



Cedar Rapids, Davenport, Dubuque and Waterloo, Iowa Campuses

## Institutional & Financial Assistance Information

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 261F.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](http://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, \$6,500 their second academic year, and \$2,500 third academic year. Independent students or dependent students with denied parent loan can borrow an additional \$4,000 each first and second academic year, and \$1,666 third 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.**

#### **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 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 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 any time.**

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.**

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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](http://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](http://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	<a href="http://www.mycornerstoneloan.org">www.mycornerstoneloan.org</a>
HESC/EDFinancial Services	1-855-337-6884	<a href="http://www.edfinancial.com">www.edfinancial.com</a>
Fed Loan Servicing (PHEAA)	1-800-699-2908	<a href="http://www.myfedloan.org">www.myfedloan.org</a>
Granite State – GSMR	1-888-556-0022	<a href="http://www.gsmr.org">www.gsmr.org</a>
Great Lakes Educational Loan Services	1-800-236-4300	<a href="http://www.mygreatlakes.org">www.mygreatlakes.org</a>
MOHELA	1-888-866-4352	<a href="http://www.mohela.com">www.mohela.com</a>
Navient	1-800-722-1300	<a href="http://www.navient.com">www.navient.com</a>
NelNet	1-888-486-4722	<a href="http://www.nelnet.com">www.nelnet.com</a>
OSLA Servicing	1-866-264-9762	<a href="http://www.osla.org">www.osla.org</a>

### 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) 1-900 Hours, 2) 901-1800 Hours, 3) 1801-2100 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 last date of attendance before withdrawal is determined. Date of official notice of withdrawal from the student is the postmark on written notification; the date on received/confirmed email; or the date said information is communicated to a

school administrator. 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 catalog.

**Withdrawal Date:** The withdrawal date for refund computation purposes is the last date student attended prior to the date the student 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 will have the opportunity to withdraw without penalty by notifying the school before midnight of the third business day following either the scheduled orientation, signing the enrollment agreement, making an initial payment, or a tour of the school facility and inspection of equipment, and will be issued a full refund of all monies paid.
- **Withdrawal or Dismissal Between Day Four and Two Weeks:** Near the end of the first two weeks of classes, 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 within the two week period, 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 Two Weeks, But Prior To 60% Of The Scheduled Enrollment Period:** Student will be charged all tuition, fees, equipment, textbook, and uniform costs associated with the enrollment period. The student account will be credited 90% of the published tuition for the enrollment period, multiplied by number of remaining scheduled hours in 60% of the enrollment period divided by 60% of the scheduled hours in the enrollment period. If student payments exceed balance after this calculation, Capri will refund the difference within 45 days. (Iowa code 714.23 (a) below, if applicable, supersede this section in regards to tuition refund calculations 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 enrollment period to the total number of scheduled hours in the enrollment period.*

- **Withdrawal or Dismissal After 60% Of Scheduled Enrollment Period:** Student 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 enrollment period to the total number of scheduled hours in the enrollment period.*

**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 (45) calendar days after the school dismisses the student or receives notice of withdrawal. Refund calculations are based on tuition only. A student has the right to return any unused or returnable kit items within 20 days of withdrawal, and a pro-rated 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. 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 may be added to student's balance by collection agency. The undersigned promises to be



responsible for charges incurred, to pay all additional costs, charged 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.

**Veteran Benefit and Transition Act of 2018:** Capri College will not impose any penalty for use of VA funds. This includes assessing late fees, denial of access to classes, clinic, or other training, or borrowing funds to cover an institutional balance while waiting on the VA to process enrollment or release funds to college for payment of balance. VA students also have access to all facilities in the college, including the library.

**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 media stations in the city and surrounding areas of all Capri locations. Students will be given specific information on weather closings at orientation. Closings will also be posted on the school's Facebook page.

**Course Cancellations/School Permanently Closing:** If a course is cancelled subsequent to a student's enrollment or the school is permanently closed and no longer offering instruction after the student has enrolled and prior to graduation, the school shall provide a pro rata tuition refund to the student.

