

Federal Consumer Information

Basic Financial Aid Information Need-based and non-need based Federal Programs

Legends Institute can offer quality education at an affordable cost. However, many qualified students will need financial assistance in the form of Federal Aid in order to attend school at Legends Institute, located at 2323 Memorial Avenue Suite 27, Lynchburg, VA. Legends can offer extensive Federal Financial Aid to qualified students who deserve a post- secondary education but do not have adequate financial means to do so.

Need-based and Non-need based State and Local Aid Programs, School Aid Programs, and other private aid program

Legends Institute does not have state, local government and private funding sources.

How do students apply for Federal Student Aid and how is eligibility determined?

Students enrolling in Legends Institute should fill out the application for Federal Financial Aid using the Free Application for Federal Student Aid (FAFSA) on the web:

<http://www.fafsa.ed.gov/>

A student's financial aid package may include a Federal Pell Grant, Federal Supplemental Education Opportunity Grant, and Federal Stafford Direct Loan. You should use FAFSA4caster to learn more about the financial aid process and get an early estimate of your eligibility for federal student aid. You can access the FAFSA4caster at:

<http://www.fafsa4caster.ed.gov/F4CApp/index/index.jsf>

Seniors in High School who are ready to fill out the FAFSA:

High school seniors in the last semester of school must fill out a FAFSA to determine their eligibility for financial aid.

Why should a student consider using the FAFSA4caster?

1. The Site will help students understanding Federal Student financial aid.
2. It will assist students in determining how they can apply for Federal student aid and who qualifies?
3. It allows students to get an early start on the financial aid process by learning the basics.

How does the school distribute aid among students?

Most Federal Financial Aid is awarded on the basis of financial need. Need is the difference between your cost of education (educational expenses such as tuition, room board, books, supplies and other expenses) and the amount you and your family are expected to contribute toward your education.

A standard formula is used for all applicants to determine this amount, which is called the expected family contribution (EFC). If there is anything left over after subtracting the expected family contribution from your cost of education you are then considered to have financial need.

The Rights and Responsibilities of a Student receiving Federal Student Aid

The student has the right to ask the school:

- The name of its accrediting and its licensing organizations
- About its programs; instructional, laboratory, physical facilities, and faculty
- What the cost of attending is, and the institutions policies concerning refunds and Return to Title IV (R2T4) to students who drop out
- What financial assistance is available at Legends Institute; including information on all federal, state, local, private and institutional financial aid programs
- What the procedures and deadlines are for submitting an application for each available financial aid program
- How it determines a student's eligibility and need for financial aid
- How much of your financial need, as determined by the school, has been met
- To explain each type and amount of assistance in your financial aid package
- What the interest rate is on any student loan you have, the total amount you must repay, and when a student must start repaying
- What is deferment of repayment or forbearance for certain defined periods? How do I know if I qualify and how to request the deferment or forbearance?
- Provide written information on student's loan obligations and information on your rights and responsibilities as a borrower
- To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed
- How the school determines when and whether you are making satisfactory progress (SAP) and what happens if you fail to maintain SAP. How failing to maintain SAP affect your title IV eligibility
- What special facilities and services are available to student with disabilities and how to

request a reasonable accommodation

It is the student's responsibility to:

- Review and consider all the information about the school program before enrolling
- Pay special attention to the application process for Federal student financial aid, complete it accurately, and submit it on time to the right place. Errors on the FAFSA can delay or prevent your receiving aid timely
- Know and comply with all deadlines for applying and reapplying for aid
- Provide all enrollment and verification documentations, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application
- Notify the school of any information that has changed since you applied
- Read, understand, and keep copies of all forms you were asked to sign
- Ensuring you are aware that you must start making monthly repayment on your student loan after your grace period ends, unless you have a deferment or forbearance. When you sign your master promissory note (MPN), you are agreeing to repay your loan
- Attend an exit interview at the time you leave the school to determine the net balance of your account with the school as well as the net balance of any student loan
- Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes
- Understand your school's refund policy
- Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment contract you will be asked to sign
- Understand that you may be responsible and have liability for portions of Title IV funds return by the institution on your behalf
- Understand that there could be liabilities when errors are made as a result of inconsistent information provided by the student result in funds being awarded that a student was not eligible for are advanced to you or credited to your school account.

How and when will financial aid be disbursed

Financial Aid and Title IV funds will be disbursed at the beginning of school, 450, 900 and 1200 hours of completion for the Cosmetology program. Students must meet these clock hour requirements and meet all aspects of *satisfactory progress* in order to be eligible for Title IV funding. Each student will be evaluated on an individual basis to determine eligibility based on total cumulative hours and weeks in each payment period.

The terms and conditions of any employment that is part of the financial aid package

Legends Institute does not employ any students who are currently receiving financial aid and are attending the school programs.

The terms, schedule, and necessity of loan repayment and required loan exit counseling

The formula for determining the amount of loans is:

$(\text{Cost of Attendance}) - \text{Minus (EFC)}(\text{expected family contribution}) - \text{Minus (estimated financial assistance)}$
= (Need for subsidized Stafford)

An unsubsidized loan can replace the EFC.

No information that goes over subtitle: terms, schedule or necessity of loan repayment.

