

Black Hill Beauty College
Rapid City

HEA Student Consumer Information

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Notice of Availability of Institutional and Financial Aid Information

This notice is provided to enrolled students, prospective students, current employees, and prospective employees. The current students and employees will be emailed this notice by October 1st of each year. Prospective students and employees will be provided this notice during the application process.

The HEA Consumer Information covered under this notice will be available to all interested parties by visiting our website at www.bhbeautycollege.com/disclosures. A paper copy of the consumer information will be provided upon request.

HEA Consumer Information will contain information on the following topics:

- Notice of Availability of Institutional and Financial Aid Information
- Contact Information for Assistance in Obtaining HEA Consumer Information
- General Institutional Information
- Student Financial Assistance
- Health and Safety
- Student Outcomes
- Voter Registration

The Campus Safety and Security Report is part of our Student Consumerism Booklet and is disseminated to prospective students, current student, BHBC staff and other interested individuals by several means. These include handouts at orientation and posting on our website on the home page as part of our “Student Consumerism Booklet”. Black Hills Beauty College’s website is www.bhbeautycollege.com.

INDIVIDUALS TO CONTACT ABOUT THIS INFORMATION

Rapid City (605)342-0697

Tom Polonic, tom@bhbeautycollege.com

Joy Polonic, joy@bhbeautycollege.com

DESCRIPTION OF FINANCIAL AID PROGRAMS AND ELIGIBILITY INFORMATION

Thank you for your interest in the financial aid programs, which are administered by the Financial Aid Office at Black Hills Beauty College (BHBC). We hope that we might be able to be of some assistance to you in your endeavors to pursue your education. Hopefully, this information we are providing you will result in your being able to begin or continue your education at BHBC.

The goal of the Financial Aid Office is to assist any student who wishes to attend BHBC. To accomplish this goal, our office helps to administer federal, state, and local programs of financial aid, which provide additional resources to the student. These programs have been effective in assisting many students achieve their educational objectives. Although the primary responsibility for meeting college cost remains with the student and the family, we recognize that many students need financial assistance to meet these costs. Therefore, our office will help to find those types of aid that will best suit an individual student's needs.

If you find that there is other information which you need after reviewing this document, please feel free to contact our office. For more information you may wish to look at the college catalog, which contains information on faculty and instructional staff, curriculum, physical facilities, refund and repayment policies, general school policies, etc. Our office is located at 623 St. Joseph Street, Rapid City, SD. We are open from 8:00 a.m. to 4:30 p.m. Tuesday through Friday, or you may call us at (605)342-0697.

Need Based Programs

The following programs are available to students who demonstrate financial need as determined by the Free Application for Federal Student Aid. The basic requirements for these programs at Black Hills Beauty College are that students must:

1. Be enrolled at Black Hills Beauty College.
2. Be a citizen or an eligible non-citizen of the United States.
3. Not owe a repayment on any prior grant received or be in default on any prior educational loan.
4. Maintain satisfactory progress.
5. Not have borrowed in excess of the educational loan limit.
6. Sign a statement of educational purpose.

Federal Pell Grant

The Federal Pell Grant Program is a financial aid program designed to provide those who need assistance to attend post-secondary educational institutions. These grants are intended to be the "floor" of a financial aid package and may be combined with other forms of aid. The Federal Pell Grant award is a gift aid and, unlike a loan, does not have to be repaid. The student's Federal Pell Grant eligibility must be determined before awarding other types of assistance.

Students must complete the Free Application for Federal Student Aid (FAFSA). The grant maximum for the 2019/2020 award year is \$6,195.00 and for the 2020/2021 award year is \$6,195.00. Eligibility is determined by the information provided by the applicant and/or the applicant's parents on the FAFSA. Disbursement of funds will be made (pending the receipt of funds from the U.S. Government) near the beginning of each payment period for which the student is eligible. The student's account at the college will be credited for the amount of the grant. If the student's account is paid in full, a check will be issued to the student.

Federal Direct Loans

ALL FEDERAL DIRECT LOANS BORROWED MUST BE REPAYED WHETHER OR NOT YOU COMPLETE THE COURSE OR ARE DISSATISFIED WITH THE TRAINING. These loans are low interest, deferred payment educational loans, which must be repaid. The student may borrow (depending on need) up to the federal annual maximum. All funds borrowed must be used for school related cost. The maximum loan each year may not exceed the educational cost minus family contribution and other financial aid received. Students borrow this money directly from the U.S. Department of Education. The interest rate on new loans is fixed as set by the U.S. Department of Education. Loan repayment will begin six (6) months after the student's last day of attendance. If a student does not return from an approved Leave of Absence (LOA) their Federal Student Loan repayment terms may be affected,

including the reduction or expiration of their grace period. Payments are usually scheduled for up to ten (10) years with a minimum payment of \$50 per month. The amount of the monthly payments will depend on the total loans borrowed. Students may defer payments for a period of time if they meet the following conditions:

- *serving in the Armed Forces, Peace Corps, ACTION programs
- *serving as an officer in the Commissioned Corps of the Public Health Service
- *serving as a full-time volunteer with a tax exempt organization
- *temporary total disability as established by sworn affidavit of a qualified physician, during a period which the borrower is unable to secure employment by reason of the care of a disabled dependent
- *when a borrower is serving an approved internship
- *when the borrower returns to full-time study
- *or other reasons as spelled out in federal regulations

Students must have determined their eligibility by submitting a Free Application for Federal Student Aid (FAFSA) before the college can process their Federal Direct Loan application. Net disbursement of loan funds are made by the institution.

