>			
1. Pell Grant	Amount Disbursed	Amount That Could Have Been Disbursed	E. Total Title IV aid disbursed for the period: A. _____ + B. _____ = E. \$ _____
2. Academic Competitiveness Grant			
3. National SMART Grant			
4. FFELDS			
5. TEACH GRANT	A. _____	C. _____	
<small>Title IV Loan Programs</small>			
6. Unsubsidized FFEL/Direct Stafford Loan	Net Amount Disbursed	Net Amount That Could Have Been Disbursed	F. Total Title IV grant aid disbursed and that could have been disbursed for the period: A. _____ + C. _____ = F. \$ _____
7. Subsidized FFEL/Direct Stafford Loan			
8. Perkins Loan			
9. FFEL/Direct PLUS (Graduate Student)			
10. FFEL/Direct PLUS (Parent)	B. _____	D. _____	
G. Total Title IV aid disbursed and that could have been disbursed for the period: A. _____ + C. _____ = G. \$ _____			
STEP 2: Percentage of Title IV Aid Earned		STEP 3: Amount of Title IV Aid Earned by the Student	
Start Date: _____	School Aid End Date: _____	Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G). #DIV/0! = L. \$ #DIV/0!	
H. Determine the percentage of the period completed: Divide the clock hours scheduled to have been completed as of the withdrawal date in the period by the total clock hours in the period. $\frac{\text{Clock hours to complete}}{\text{Total hours in payment period}} = \#DIV/0!$		I. Post-withdrawal disbursement: From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement. Stop here, and enter the amount in Box I on Page 3 (Post-withdrawal disbursement tracking sheet). $I - E = J. \$ _____$	
If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3. If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3.		K. Title IV aid to be returned: From the Total Title IV aid disbursed for the period (Box E) subtract the amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned. $E - I = K. \$ #DIV/0!$	

Median Debt (Current & Previous Years)

THESE CHARTS ARE LOCATION SPECIFIC and can be found by location <http://capricollege.edu/consumer-information/>

Financial Aid Staff

Angela Carlson - Financial Aid Director
 Julie Rettenberger - Financial Aid Assistant Director
 Rachel Bradley – Financial Aid Advisor
 Kari Bonnet – Financial Aid Advisor

Address:

Capri College Financial Aid Office
 PO Box 873 - 395 Main Street
 Dubuque, IA 52004-0873

Phone:

(563) 588-8085
 (800) 728-7222

FAX:

(563) 588-1988

Net Price Calculator

Net price calculator link is available at:

<http://capricollege.edu/net-price-calculator-page.html>

Voter Registration Forms

Voter Registration Forms are handed out to students during orientation and 120 days prior to election days. They are also readily available in our Student Services office and can be found at www.vote.usa.gov.

State Grant Assistance

Iowa Tuition Grant Awarding

Iowa Residency Requirement

- FAFSA filing deadline is June 30th.
- State Awards are determined by the Iowa College Student Aid Commission
- EFC Range
- Filed appropriate year FAFSA by July 1st Deadline.
- Iowa Resident

Cost of School – see kit costs <http://capricollege.edu/consumer-information/> Tuition Schedules and Textbook and Kit Costs

Staff – Capri College Faculty and Staff :

<http://capricollege.edu/consumer-information/>

School Improvement Plan

ADA: See Capri College Catalog /Handbook for ADA policy. Catalog can be found at <http://capricollege.edu/consumer-information/>

Copyright Infringement: See Copyright & Peer to Peer File Sharing policy in the Capri College Student Catalog / Handbook. Catalog can be found at <http://capricollege.edu/consumer-information/>

Transfer policy: Capri College Transfer Policy can be found in the college Catalog/Handbook. The Catalog can be found at <http://capricollege.edu/consumer-information/>

Financial aid brochure: Information on federal financial aid programs. The Brochure can be found at <http://capricollege.edu/consumer-information/>

Scholarship Application: Information on Capri Scholarship. The Scholarship application can be found at <http://capricollege.edu/consumer-information/>

Accreditation: Capri College is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC) which is a nationally approved accrediting agency with the Federal Department of Education.

Licensing Agencies: Capri College programs are approved through the Iowa Department of Public Health and is also registered with the Iowa College Student Aid Commission. See catalog/handbook for specific contact information. <http://capricollege.edu/consumer-information/>

Vaccination policy: Capri College does not have a vaccination policy.

Constitution Day: Celebrated on September 17 each year.

Capri College Drug and Alcohol Policy:

Capri College has a comprehensive and strict Drug and Alcohol Policy. This written policy for all employees and students is passed out to students and can be found on line at www.capricollege.edu/consumer-information/

Campus Security & Fire Safety Report: Capri College has on file the Campus Crime Report filed with the Federal Department of Education. Capri College also has a written policy for crime reporting that is available on-line at www.capricollege.edu/consumer-information/ and is also included in the orientation packet.

Title IX /Jeanne Cleary Act

Scope of Title IX of the Education Amendments of 1972 (Title IX) prohibits discrimination based on sex in education programs and activities in federally funded schools at all levels. Title IX protects students, employees, applicants for admission and employment, and other persons from all forms of sex discrimination, including discrimination based on gender identity or failure to conform to stereotypical notions of masculinity or femininity. All students (as well as other persons) at recipient institutions are protected by Title IX—regardless of their sex, sexual orientation, gender identity, part- or full-time status, disability, race, or national origin—in all aspects of a recipient’s educational programs and activities. Capri College has a written policy for Title IX regulations, procedures and reporting that is available on-line at www.capricollege.edu/consumer-information.pdf /Title IX Disclosure.

The Jeanne Cleary Act, a consumer protection law passed in 1990, requires all colleges and universities who receive federal funding to share information about crime on campus and their efforts to improve campus safety as well as inform the public of crime in or around campus. This information is made publicly accessible through the university’s annual security report. Copies of all the Title IX / Cleary Act reporting and information can be found on the consumer disclosure tab at www.capricollege.edu/consumer-information/

Violence against Women Act (VAWA):

Capri College provides programs regarding sexual assault, sexual assault risk reduction, sexual assault education, and sexual assault reporting process to civil authorities and college authorities. These programs are scheduled throughout the year for students and employees. Capri College’s VAWA policy is available in our student catalog/handbook, in the Capri College Safety and Security Report and on our website www.capricollege.edu under “disclosure” tab. Filing a report with the college is confidential and will not obligate the victim to prosecute, nor will it subject the victim to scrutiny, negative repercussion, or judgmental opinions from the College. Sexual assault state-wide counseling opportunities can be found at the following website <http://www.state.ia.us/government/ag/map/map.html>