Application for Loan:

To receive a Stafford Loan, a student must complete a Free Application for Federal Student Aid and a Master Promissory Note (MPN).

In the traditional paper process, the MPN might be completed at the school by the student and submitted to the lender or school. In other cases the school certifies the loan based on the student's acceptance of the aid package, and the lender or the school's servicer sends the MPN to the student for signature. Regardless of how this is done, the Borrowers' Rights and Responsibilities Statement must be provided to the borrower with the MPN.

Required borrower information on the MPN:

The MPN contains identifying information including name, permanent address, date of birth, social security number, driver's license number, and two personal non-student adult references with U.S. addresses. The borrower must read, sign and date the MPN.

Adverse Credit History of Borrowers of PLUS (Loan)

The parent may not have adverse credit to borrow a PLUS. This is defined in the regulations as the applicant being 90 days or more delinquent on a debt or having been subject in the last five years to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write off of an FSA debt. The absence of any credit history is not considered adverse credit. Lenders may establish more restrictive credit standards for determining adverse credit.

If the parent borrower has an adverse credit history the applicant has the option of receiving a PLUS using a creditworthy endorser. If an endorser is used a separate Endorser Addendum is required for each PLUS loan. If an endorser is involved a new MPN must be used. The endorser is only liable for the specific loan or loans he/she has agreed to endorse.

School Certifies/Originates the Loan:

The school's primary responsibilities in the loan application process are to ensure the completeness and accuracy of the MPN based on information it has available.

Checklist for loan certification:

For all Stafford and PLUS loan applications, the school must:

- Confirm that the student and parent meet the definition of eligible borrower. This would include the student's grade level, loan period and the amounts of the disbursements as well as the student's enrollment status and anticipated completion/graduation date. You must confirm the student's dependency status for PLUS. Check on NSLDS to check the student's financial aid history, including loan limits. You must document the student's COA, EFC and estimated Financial Aid in the student's file. It must be available to the lender, guarantor or the Department
- Determine the student's enrollment status and SAP (Satisfactory Progress)
- Review NSLDS information on ISIR to ensure that the student (or both the student and parent in the case of PLUS loan) is not in default on any FSA loan and does not owe a refund on any FSA grant or scholarship and will not exceed the annual or aggregate loan limits applicable to borrowers
- Ensure the amount of the loan in combination with other aid will not exceed the student's financial need or the annual or aggregate loan limit

For Stafford Loan the school must also:

- Determine the student's Pell grant eligibility (for a sub Stafford the need analysis must use official EFC calculated by the Department to determine the student's financial need), and if eligible include the grant in the student's aid package
- For an unsubsidized Stafford loan, first determine the student's eligibility for a Stafford loan
- Prorate Stafford loans for programs of study that are shorter than an academic year and for programs in which the remaining period of study is less than an academic year in length

- Ensure that the loan disbursement dates meet the cash management and disbursement requirements for Stafford loans.

A separate PLUS MPN is required for each dependent student or if both parents want to borrow individually on behalf of the student.

Additional Unsubsidized Stafford:

Dependent students whose parents are unable to borrow PLUS loans due to adverse credit or other exceptional circumstances may receive additional unsubsidized amounts at the same level as independent undergrad students. The amounts are limited.

Guidelines for determining student's eligibility:

- Parent's unwillingness to borrow a PLUS does not make the dependent student eligible
- The aid administrators belief that a parent should not borrow a PLUS does not make the student eligible
- Only one parent must apply for a PLUS and be denied based on adverse credit history. However if both parents apply independently and one is approved and one denied, the student is not eligible for increased loan amounts
- The parents denied of PLUS based on adverse credit in one year does not support the dependent's eligibility in subsequent years
- The dependent student may become eligible at anytime during an academic year if the parent has been approved and later denied

The dependent student may be eligible for increased unsubsidized loan amounts if you determine and document that other exceptional circumstances exist that will prevent a student from borrowing, which may include:

- The parent is incarcerated and therefore ineligible
- Parent's whereabouts are unknown
- Parents income limited to Public Assistance or disability and you have evidence that the lender that makes loans to students and parents at the school has denied a PLUS loan or will not make a PLUS loan to a parent under its lending policy do to the parent's existing debt burden, income to debt ratio, likely inability to repay or other credit standards.

Scheduling Disbursements:

Disbursements will be established with the lender. This is the date that the funds are disbursed to the student. In keeping with the three day turnaround time for payment of FSA funds to the

student. For Stafford Loans the school may request a lender to provide Stafford funds by the thirty first day of classes for the first payment period for a 1st year, first time Stafford borrower.

Exit Counseling

All students who are graduating or withdrawing from school must receive exit counseling.

The school will ensure that students receive exit counseling before they leave school. Counseling may be provided in person (individually or in groups), or using audiovisual materials. As with entrance counseling, exit counseling is offered on the Web by guarantors and lenders. Student borrowers should be advised to complete online exit counseling or come to the counseling session at the school shortly before graduating, or ceasing at least half-time enrollment. Financial Aid Staff at Legends Institute are reasonably available to answer questions from student borrowers. One of the borrowers' obligations is to participate in an exit counseling session.