Entrance Counseling - Federal Direct Loan borrowers must complete Entrance Counseling prior to the first disbursement of the first academic year's loan being made. All new borrowers have 30 days from the date they request the loan to complete the entrance counseling. Entrance Counseling must be completed online at www.studentloans.gov. The consequence for not completing the Entrance Counseling within the 30 day period, will result in the delay of loan disbursements.

Exit Counseling - Federal Direct Loan borrowers must complete Exit Counseling online at www.studentloans.gov within 60 days of their last day of attendance.

Federal Direct Parent Loans for Undergraduate Students (PLUS)

This federal program was established for students and parents to borrow funds to meet post-secondary educational costs. The student must be enrolled in an eligible program. In any case, the loan cannot exceed the student's estimated cost of attendance minus the estimated financial assistance that the student will be awarded for the period for which the loan is intended. Interest does accrue on the unpaid principal balance, and repayment begins within 60 days after disbursement of the check. Borrowers enrolled in school may request a deferment.

Application Forms

Federal Pell Grants -- use Free Application for Federal Student Aid (FAFSA).

Federal Direct Loans -- Borrowers must complete Entrance Counseling (EC) and a Master Promissory Note (MPN) online at studentloans.gov. The Entrance Counseling and Master Promissory Note must be completed before any loans will be disbursed.

Application Procedure

1. Complete an application for admission for the college.
2. Complete an application for Federal Student Aid.
3. Financial Aid awards are made on a "year to year basis". Each student must reapply each year. If a family has more than one member applying for Financial Assistance, each must submit an application.
4. Apply early! Students should be aware that Financial Aid Awards are made in accordance with the funds available. Early application will be more likely to result in aid awards if need is demonstrated. However, be sure to use accurate data when completing the forms. Estimating may result in time-consuming corrections.
5. Be sure to keep a copy of the parent's and the student's IRS 1040, 1040A, or 1040EZ, in case verification needs to be made by the Financial Aid Office. Approximately 30% of all students who apply for aid will be asked to verify the accuracy of their application. Black Hills Beauty College verifies all applications selected by the processor.

Application and Deadline Dates

It is a good idea to complete the application process (FAFSA) for financial aid at least two months in advance of the enrollment date. New classes begin in the following months: Cosmetology; January, April, July, and September Esthetic Program; March and August.

Federal Direct Loan applications must be processed at least two weeks prior to the last date of the student's enrollment. A valid ISIR must be received in the Financial Aid Office before the student's last day of attendance in order for the student to receive payment.

Financial Aid Award Determinations

The Financial Aid Office is responsible for offering a Financial Aid "Package" to the students. A financial aid package will usually be composed of aid from Federal Pell Grants and/or Federal Direct Loans. The following is a description of the methods followed at Black Hills Beauty College in constructing a Financial Aid Package.

Determining the Amount of the Award

The amount of the award which a student will receive is determined by the amount of the student's financial need. Financial Aid is supplementary to the resources of the student and the student's family. The student and the family are expected to provide the maximum assistance possible.

The Financial Aid Office uses data from the ISIR along with other information submitted by the student to determine how much assistance the family should be expected to provide. This family contribution is then subtracted from the amount determined to be the total Cost of Education, which usually includes tuition, fees, books, supplies, room, board, transportation and miscellaneous expenses. (See - Cost of Attendance section) The resulting figure is called "student need" and this amount is the amount for which the student is eligible. The Financial Aid Office will award eligible students a package of financial aid from one or more of the financial aid programs. In some cases, it may not be possible to meet the student's full need. In these cases, students will have some Unmet Need and will need to find other sources in order to meet that need.

Notification of Award

The student is notified of the award package by the means of a personal interview and/or an Official Financial Aid Award Notice. The notice will specify the amount of aid the student will receive and from which sources the aid is available. The student will want to be aware of the terms and conditions of any aid received. If the student rejects the financial aid award, or any portion thereof, the student should be aware that his/her need for aid will be re-examined and that such rejection may jeopardize receipt of any other financial aid if the student does not communicate with the Financial Aid Office. If the student is NOT ELIGIBLE to receive aid from the programs, the student will also receive notification of ineligibility in order that the student can make other arrangements to meet the educational costs.