**Return of Title IV Aid (R2T4):** When students withdraw from Capri College (officially or unofficially), the last day of physical attendance (LDA) - calculated from when a student punched in to complete academic activity at the school - is used. Capri College will determine the amount of financial aid earned in each enrollment period. This is determined by the amount of time the student was scheduled to be in attendance based on LDA over the scheduled hours for the enrollment period.

If a student has not reached above 60% attendance in the enrollment period, Capri College is required to return portions of unearned Title IV Funds. If the amount disbursed directly to the student is greater than the amount

earned, the student is responsible for returning funds to the Title IV programs. Funds are returned in the following order: 1) Stafford Unsubsidized Loan, 2) Stafford Subsidized Loan, 3) Parent PLUS Loan, 4) Pell Grant, and 5) Federal Supplemental Educational Opportunity Grant (FSEOG). Capri College will return the funds for which it is responsible as soon as possible but no more than 45 days after it determines or should have determined the student withdrew.

**Voter Registration:** Capri College has information for voter registration available at orientation and also prior to major federal and state elections. The voter registration information is distributed to students with a specific on-line registration address for electronic registration at <https://sos.iowa.gov/elections/voterinformation/voterregistration.html> and



also paper hard copy registration forms are readily available to students. Voter registration information for non-Iowa students is also available on request.

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

**Constitution Day:** Celebrated on September 17 each year.

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

**Transfer policy:** Capri College Transfer Policy can be found in the college Catalog. 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). ACCSC is listed with the U.S. Department of Education as a nationally recognized accrediting agency.

**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 the Student Catalog for specific contact information. <http://capricollege.edu/consumer-information/>

#### **State Grant Assistance**

##### Iowa Tuition Grant Awarding

Iowa Residency Requirement

- FAFSA filing deadline is June 30<sup>th</sup>.
- State Awards are determined by the Iowa College Student Aid Commission

- EFC Range
- Filed appropriate year FAFSA by July 1<sup>st</sup> Deadline.
- Iowa Resident
- Student currently enrolled as minimum half time.
- Student enrolled in a program under COSMETOLOGY licensure.
- Student is making satisfactory progress in the course.

#### **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>

**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**

#### **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 distributed to all new employees and students at orientation and is available in its entirety on Capri College website at <http://capricollege.edu/consumer-information/> .

**Annual 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/](http://www.capricollege.edu/consumer-information/). This information is also issued and reviewed at orientation and distributed every year before 10/1.

**Title IX Non-Discrimination Disclosure:** Title IX of the Education Amendments of 1972 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. Additional information is available on-line at [www.capricollege.edu/consumer-information/](http://www.capricollege.edu/consumer-information/).

**Capri College Statement of Non-Discrimination: Capri College does not discriminate on the basis of age, race, color, ethnicity, national origin, marital status, veteran status, sexual orientation, religious creed, or disability.**

**Jeanne Clery Act:** The Clery Act, named after Jeanne Clery, a university freshman, who was raped and murdered in her dorm room by a fellow student on April 5, 1986. Her parents championed the Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics Act (Clery Act) in her memory. This Act is a federal law that requires colleges to report school safety policies and any crimes that occur “on campus”. This information is available each year in an Annual Security & Fire Safety Report, which is distributed to incoming students and reviewed yearly on October 1 and can be found in its entirety on Capri College website. (see Annual Security & Fire Safety Report). The Clery Act also requires schools to send timely warnings to the school community when there are known risks to public safety on campus and also contains the Campus Sexual Assault Victim’s Bill of Rights, which requires colleges to disclose educational programming, campus disciplinary process, and victim rights regarding sexual violence complaints.

In 2013, President Obama signed a bill which amends the Clery Act and affords additional rights to campus victims of sexual violence, dating violence, domestic violence, and stalking. The Violence Against Women Act (VAWA) can be found in its entirety on Capri’s website at <http://capricollege.edu/consumer-information/>

**Violence Against Women Act (VAWA):**

Capri College has on file the VAWA Report filed with the Federal Department of Education. Capri College also has a written policy for VAWA regulations, procedures and reporting that is available on-line at <http://capricollege.edu/consumer-information/> and is also included in the new student and new employee orientation packet and reviewed yearly. 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 <https://www.iowacasa.org/help>.