Some of the same material presented at the entrance counseling session will again be presented during exit counseling. The emphasis shifts to more specific information about loan repayment and debt-management strategies. The following information will be provided as part of exit counseling:

1. Exit counseling emphasizes the seriousness and importance of the repayment obligation
2. The lender sends payment coupons or billing statements as a convenience for the borrowers. Not receiving them does not relieve the borrower of his or her obligation to make payments
3. Many lenders encourage borrowers to set up electronic debiting of bank accounts to repay their loans

The regulations require that exit counseling describe the likely consequences of default, including adverse credit reports, and litigation. Students will be informed of the charges that might be imposed for delinquency or default, such as lenders or guarantor's collection expenses (including attorney's fees). Defaulters often find that repayment schedules for loans that have been accelerated are more stringent than the original repayment schedule. A defaulter is no longer eligible for any deferment provisions, even if he or she would otherwise qualify. The defaulter's federal and state tax refunds may be seized and wages garnished, and the borrower loses eligibility or any further funding from the FSA programs.

The student will receive an explanation of the use of the Master Promissory Note. The student will be advised to read carefully the MPN and the Borrowers Rights and responsibilities statement again.

Emphasis will be given that repayment is required, regardless of educational outcome or subsequent employability. The student borrower will be informed that they are obligated to repay the full loan even if they did not finish the program, can not obtain a job after graduation, or is dissatisfied with the school's educational program or other services.

Sample monthly repayment accounts will be provided. The borrower will be given an estimate of the average anticipated monthly payments based on their indebtedness (or the average indebtedness of Stafford borrowers at our school or in the same program). The borrower will receive a sample loan repayment schedule based on their total indebtedness. A loan repayment schedule will usually provide more information than just the expected monthly payment. For instance, it would show the varying monthly amounts expected in a graduated repayment plan. The lending organization is not required to send the repayment schedule to the student until the grace period.

Repayment options will be reviewed with the student. The counseling will review the payment options, such as the standard, extended, graduated and income-contingent income sensitive plans. The option of consolidating loans will also be discussed. Consolidation loans are available through the Federal Direct Student Loan Program.

Debt Management Strategies will be discussed. The counselor will stress the importance of developing a realistic budget, based on the student's minimum salary requirements. It is helpful to have the student's budget reflect the loan payment as a fixed cost, like rent and utilities.

Forbearance, deferment, and cancellation options will be discussed including:

1. If a student cannot make scheduled payments and does not qualify for a deferment, the lender may allow the student to temporarily make smaller payments or temporarily stop making payments. Interest continues to be charged during forbearance. Some reasons why forbearance may be granted are financial hardship and/or illness. The lender must grant forbearance if the student has a monthly debt burden for Title IV loans that collectively equals or exceeds 20% of their total monthly gross income (for up to three years) there are several other reasons listed in the Borrowers Rights and Responsibilities.
2. Deferments mean that the student does not have to make payments in certain circumstances. If the student is attending school at least halftime, or if the student is unemployed, if the student is experiencing economic hardship as determined by federal law for up to three years. (See student's rights and responsibilities).

The terms and conditions under which students receiving federal education loans may obtain deferments

The following lists of deferments are available to students who have federal student loans.

Deferment Definitions

1. **Action Programs Deferment**
Borrowers may postpone payments with this deferment type while serving full-time in the Action Programs for at least one year.
2. **Armed Forces Deferment**
This deferment type may be used to postpone payments for a borrower serving in the military on active duty status.

3. **Dependent Student Enrolled at Least Half-time Deferment**
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled at least half time at an eligible school.
4. **Dependent Student Enrolled Full-time Deferment**
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is enrolled full-time at an eligible school.
5. **Dependent Student in Full-time Rehabilitation Training Program Deferment**
Borrowers may postpone payments on a PLUS loan when the dependent student for whose education the loan was disbursed is engaged in a full-time rehabilitation training program.
6. **Economic Hardship Deferment**
This deferment postpones payments for a borrower during times of financial difficulty where the borrower receives public assistance, serves in the Peace Corps, receives the deferment on a Direct or Perkins loan, or meets specific income criteria.
7. **Full-time Student Deferment**
Any borrower who is certified by an eligible school as enrolled on a full-time basis may receive this deferment.
8. **Graduate Fellowship Deferment**
This deferment type postpones payments for borrowers engaged in a full-time course of study in a Graduate Fellowship program.
9. **Internship/Residency Deferment**
This deferment type postpones payments for a borrower engaged in an Internship/Residency program.
10. **Less than Full-time but at Least Half-time Student**
In order to qualify for this deferment, an eligible school must certify that the borrower is enrolled at least half time.
11. **National Oceanic and Atmospheric Administration (NOAA) Deferment**
Borrowers serving in the National Oceanic and Atmospheric Administration (NOAA) on active duty status may use this deferment type to postpone payments.
12. **Parental Leave Deferment**
This deferment type may postpone payments for a pregnant borrower or one caring for a newborn child or a newly adopted child.
13. **Peace Corps Deferment**
Borrowers may postpone payments with this deferment type while serving in the Peace Corps for at least one year.
14. **Public Health Service Deferment**
This deferment type postpones payments for borrowers serving full-time as an officer in the Commissioned Corps of the Public Health Service.
15. **Rehabilitation Training Deferment**
This deferment type is available for borrowers engaged in a full-time rehabilitation-training program.
16. **Tax-exempt Organization Deferment**
This deferment type may postpone payments for full-time paid volunteers in a tax-exempt organization.