Methods of Disbursement

In order to receive money for living you must have a minimum cumulative attendance rate of 80% at the time of disbursement. If these funds do not go to you for living they will be applied to your contact cost until you are paid in full. If you achieve an 80% cumulative attendance rate any time after a disbursement date the amount that was scheduled for living will be disbursed to the student. Black Hills Beauty College does not hold funds in excess of the contract amount, meaning, once the contact balance is paid in full, all disbursable funds are released to the student/parent.

Example of scheduled times of Title IV HEA funds for a full-time, full contract student are:

First Pell Grant - within the first week of beginning school, after all paperwork is complete.

First Federal Direct Loan - after 30 days in school.

Second set of disbursements - after completion of 450 hours, reaching the midpoint in weeks of the payment period, and meeting SAP.

Third set of disbursements - after completion of 900 hours, reaching the midpoint in weeks of the payment period, and meeting SAP.

Final set of disbursements - after completion of 1350 hours, reaching the midpoint in weeks of the payment period, and meeting SAP.

Transfer/returning student's disbursements will be the same for the first disbursements and adjusted accordingly to their hours needed for remaining disbursements. Example - a transfer/returning student that needs 1450 hours will have the following disbursement schedule:

First Pell Grant - within the first week of beginning school, after all paperwork is complete.

First Federal Direct Loan - after 30 days in school.

Second set of disbursements - after completion of 450 hours, reaching the midpoint in weeks of the payment period, and meeting SAP.

Third set of disbursements (prorated to hours needed) - after completion of 900 hours, reaching the midpoint in weeks of the payment period, and meeting SAP.

Continued Eligibility for Need Based Programs

During the academic year, students must continue to meet the original eligibility requirements for each of the programs. In addition, students must maintain Satisfactory Academic Progress throughout their course of study. Students in school for another academic year must re-apply for each new academic year. Financial need is determined on a yearly basis.

Student Statement

All students receiving funds from Title IV Programs (Federal Pell Grant and Federal Direct Loan) must file a "Statement of Educational Purpose". This statement certifies that all money received from any of these programs will be used only for educational or educationally related purposes, certifies the student's status with Selective Service and certifies that the student doesn't owe a refund on a prior grant and is not in default on a prior loan. No aid can be disbursed to a student prior to the statement being on file in the Financial Aid Office.

Scholarships

BHBC offers a variety of scholarships that vary in amounts and qualifications. Scholarship information will be posted on our facebook page from time to time with full details on how to apply, value and qualifications. Please visit us at www.facebook.com/bhbeautycollege for more information.

Vocational Rehabilitation

Students who may qualify for Vocational Rehabilitation funding are encouraged to contact their local Division of Rehabilitation Services Office for assistance.

Bureau of Indian Affairs

Students who may qualify for funding are encouraged to contact their tribal Employment Assistance Office for the proper application process.

Veterans Administration (VA)

Students who may qualify for funding from the VA are encouraged to contact their local VA office for assistance.

Awards are Subject to Federal Funding Levels

Financial aid award notices are made subject to confirmation of Federal Allocations.

Financial Aid Package Adjustments

Should a recipient receive additional financial aid after an award has been made, the original financial aid package will be reduced by the amount of the additional award. In such cases, a new award notice will be sent to the student for confirmation.

Verification Policy

The Financial Aid Office reviews all applications selected by the processor for verification. The Financial Aid Office may select other applications if conflicting information exist or if the Financial Aid Office feels additional applicants should be selected to assure the integrity of the Federal programs. No further action on a student's application can take place until the verification process is completed.

Students selected for verification must provide all requested documents in a timely manner when the Financial Aid Office becomes aware of the need to verify. If the documentation is not provided within this time frame, the institution cannot process the students application, forfeiting funding for the award year and must return any funds previously distributed for that award year. The documentation may consist of, but is not limited to, the following: copies of the student's tax return, copies of the parent's tax return, institutional verification forms and any other documentation required for verification purposes.

After verifying the information contained in the financial aid application with the documents provided, the institution will ask the student to correct with the processor, all information which does not meet Federal criteria.

In cases where the Financial Aid Office suspects fraud or criminal misconduct in connection with the aid application, the school will refer the applicant's case to the appropriate law enforcement authority having jurisdiction to investigate the matter.

Financial Aid Records

Students may inspect their financial aid records upon request.

OTHER IMPORTANT INFORMATION AND SCHOOL POLICIES

Programs Offered

The **Cosmetology** course is based on 1500 clock hours of instruction to be completed in approximately 45 weeks. Students are scheduled to attend classes five (5) days per week, eight (8) hours per day through out their time in school. BHBC operates continuously throughout the year, taking only short breaks during major holidays.

The **Esthetics** course is based on 600 clock hours of instruction to be completed in approximately 18 weeks. Students are scheduled to attend classes five (5) days per week, eight (8) hours per day through out their time in school. BHBC operates continuously throughout the year, taking only short breaks during major holidays.