17. Teacher Shortage Area Deferment

This deferment type is available to borrowers when teaching in a designated teacher shortage area.

18. Temporary Total Disability Deferment

This deferment type may postpone payments for a borrower with a condition that prevents them from working or going to school, or who is caring for a disabled person.

19. Unemployment Deferment

This deferment type postpones payments for borrowers who are seeking full-time employment through registry with an employment agency or are receiving unemployment benefits.

20. Working Mother Deferment

This deferment type may postpone payments for mothers who recently re-entered the workforce.

The student will be informed of the Availability of Loan Information on NSLDS and the availability of the FSA Ombudsman's Office. The borrower's loan history can be reviewed on NSLDS (PIN required for access). Students without Internet access can identify their loan holder by calling 1-800-4-fed-aid. The borrower will be made aware that the information on the NSLDS site is updated by lenders and guarantors and may not be as current as the latest information from the loan holder. The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have failed. Normally the bank and/or guarantor can help with any problem.

Review the Student's Rights and Responsibilities: The student received this with the MPN at the beginning of the loan process and it should be reviewed again at the exit interview.

The importance of keeping loan records will be reinforced with the student. The borrower should keep the loan repayment schedule provided by the lender when repayment begins as well as records of loan payments—including cancelled checks, money order receipts. The student should keep copies of any requests for deferment or forbearance, or any other correspondence with the loan holder.

The School will collect and update personal and contact information: During exit counseling, the aid office will obtain the borrower's expected permanent address after leaving school, the address of the borrower's next of kin, and the name and address of the borrower's expected employer (if known). A school will correct its records to reflect any changes in the borrower's name, address, Social Security Number, or references and will obtain the borrower's current driver's license number and state of issue. Within 60 days after the exit interview, the financial aid office will provide this information to the loan vendor.

The student will also be provided with the current name and address of the borrower's lender (or Federal Vendor), based on the latest information. An explanation will be given of how to complete deferment forms and how to prepare correspondence to the lender or vendor will also be included. Emphasis will be made that the borrower should always keep copies of all correspondence from and to them about their loans. It will be stressed that a borrower must make payments on their loans even if the borrower does not receive a payment booklet or a billing notice.

If the student borrower drops out without notifying the school, we will confirm that the student has either completed online counseling, or exit counseling material will be mailed to the borrower at their last known address. The material must be mailed within 30 days of learning that a borrower has withdrawn or failed to participate in an exit counseling session. When we mail these exit materials, we are not required to use certified mail with a return receipt requested, but we must document in the student's file that the materials were sent. If the student fails to return the Exit Counseling material including the contact information, we are not required to take any further action.

Grace Period: Once the student withdraws, leaves school or graduates on the subsidized loans there is a **grace period of six months**. During this time no interest accrues on the subsidized loan. On an unsubsidized loan the interest accrues and may be paid during the loan period. The principal is not due until after the grace period. The borrower has a choice of paying the interest or having it capitalized (adding the accrued interest to the original loan principal). PLUS loan repayment begins sixty days after the second disbursement and interest begins at that point. Repayment on all loans is up to ten years with a minimum repayment of \$50.00 per month.

General Information about the school

See catalog for the name, addresses and phone numbers of all agencies that have approval over Legends Institute.

By putting a request in writing to the school director you may review the letter of accreditation and the license or letter of approval from the state agency that approves the school. This request will be honored with 30 days of receiving the written request.

Special facilities and services available to disabled students

No qualified handicapped person, by reason of the handicap, will be excluded from enrolling in a course of instruction. Legends Institute will exert its best effort to provide reasonable special requirements for the handicapped person by nature of their handicap. If you would like to request academic adjustment or auxiliary aids, please contact the school director.

You may request academic adjustments or auxiliary aids at any time. The school director is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants who are persons with disabilities, as defined in paragraph 104.3 (j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

- 1) Notify the school director in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. You may contact the school director. by telephone at 434-385-7722.
- 2) The school director will respond within two weeks of receiving the request.

Cost of attending the school

Programs	Tuition and fees	Books and Equipment	Monthly Room & Board		Monthly Transportation cost for		Monthly Misc Cost for	
			Independ	Depend	Independ	Depend	Independ	Depend
Cosmetology	12,695	2,195	351	144	245	245	115	88
Registration fee	100							

Diversity make up of the school by both gender and ethnicity for Award Year 2009. This is based on full-time students who received Pell grants (Updated: 12-31-2009).

Student Race/Ethnicity	# of Female	Percent	# of Male	Percent
American Indian or Alaska Native	0	n/a	0	n/a
Asian/Native Hawaiian/Pacific Islander	0	n/a	0	n/a
Black or African American	14	43.8%	0	n/a
Hispanic/Latino	1	3.1%	0	n/a
White	17	53.1%	0	n/a
Two or more races	0	n/a	0	n/a
Race/ethnicity unknown	0	n/a	0	n/a
Non-resident	0	n/a	0	n/a
Total enrollment	32			

Withdrawal Policy:

Official Withdrawals

The withdrawal process officially begins upon the request of the student to withdraw. Students will be advised as to their responsibilities and the student will be forwarded to the Financial Aid office for processing.

Unofficial Withdrawals/Drop

A Student who misses 7 consecutive days, unexcused constitutes an “unofficial withdrawal” or a “drop”. Unofficial withdrawals are calculated, for return of funds, using the student’s last date of class attendance, verified by either the instructor’s or the school’s attendance records.

The effective date of the termination for refund purposes will be the earliest of the following:

1. The last day of attendance from school’s attendance records, or
2. Date student began the withdrawal process, or
3. Date student provided official notification of intent to withdraw in writing, or
4. Date student did not return at the expiration of an approved leave of absence.
5. Date of withdrawal as determined by the school:
 - a) Student is expelled,
 - b) Student not making satisfactory progress (attendance or academic)

Refunds will be totally consummated within 30 days after the effective date of termination. Upon a student’s withdrawal, two calculations are formed:

1. The Return of Title IV funds (To determine amounts earned from the Federal programs) and
2. Institutional Refund Policy or State Refund Policy if applicable (*See school catalog for the institutional refund policy*).

Return of Title IV Funds:

Only the Title IV programs are to be included in this calculation

You must keep in mind that when you apply for financial aid, you sign a statement that you will use the funds for educational purposes only. Therefore, if you withdraw before completing your program, a portion of the funds you received may have to be returned. The school will calculate the amount of tuition it must return to the Federal funds according to the policies listed below:

The Return of Title IV Funds is NOT a Refund Policy. Instead, the Federal regulations (beginning with October 7, 2000) require the use of a Return to Title IV calculation to determine the amount of Title IV funds a student has earned as of the date he or she ceases attendance. Any student receiving Title IV funds will be subject to these regulations.

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), Federal Perkins Loans and in some cases, certain state grant aid (LEAP/SLEAP), GEAR UP grants, and SSS grants to students.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the school and/or you must return the excess funds.

The amount of assistance that you have earned is determined on a pro rata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some schools ask for when you enroll), you will be offered the funds directly. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement. From the date the institution determined the student withdrew, grant funds must be paid within 45 days, and loan funds must be paid within 180 days.

Return of Unearned Aid is allocated in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Perkins Loan
4. Federal Parent (Plus) Loan
5. Federal Pell Grant
6. Federal Supplemental Opportunity Grant
7. Other Title IV Assistance

There are some Title IV funds that you were scheduled to receive that you cannot *earn* once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you

withdraw, you will not earn any FFEL or Direct loan funds that you would have received had you remained enrolled past the 30th day.

Title IV Future Professionals reentering within 180 days of withdrawal date will resume at the same status as prior to withdrawal.

If you receive (or your school or parents receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

The school must return this amount even if it did not keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an *overpayment*. The amount of a grant overpayment that you must repay is half of the received amount. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at www.studentaid.ed.gov. The Return of Title IV Funds is NOT a Refund Policy. Instead, the Federal regulations (beginning with October 7, 2000) require the use of a Return to Title IV calculation to determine the amount of Title IV funds a student has earned as of the date he or she ceases attendance. Any student receiving Title IV funds will be subject to these regulations.

NOTE: If the initial amount of the overpayment owed by the student is \$25.00 or less, the student repayment requirement is forgiven

The certificate programs, training, and other education programs offered; See school catalog for list of program being taught

The availability of a GED program, if the school admits students who do not have a high school diploma or equivalent

Legends Institute does not offer a GED program as part of the Institution. However, Legends does admit students with their GED.

Instructional, laboratory, and other school facilities associated with academic programs;

See school catalog for description of school facilities.

CRIME STATISTICS

In accordance with the Jeanne Cleary Disclosure of Campus Security Policy and Campus Crime Statistics Act the school collects crime statistics as the basis for the Annual Security Report that is made available to students, employees, applicants, for enrollment or employment. Campus is defined as any building or property owned or controlled by the school within the same contiguous area used by the school in direct support of related to its educational purpose. The following criminal offenses, published December 31, 2009, include any crime statistics that occurred on campus during the previous three-year period.
Date updated as of 12-31-2009.

Crimes Reported	2007	2008	2009	Location: C=Campus N=Non-campus P=Public Area	*Hate Crime
Murder (Includes non-negligent manslaughter)	0	0	0		
Negligent manslaughter	0	0	0		
Sex offenses (forcible)	0	0	0		
Sex offenses non-forcible)	0	1	1		
Robbery	1	0	1		
Aggravated assaults	0	0	1		
Burglaries	0	0	0		
Motor Vehicle Thefts (on Campus)	0	0	1		
Arson	0	0	0		
Any other Crime involving bodily injury	0	0	0		

Number of arrest made for the following crimes	2007	2008	2009	Referred for campus disciplinary action? (Yes)(No)
Liquor Laws	0	0	0	
Drug Laws	2	2	3	NO
Illegal Weapons Possession	0	0	0	

*** Hate Offenses:**

The above crimes of murder, manslaughter, arson, forcible rape and aggravated assault that show evidence of prejudice based on race, religion, sexual orientation, ethnicity or disability as prescribed by the Hate Crimes Statistics Act (28 U.S.C 534) occurred.