The **Massage** course is based on 600 clock hours of instruction to be completed in approximately 18 weeks. Students are scheduled to attend classes five (5) days per week, eight (8) hours per day through out their time in school. BHBC operates continuously throughout the year, taking only short breaks during major holidays.

The **Nail Technology** course is based on 400 clock hours of instruction to be completed in approximately 12 weeks. Students are scheduled to attend classes five (5) days per week, eight (8) hours per day through out their time in school. BHBC operates continuously throughout the year, taking only short breaks during major holidays.

Administrative and Instructional Staff

Rapid City Administrative - Joy Poloncic, Director of Schools
Tom Poloncic, Fiscal Officer/Business Manager

Rapid City Instructional - Holly Keszler, School Manager/Instructor
Linsy Saenz, Instructor
Wendy Beaumont, Instructor
Juanita Kester, Instructor
Taylor Kauffman, Receptionist
Kayla Murphy, Instructor

Satisfactory Academic Progress

Satisfactory Academic Progress (SAP) is determined by cumulative hours and grades at various review points throughout the period of the contract. In general, students must achieve 70% attendance and have at least an 80% yearly grade in both Theory and Practical throughout their enrollment. Transfer/Reentry student's review points will be adjusted based on the number of clock hours needed, all other SAP requirements remain the same.

If a student does not meet Satisfactory Academic Progress at a particular review point, they are deemed to be either on Warning, Probation or not meeting SAP. If a student is determined to be on Warning or Probation financial aid disbursements will be made as scheduled. If the student is determined to be not meeting SAP, no aid will be disbursed during that period. A student will remain on the determined status until the next scheduled review. Please consult the Satisfactory Academic Progress policy for full details on the determination at each review.

If you have any questions concerning Satisfactory Academic Progress please call the Financial Aid Office at 605-342-0697.

Attendance Policy

Black Hills Beauty College operates continuously through the year except for the following holidays: Memorial Day, Independence Day, Labor Day, Thanksgiving, Christmas and New Year's Day. Students are required to attend on Saturdays, in order to receive the most clinical practice and get the best experience working quickly and efficiently. Unexpected school closures due to extenuating circumstances will be posted on our Facebook page. Professional conduct and regular attendance are expected. Students must have permission to be absent from school or to leave school at any given time. For absences to be excused, they must be approved by an instructor or by a school official. Black Hills Beauty College has an attendance policy that is designed to help the students meet or exceed the graduation requirement of GPA and the Satisfactory Academic Progress policy. The attendance policy requires 80% attendance rate and 80% in both theory & clinic lab grades. This policy also set a limit of the number of Saturdays that can be missed without incurring additional charges. A student will be charged \$80.00 for each Saturday missed in a month that exceeds one Saturday. Attendance of TLC classes and Personal Services will also be affected by attendance and grades that don't meet this policy. Official leave of absences do not negatively affect the attendance policy.

Transfer Students

All transfer students from another Cosmetology School wishing to enroll at Black Hills Beauty College will be individually evaluated prior to enrollment at BHBC. This evaluation shall determine the amount of previous hours credited and the type and amount of additional training needed.

The cost to the student for attending BHBC will be based on: tuition (current rate per additional hour), registration fee, student license fee and textbooks/equipment as needed.

The student will be given a pro-rated amount of time to complete the course. All school rules and policies will apply as per training agreement.

Black Hills Beauty College will send a Student Education Record to the South Dakota Cosmetology Commission for a student who transfers out. If the student owes a balance to Black Hills Beauty College on her/his account, the Student Education Record will not be released until such balance is paid in full.

Refund Policy

According to current Federal Regulation, there are several refund policies BHBC must consider when a student terminates his/her enrollment. The refund policies must be applied equally to all students. The school must provide at least the largest of the refunds calculated, and refunds must be made in a timely fashion. In general, refunds are calculated based on a percentage of time completed and tuition charged. If you have questions specifically about the refund process, please contact the Financial Aid Office at 623 St. Joseph Street, Rapid City, SD 57701 or call (605)342-0697.

One of the steps when determining a refund for a withdrawn student is calculating the amount of Title IV HEA funds that the student earned upon withdrawal, known as the Return to Title IV (R2T4) calculation. Conditions in which a return of funds would be required are based on; if the student started classes and the number of clock hours that were scheduled to be completed during a payment period up to the date of the student's last day of attendance. The R2T4 calculation determines the percentage of Title IV funds the student earned during their payment period and if a Post Withdrawal Disbursement can be made. A Post Withdrawal Disbursement (PWD) is funds that a student did not receive (either applied to contract cost or disbursed directly for living expenses) but were earned during a payment period. If the student's PWD includes loan funds, BHBC must get the student's permission before disbursing them. The student may choose to decline some or all of the PWD loan funds so they don't incur additional student loan debt. If the PWD includes grant funds, these funds may be automatically used by the school for tuition and fees without the student's permission. Any PWD grant funds that are not needed to cover tuition and fees will be disbursed directly to the student.