Legends Institute encourages all students and employees to be responsible for their own security and the security of others. Please report any known criminal offenses occurring on campus to the school administration. In the event a sex offense should occur on campus, the victim should take the following steps:

1. Report the offense to the school administration
2. Preserve any evidence as may be necessary to the proof of the criminal offense
3. Request assistance, if desired, from school administration in reporting the crime to local law enforcement agencies
4. Request a change in the academic situation if necessary

Information for Crime Victim about disciplinary hearings:

Institution must, upon written request disclose to the alleged victim of any crime of violence, or a non forcible sex offense, the results of any disciplinary proceeding conducted by the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided, upon request to the next of kin of the alleged victim. This provision applies to any disciplinary proceeding conducted by the institution on or after August 14, 2009 (HEOA amendment).

Contacts for information on student financial assistance and general institutional issues that a student may be eligible for FSA program funds for attending a study abroad program that is approved for credit by the home school;

Legends Institute does not currently have any agreements with any institutions overseas for training of students where credit received would used to meet the graduation requirements of Legends Institute.

Information regarding the availability of FSA program funds for study abroad programs.

If you are currently receiving financial aid from Legends Institute, and the school has a program for study abroad you can use it for the study abroad program. Talk to your financial aid officer about what can and can't be applied to a program of study abroad.

The Higher Education Act (HEA) of 1992 mandated that a student can receive financial aid for study abroad if the student is enrolled in a program approved by the home institution. Moreover, the student would be eligible to receive "grants, loans, or work assistance without regard to whether the study abroad program is required as a part of the student's degree."

Drug and alcohol abuse information:

Last updated as of 09-01-2010

Last date distributed to all employees and currently enrolled students. **Lynchburg Resource Information Sheet** will also be provided to students for additional support service references.

Following you will find the requirements of the Drug-Free Schools and Communities Act Amendments of 1989, Public Law 101-226 and what Legends Institute require of Staff and Students.

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 expulsion or termination from school or employment.

Additionally, there are numerous local, state and federal laws, which can be used to punish violators. Penalties can range from suspension, revocation and/or denial of a driver's license, to 20-50 years imprisonment at hard labor without benefit of parole. Property may also be seized. Community service may also be mandated.

Students could lose eligibility for financial aid, could be denied other federal benefits, such as Social Security, retirement, Welfare, health care benefits, disability and Veterans benefits. Public housing residents could also be evicted. Finally, a record of a felony or conviction in a drug-related crime may prevent a person from entering a certain career.

Drugs can be highly addictive and injurious to the body as well as one's self. People tend to lose their senses of responsibility and co-ordination.

There are drug or alcohol counseling, treatment and rehabilitation facilities in our area where advice and treatment are available. The telephone numbers of these facilities may be found in your local telephone book or yellow pages under Drug Abuse and Addiction – Information and Treatment. If other help is required for rape counseling, or domestic violence contact;

AA Alcoholics Anonymous	434-847-4733
Arise Drug & Alcohol Counseling Center	434-847-8035
Child/Adult abuse hotline	1-800-222-8000
Domestic Violence Prevention Center	434-528-1041
Pathways Treatment Center	434-947-4455

There are national organizations that can be contacted for help. The Alcoholism and Drug Abuse Hotline is open 24 hours daily, 1-800-252-6465. The Cocaine Hotline, 1-800-444-9999 is also open 24 hours. The National Institute on Drug Abuse Hotline is available 8:00 AM to 2:00 AM, Monday through Friday and 11:00 AM to 2:00 AM on weekends, 1-800-662-4357.

Completion/graduation rates for the general student body

Covering the following period of time January 1,2009 to December 31, 2009 this must be updated by July 1 of each year.

Program s	Scheduled to Graduate	Graduated	Percentage = Graduate/ Scheduled to Graduate
Cosmetology	24	17	70.83%
Totals	24	17	70.83%
Placement Rate	100%	Licensure Rate	87.50%

Ferpa

The Family Educational Rights and Privacy Act (FERPA) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level.

Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records, which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions:
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;

- Specified officials for audit or evaluation purposes;
- Appropriate parties in connection with financial aid to a student;
- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;
- To comply with a judicial order or lawfully issued subpoena;
- Appropriate officials in cases of health and safety emergencies; and
- State and local authorities, within a juvenile justice system, pursuant to specific State law

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

A list of the faculty and other instructional personnel;

See the catalog for a list of school faculty and instructional staff

Policies and Sanctions related to copyright infringement

Legends Institute prohibits copyright infringement. The school will take disciplinary action against any student who distributes unauthorized copyrighted materials including peer-to-peer file sharing and the prohibited use of the institution's information technology system for those activities. Any student involved in such an act will be reported to the proper authorities.

Constitution Day

On September 17 of each year or the first day back to school Legends Institute will hold a day dedicated to the Constitution of the United States. At least three months before holding this event we will activity request suggestion from both our current student body and staff on how they feel that we could best commemorate the September 17, 1787 signing of the Constitution.

Transfer in / Out Policy

See the school catalog for transfer in/out policy.

Vaccination Policy

Legends Institute does not require any documentation of vaccination at this time because it is not required to work in the field of cosmetology training by the state.