Black Hills Beauty College (BHBC) determines the student's date of withdrawal based on its Refund/Cancellation Policy which includes both "Official" and "Unofficial" notifications. Official notification would be a written notice by the student of their intent to withdraw or a student's expulsion by BHBC. The determination date of a student's withdrawal for an official notification would be the date of the written notice or the date the school expels the

student (expulsion would happen within 30 calendar days of the student's last day of attendance). Unofficial notification would be failure to return from an approved Leave of Absence or failure to attend classes for a period longer than 30 calendar days without intent to return to class. The determination date of a student that does not notify the school of their intent to withdrawal (Unofficial Notification) would be the expiration date of their Official Leave of Absence or 30 calendar days from their last day of attendance in the case of a student that fails to attend class as scheduled.

If a return of funds is required, the funds will be paid back to the program from which they came, in the order mandated by Federal Regulation pertaining to Title IV HEA programs. The order of return (if received from the particular program) is; Federal UnSub Direct Loan, Federal Direct Loan Sub, Federal Direct Loan PLUS, then Federal Pell Grant. Using this order, funds will be returned to the programs from which they came up to the amount disbursed from that program for that payment period.

Black Hills Beauty College Refund/Cancellation Policy			
For applicants who cancel enrollment or students who withdraw from enrollment a fair and equitable settlement will apply. The following policy will apply to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure. Any monies due the applicant or student shall be refunded within 45 days of the cancellation or determination of withdrawal, whether officially or unofficially.			
Official cancellation or withdrawal shall occur on the earlier of the date that:			
1)	An applicant is not accepted by the school. The applicant shall be entitled to a refund of all monies paid.		
2)	A student (or in the case of a student under legal age, he/his parent/guardian/sponsor) cancels her/his enrollment in writing within three (3) business days of signing the enrollment agreement. In this case all monies collected by the school shall be refunded, regardless of whether or not the student has actually started classes.		
3)	A student cancels her/his enrollment after three (3) business days of signing this agreement but prior to starting classes. In this case she/he shall be entitled to a refund for all monies paid to the school less the registration fee in the amount of \$60.00.		
4)	A student notifies the school of her/his withdrawal in writing.		
5)	A student on an approved Leave of Absence, notifies the school that she/he will not be returning. The date of the withdrawal shall be the earliest of the date of expiration of the Leave of Absence or the date the student notifies the school that she/he will not return.		
6)	A student is expelled by the school. (The school will monitor attendance at least every 30 days.)		
7)	In types 2, 3, 4 or 5, official cancellation or withdrawal will be determined by the postmark on the written notice or the date said notice is delivered to the school's administrator/owner in person.		
*	For students who enroll and begin classes but withdraw prior to course completion, the following schedule of tuition earned by the school applies. All refunds are based on actual clock hours attended:		
	PERCENT OF ACTUAL HOURS COMPLETED TO TOTAL COURSE/PROGRAM		TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
	0.01%	to	04.9%
	05.0%	to	09.9%
	10.00%	to	14.9%
	15.00%	to	24.9%
	25.00%	to	49.9%
	50.00%	and over	100%
	NO REFUNDS ON TEXTBOOKS, EQUIPMENT OR REGISTRATION FEE		
*	All refunds will be calculated based on the student's last day of attendance. If permanently closed or no longer offering instruction after a student enrolls, the school will provide a pro rata refund. If the course is canceled subsequent to a student's enrollment, and before instruction in the course has begun, the school will provide a full refund of all monies paid. If the school cancels the course and ceases to offer instruction after a student's enrollment and instruction has begun the school will provide completion of the course. This refund policy applies to tuition charges stated in the enrollment agreement. All fees are identified in the catalog as in the enrollment agreement.		

Cost of Attendance

The Financial Aid Office at Black Hills Beauty College will consider any reasonable cost as part of the student's budget during the contract period, which includes: tuition, fees, textbooks, equipment, room and board, transportation, and personal expenses. The budget will reflect only the cost incurred by the student and not that of

other family members. The Financial Aid Office has developed "standard" budgets for various types of student living arrangements. These budgets reflect prior student's actual experience while attending college. The Financial Aid Office can adjust the student's budget with documented information presented by the student. The information on "cost of attendance" is meant to serve as a guideline for students in developing their own budget. If the student has any questions or need further information, they should contact the Financial Aid Office.

Contract Cost

Cosmetology

Tuition	\$13,366.00
Textbooks & Equipment	1,800.00
Registration Fee	<u>60.00</u>
TOTAL	\$15,226.00

Textbook Information - Pivot Point Salon Fundamentals (3 books) retail cost \$184.00 plus shipping and sales tax.

Esthetics and Massage

Tuition	\$ 5,735.00
Textbooks & Equipment	1,200.00
Registration Fee	<u>60.00</u>
TOTAL	\$ 6,995.00

Textbook Information - Pivot Point Esthetic Fundamentals (3 books) retail cost \$131.10 plus shipping and sales tax.