What the Acronyms Mean

EFC	Expected Family Contributions
MPN	Master Promissory Note
PLUS	Parent Loan for Undergraduate Students
FSA	Federal Student Aid
NSLDS	National Student Loan Data System
COA	Cost of Attendance
SAP	Satisfactory Academic Progress
ISIR	Institutional Student Information Report
UNSUBsidized Loan	Interest is not paid by Federal government
FSEOG	Federal Supplemental Educational Opportunity Grant
SLEAP	Special Leveraging Educational Assistance Partnership
LEAP	Leveraging Educational Assistance Partnership
GEARUP	Gaining Early Awareness and Readiness for Undergraduate Programs
SSS	Student Support Services
FFEL	Federal Family Education Loan
FERPA	Family Educational Rights and Privacy Act

SCHOOL POLICIES & PROCEDURES

While in school students are in training. Do your best to express yourself in a positive manner, show cooperation and personal ambition so you can best prepare yourself to succeed in the beauty industry.

PROFESSIONAL ETHICS POLICY AND PRACTICES

1. **Behavior:** The use of profanity, alcohol, and drugs during school hours (which includes all breaks and lunch periods), or in conjunction with any extracurricular school related functions is prohibited. Improper or abusive behavior to other students, school officials, or school patrons is cause for suspension or termination.
2. **Clinic Services:** Students who refuse to perform a service on a client will be clocked out and dismissed for the day, and face further suspension. Students are prohibited from refusing a customer because he/she does not want to perform the service.
3. **Unethical practices:** Cheating, stealing or willful destruction of property will not be tolerated and is cause for termination.
4. **Smoking:** No smoking in the building. Smoking is only permitted 20 feet away from doorways in designated smoking area. Smokers are responsible for proper disposal of all waste and sanitation afterwards. Students are permitted to smoke during their designated breaks only (morning, lunch, and afternoon breaks).
5. **Supplies:** Students must sign out products using the “Student Dispensary Sign-Out List”. All students **must return school supplies** (i.e. color, styling product) immediately upon completion of work; if taken from the building, this is considered stealing.
6. **Conversation:** No loud or inappropriate conversation on school property.
7. **Respect:** All customers, instructors, and fellow students must be treated with professional courtesy and respect.
8. **Customer behavior:** If any customer harasses a student, the student is responsible to report situation to supervising instructor and the instructor is to handle the situation. Do not overreact to a customer’s inappropriate behavior. Minimize conflict in all circumstances.
9. **Cell Phones:** Cell phone use is prohibited in the school outside of the break room, regardless of what it is being used for. If students need to be reached for emergencies, please provide the school number for such purposes. Phone use is permitted on breaks **ONLY**. *All Electronic Media (i.e.computers and mp3 players) fall under this rule.*

10. **Negative talk:** Negative talk on school property is prohibited; this includes gossip, threats, insults, bullying and any other talk that may offend an individual.
11. **Sexual harassment:** *Any form of sexual harassment will not be tolerated.* Sexual harassment is defined by unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature.
12. **Food and Drink:** **NO FOOD OR DRINK on the clinic floor at any time.**
No food or drink allowed in the classroom, however, teacher may use their discretion for their classroom food and drink policy.
13. **Children:** **Students cannot bring their children to school.** If your child is receiving a service, the child must be under adult supervision other than the student.

DRESS CODE POLICY

Dress code is extremely important in laying a foundation for the student's image in an industry that revolves around it. It is school policy that students must be put together in a **professional manner**, this includes clean & neat attire, hair, make-up, and personal hygiene. Students may be sent home if not in accordance with the professional image.

The school dress code is as follows:

- **Solid Black Pants:** No rips, tears, or holes. Skirts and Capri pants are allowed, skirts must be past fingertip in length
- **Solid Black, Grey, or White top:** Any tops that expose the underarms or that have writing or patterns on them are prohibited
- **Solid black closed toed shoes**
- **Undershirts / Overcoats:** Undershirts and Overcoats are permitted in accordance with solid black, grey, and white colors. Overcoats with a hood are prohibited
- **No hats or head coverings**
- **Students must dress gender specific**
- **Professional image and individuality are encouraged and accessories such as scarves, belts and jewelry are allowed**
- **Name tags must be worn at all times**

ATTENDANCE POLICY

If a student misses 7 consecutive days of school without prior written notice, executing a Leave of Absence or providing the school with written documentation of special/unusual circumstances; the 7th day will be the date of termination of withdrawal. If the student provides the school with notification of withdrawal prior to the 7th day, that date of said notification will be the date of determination of withdrawal.