Nail Technology

Tuition	\$ 2,400.00
Textbooks & Equipment	650.00
Registration Fee	<u>60.00</u>
TOTAL	\$ 3,110.00

Students must pay \$150 per week for additional time, if the course is not completed within the contracted time frame.

Students that exceed one Saturday missed per month will be charges \$80.00 per Saturday missed over one.

A payment plan is available based on Financial Aid eligibility.

Registration fee, tuition, textbooks, and equipment charges are subject to change without notice. Each student is responsible for his/her supplies and is expected to maintain them by replacing lost or broken articles.

Student Council Fee: This fee is assessed to each student and is payable the first day of school. This fee is used to cover cost for graduation corsages, special recognitions, etc.

Budgeting

Students and parents will usually find that careful financial planning will be a priority in their preparation for college. Students will need to organize their finances and develop a realistic student budget. Effective money management (budgeting) includes the following steps:

1. Estimate the income available for college expenses. (savings, earnings, etc. as well as parent contribution and financial aid.)
2. Establish the expenses such as tuition, fees, textbooks, equipment, housing, food, transportation, and personal expenses. Avoid unnecessary purchases. You need academic credit, not installment credit!
3. Keep a record of actual expenses. Be prepared to meet financial obligations.
4. Periodically, review your budget for necessary adjustments in spending and/or the need for additional income.

5. If financial difficulties arise, visit the Financial Aid Office to see whether or not assistance may be possible.

Estimated Cost of Attendance

The estimated Cost of Attendance (COA) for the full course of **Cosmetology** would be as follows:

Tuition	\$13,366.00
Textbooks & Equipment	\$ 1,800.00
Registration Fee	\$ 60.00
Room/Board	\$ 7,621.00
Transportation	\$ 1,306.00
Misc. Personal	<u>\$ 1,270.00</u>
TOTAL	\$25,423.00

The estimated Cost of Attendance (COA) for the full course of **Esthetics** and **Massage** would be as follows:

Tuition	\$ 5,735.00
Textbooks & Equipment	\$ 1,200.00
Registration Fee	\$ 60.00
Room/Board	\$ 2,998.00
Transportation	\$ 514.00
Misc. Personal	<u>\$ 500.00</u>
TOTAL	\$11,007.00

The estimated Cost of Attendance (COA) for the full course of **Nail Technology** would be as follows:

Tuition	\$ 2,400.00
Textbooks & Equipment	\$ 650.00
Registration Fee	\$ 60.00
Room/Board	\$ 342.00
Transportation	\$ 1,998.00
Misc. Personal	<u>\$ 332.00</u>
TOTAL	\$ 5,782.00

These COAs illustrate the total cost that a student may pay for the items listed above. Some students may pay more or less depending on their style of living and ability to budget money over the course of the program. Good budgeting practices and the ability to make the hard choices between NEEDS and WANTS will help the student reduce Federal Direct Loan debt and reduce the COA while in school.

Information Regarding Accessibility

If you have some type of handicap, please call the college for information about enrollment.

Improvement Plan

Black Hills Beauty College employs a strategy for improvement of its educational structure that includes feedback surveys from our Advisory Committee, current students, graduates and employers. Along with the above mentioned surveys, BHBC also implements internal controls that help evaluate the effectiveness of our instructional methods and staff. These internal controls include daily grading of student practical work, weekly written test for the understanding of the theoretical knowledge of the students and major testing of both practical and theory knowledge throughout the students course of study. The instructional staff are required to obtain continuing education offered by BHBC or by other qualified providers. This improvement plan helps BHBC utilize and deliver a quality and up-to-date education to our students.

Accreditation and Licensure

- Licensure - South Dakota Cosmetology Commission
500 East Capitol
Pierre, SD 57501
605-773-6193
Email - cosmetology@state.sd.us
Website - dlr.sd.gov/bdcomm/cosmet
- Accreditation - National Accrediting Commission of Career Arts and Sciences
3015 Colvin Street
Alexandria, VA 22314
703-600-7600
Email - naccas@naccas.org
Website - www.naccas.org
- Recognition - South Dakota Board of Massage Therapy
1351 N. Harrison Avenue
Pierre, SD 575601
605.224.1721

The above listed organizations would be the contacts to obtain a copy of our license or accreditation documents. Both organizations have complaint procedures to log a formal complaint against BHBC.

Copyright Infringement

Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws- 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-share 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 attorney’s fees. For details, see Title 17, United States Code, Section 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five (5) years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at www.copyright.gov.

Drug Policy

This is to inform you of the requirements of the Drug-Free Schools and Communities Act of 1989, Public Law 101-226 and what Black Hills Beauty College requires of staff and students.

Black Hills Beauty College staff and students are prohibited from the unlawful manufacture, distribution, possession, or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity. Students or employees who violate this policy will be subject to disciplinary action, up to and including suspension, expulsion or termination from school/employment. In an effort to help students or employees that may have a drug or alcohol problem, BHBC will assist students or staff who are seeking counseling to find necessary counseling. Interested parties are encouraged to use the internet to access the most current and relevant information concerning local, state or federal sanctions for drug and alcohol offenses.

There are numerous legal sanctions under local, state and federal laws which can be used to punish violators. Penalties can range from suspension, revocation and denial of a driver’s license to 20-50 years imprisonment at hard labor without benefit of parole. Property may be seized. Community service may be mandated. Examples of penalties found in federal law for drug trafficking may be found at the website for the Drug Enforcement Agency, www.dea.gov.

Recent federal anti-drug laws affect a number of areas in everyone's lives. Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, welfare, health, disability, and veterans benefits. The Department of Housing and Urban Development, which provides funds to states and communities for public housing, now has the authority to evict residents and members of their household who are involved in drug-related crimes on or near the public housing premises. Businesses could lose federal contracts if the company does not promote a drug-free environment. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering certain careers.

The laws of the State of South Dakota are adequate to protect the innocent, but stringent enough to ensure that persons involved with illegal dealings of drugs or excessive use of alcohol can be adequately punished. For example, a small amount of drugs found on a person may lead to an arrest which could require the person to make payment of all court cost as well as participate in mandatory community service. A person found with drugs, with the intention to distribute, could be imprisoned. A person found to be intoxicated while driving could be forced to pay court cost, lawyer fees, participate in community service, receive an increase in the cost of automobile insurance or even lose their driver's license and possible imprisonment.

South Dakota Cosmetology Commission has the authority to deny an individual a student license or professional license for drug and/or alcohol related offenses.

CAMPUS SAFETY AND SECURITY

Campus Crime Report

Black Hills Beauty College has on file the Campus Crime Reports filed with the U.S. Department of Education.

Following are those reported incidences by required category:

Offense	Year	On-Campus Property	Public Property
Murder/Non-Negligent Manslaughter	2018	0	0
	2017	0	0
	2016	0	0
Negligent Manslaughter	2018	0	0
	2017	0	0
	2016	0	0
Sex Offenses, Forcible	2018	0	0
	2017	0	0
	2016	0	0
Sex Offenses, Non-Forcible	2018	0	0
	2017	0	0
	2016	0	0
Robbery	2018	0	0
	2017	0	0
	2016	0	0
Aggravated Assault	2018	0	0
	2017	0	0
	2016	0	0
Burglary	2018	0	0
	2017	0	0
	2016	0	0
Motor Vehicle Theft	2018	0	0
	2017	0	0
	2016	0	0
Arson	2018	0	0
	2017	0	0
	2016	0	0
Arrests Weapons: carrying, possessing, etc.	2018	0	0
	2017	0	0
	2016	0	0
Disciplinary Referral: carrying, possessing, etc.	2018	0	0
	2017	0	0
	2016	0	0
Arrests: Drug Abuse Violations	2018	0	0
	2017	0	0
	2016	0	0
Disciplinary Referral: Drug Abuse Violations	2018	0	0
	2017	0	0
	2016	0	0
Arrests: Liquor Law Violations	2018	0	0
	2017	0	0
	2016	0	0
Disciplinary Referral: Liquor Law Violations	2018	0	0
	2017	0	0
	2016	0	0
Hate Crimes: race, gender, religion	2018	0	0
	2017	0	0
	2016	0	0
Hate Crimes: sexual orientation, ethnicity, disability	2018	0	0
	2017	0	0
	2016	0	0
VAWA Offenses: domestic or dating violence, stalking	2018	0	0
	2017	0	0
	2016	0	0

Black Hills Beauty College does not have on-campus housing.

Reporting a Crime That Occurred On Campus

Black Hills Beauty College encourages students and staff to report crimes that take place on campus. The criminal offenses listed in the chart above must be reported to the responsible parties. The responsible parties are listed below:

Rapid City - Tom Polonic, Owner, 605-342-0697 or tom@bhbeautycollege.com
Joy Polonic, Owner, 605-342-0697 or joy@bhbeautycollege.com

Black Hills Beauty College does not employ a campus police/security staff. The victim or witness of a crime that occurred on-campus may report that incident on a voluntary and confidential basis so it can be included in the Campus Crime Report. To voluntarily and confidentially report a crime, the victim or witness use the contact information listed above and request their report remain confidential.

Crime Report Prep and Timely Warnings

Black Hills Beauty College maintains a crime log and updates it at the time of a reported or actual incident. If an incident occurs during business hours the building occupants will be notified at that time using the building's intercom system.

Student Safety

To protect our students, BHBC does not disclose full names, attendance status, or class schedules of the students. We also encourage the students not to share their full names, schedules, contact information or other personal information with clients. Student parking is in close proximity of the school and we encourage the students to use the buddy system when going to their cars, especially at night.

Protection Order/Restraining Orders

Students and staff are strongly encouraged to provide legal documents regarding their safety to the school. We also recommend providing the school with a description/photo of the person the order is against.

Emergency Notification Procedure

The schools are equipped with intercom systems to notify all students and staff of potential dangers or situations that may affect their safety while in the buildings. All announcements related to school closure will be disseminated to the students via local radio, TV stations and facebook. In the case of an emergency, students and staff are instructed to notify the responsible personnel of the school and/or call 911. The responsible personnel at each school are listed below:

Rapid City: Joy Polonic, Owner
Holly Keszler, School Manager

Evacuation Procedure

Black Hills Beauty College has an evacuation plan that is reviewed at orientation and updated with current students and staff on an annual basis. If a situation occurs that requires the evacuation of the building, the school's intercom system will be used to notify the students, staff and customers of the emergency. The staff and students are encouraged to assist those around them to evacuate the building in a timely and orderly fashion. Black Hills Beauty College DOES NOT require or encourage staff or students to handle the emergency themselves. BE CAREFUL, HELP OTHERS AND GET OUT OF THE BUILDING!!! After exiting the building students and staff are to report to the Designated Safe Area for a head count and further instruction.

Designated Safe Areas: Proceed, from the front or rear of the building, to the US Bank parking lot on the corner of 7th and Saint Joseph Street.

Weather Emergencies

During winter weather emergencies, such as blizzard warnings or ice storms, building occupants will be advised of the pending severe weather conditions. During warmer weather emergencies, such as hail storms, heavy rains, or flood warnings, building occupants will be advised of the pending severe weather conditions. If during tornado season the sirens are sounded, building occupants will be directed to safe areas within the buildings.

Tornado safe area is the student breakroom in the basement.

First Aid and Fire Extinguishers

Black Hills Beauty College has first aid kits and fire extinguishers located throughout the buildings. Locations and proper use is covered during orientation and during yearly notifications.

Off-Campus Student Organizations

Black Hills Beauty College does not recognize any off-campus student organizations.

Drug and Alcohol Prevention

Black Hills Beauty College staff and students are prohibited from the unlawful manufacture, distribution, possession or use of illicit drugs or alcohol. This prohibition applies while on the property of the school or participating in any institutional activity. Students or employees who violate this policy will be subject to disciplinary action up to and including suspension, expulsion or termination from school/employment. In an effort to help students or employees that may have a drug or alcohol problem, BHBC will assist students or staff who are seeking counseling to find necessary counseling. Interested parties are encouraged to use the internet to access the most current and relevant information concerning local, state or federal sanctions for drug and alcohol offenses.

Registered Sex Offenders Information

Interested individuals may review the current list of registered sex offenders in South Dakota by visiting the following website, <http://sor.sd.gov>.

Missing Student Notification and Procedure

Students are required to call in before the start of the school day to give notice of their absence from school for that day or any other defined period of time. As a regular practice, BHBC will attempt to contact students that do not call in to report their absence from school. The school collects emergency contact information on the enrollment application. BHBC, at its discretion, will use that information in the event a student cannot be contacted directly.

Sexual Assault and Reporting Policy

Did you know that college students are more likely to be sexually assaulted than any other age group?

That is why Black Hills Beauty College feels it's so important to reach out to students with the most accurate information available, provide support when they need it, and make them aware of the support available in the area.

Accurate and Timely Information - BHBC encourages all interested parties to get the most up to date information by visiting online sources, in particular RAINN (Rape, Abuse & Incest National Network) at www.rainn.org.

Black Hills Beauty College Helps – BHBC encourages anyone that is a victim or witness to a sexual assault on campus to report that incident to the school’s responsible party and/or local law enforcement. The responsible parties for each location are listed in this document under “Reporting a Crime That Occurred on Campus”. If the victim or witness needs help in contacting local law enforcement, BHBC will assist in taking the appropriate step.

Local Counseling and Support – BHBC does not employ an on-staff counsellor to handle these types of incidences. BHBC will however assist in finding and contacting the appropriate agency to meet the needs of the individuals involved. Following is a partial list of places to seek help:

Working Against Violence, Inc. (WAVI)
527 Quincy Street, Rapid City, SD 57701
605-341-3292
www.wavi.org

Catholic Social Services
918 5th Street, Rapid City, SD 57701
605-348-6086
www.catholic-social-services.net

Lutheran Social Services
2920 Sheridan Lake Road, Rapid City, SD 57702
605-348-0477
www.lsssd.org

Students that are victims of sexual assault on-campus at Black Hills Beauty College, can request a change to their academic situation. BHBC will work with the student to accommodate that change if the changes are reasonably available.

If a sexual assault is alleged, both the accused and accuser are entitled to the same opportunities to have others present during any disciplinary proceedings. Also, both will be informed of the outcome of any institutional disciplinary proceedings. The sanctions imposed for sexual assault offense, may range from adjusted academic schedules to suspension from school to expulsion from school. Any sanctions imposed by BHBC are independent of civil or criminal sanctions imposed by the court system.