1. **Attendance:** Daily attendance is required. A daily report is accurately kept on the student's attendance. Excessive absenteeism will be cause for suspension or dismissal. Students must maintain a minimum of 75% cumulative attendance.
2. **Classroom Attendance:** Teacher's will outline their attendance requirements at the start of a classroom teaching module. Students may have to repeat the classroom education if they fail to meet the standard according to teacher's discretion.
3. **Clocking In/Out:** Students are responsible to record their attendance by swiping their assigned cards through the card reader at the following times: **Morning in, Lunch out, Lunch in, Evening out.** Time records will be displayed on the designated monitor and will indicate if a student has clocked in or out. Recording time (in or out) for another student is prohibited and may result in **both** students immediate termination. Administration **will not fix any missed time records.**
4. **Tardiness:** School starts at **9:00 a.m.** Tardiness is unacceptable, unless it is excused. Tardy students will be sent home for the day. If there is an extenuating circumstance, call and speak with a school official (Director of Education, Administrator, or School Director) to gain approval to enter school.
5. **Excused Tardy:** Students are permitted to enter school if they have an excused tardy. An excused tardy is as follows: *Students must provide same day notes only from Doctors offices, social services, or court orders (or jury duty) clearly dated and documented. An excused tardy means a student may clock in at their time of arrival.*
6. **Absent Charges / Overages:** Students absent more than 15% of the allotted time will incur "absent charges" at the rate of tuition, for every additional hour missed. Overages will be applied to the students account at the end of the contract period.
7. **Breaks:** Students are allowed two 15 minute breaks (one in the morning and one in the afternoon), and one 30 minute lunch break. Students must coordinate **all** breaks with their instructors before taking them. Students on the clinic floor or in the practice room must clock in and out of their breaks.
8. **Early Dismissals:** Students are required to be in school until 4:30 p.m. If a student has an extenuating circumstance that requires an early dismissal, they must let their instructor know before leaving the building. Clean-up duties are not exempt due to early dismissal.

LEAVE OF ABSENCE POLICY

The HEA authorizes the school to grant one or more Leave of Absences, which may not exceed 180 days in a 12- month period. The school must have a Leave of Absence (LOA) request form (that can be obtained in the school's administrative office) signed by the student requesting a leave of action, on the date of or prior to actual start date of the requested leave of absence.

Leave of Absence Return Policy

Legends Institute has a required return period for students returning from a Leave of Absence. The student can only re-enter school on the next enrollment start date following their leave of absence end date. The student's Leave of Absence will be extended to this date. For example, if a student takes a leave of absence for two weeks starting on January 1st, scheduled to end January 14th, the students leave would be extended by the school until the following enrollment start date (every month), in this example February. If the student does not return following the leave of absence period, the said student will be terminated from the program.

Legends Institute will calculate the amount of Title IV funding that is to be returned using the day the student withdrew as determined by the attendance records, as their last day of attendance.

SATISFACTORY PROGRESS POLICY

Satisfactory Progress in attendance and academic work is a requirement for all students, and students must maintain Satisfactory Progress to continue eligibility for funding. To determine Satisfactory Progress for students who are attending the Cosmetology program, students are evaluated for both academics and attendance during the month that they are scheduled to complete their payment period: **450 hours, 900 hours, 1200 hours**. The student must also complete at least 13 weeks by 450 hours, 26 weeks by 900 hours, and 35 weeks by 1200 hours to have completed a payment period. If a student does not meet Satisfactory Academic Progress they will be provided with either a Financial Aid Warning Letter or a Financial Aid Probation Letter.

ATTENDANCE POLICY/PROGRESS:

Students must attend a minimum of **75%** of the cumulative scheduled hours to maintain Satisfactory Progress and complete the program within the maximum time allowed. The maximum time frame is equal to **1.33** times the published length of the program (Cosmetology is **2000** scheduled hours). Time off for authorized leaves of absence will be added to the maximum time frame. During the maximum time frame, a student would have to complete the following hours on the average during the following months to remain in satisfactory academic progress:

The following is the number of hours that a student has to complete at the end of each payment period within the maximum weeks listed to be considered making SAP.

Program	Minimum Hours	Maximum Weeks
Cosmetology	450	18
	900	35
	1250	39

ACADEMIC PROGRESS:

Students are assigned theory study and practical assignments. Theory is evaluated by written exams given after each unit of study. Practical assignments are evaluated as completed and counted toward program completion ONLY when rated as satisfactory or better. Practical skills are evaluated according to text procedures and performance standards established by the state licensing agency. Students must maintain a cumulative theory grade average of 75% and pass a FINAL written and practical exam prior to graduation. Numerical grades are considered according to the following grading scale:

Practical and Theory:

- 100% - 93% A: Exemplary performance.
- 92% - 87% B: Excellent mastery of program content and excellent ability to apply Program content concepts. The work displays initiative, independence and application. In some courses, originality may be required.
- 86% - 81% C: Good mastery of Program content and an ability to apply Program content concepts. Work reflects a thorough understanding of the application and inter-relationships of material covered.
- 80% - 75% D: Below average mastery of program. Needs improvement and review of materials covered and content concepts.
- 74% & below F: Unsatisfactory progress using the principals within the program content.

DETERMINATION OF PROGRESS:

Students meeting requirements at the end of each payment period review points will be considered making Satisfactory Progress until the end of the next scheduled payment period review. In order for a student to be considered making Satisfactory Progress, the student must meet both cumulative attendance and academic minimum requirements.

FINANCIAL AID WARNING:

Students failing to meet requirements for attendance or academic progress at the end of any payment period will be placed on Financial Aid Warning until the end of the next payment period or until re-establishing Satisfactory Progress, whichever occurs first. During the Financial Warning period, students are considered to be making Satisfactory Progress and students who receive federal funds may continue to be funded. If the student is meeting minimum requirements at the end of the Financial Aid Warning period, the student will be determined as

making Satisfactory Progress. If the student fails to meet requirements at the end of the Financial Aid Warning period, the student will be placed on Financial Aid Probation and will be suspended from receiving Title IV funds, unless the student appeals the Financial Aid Probation and prevails on the appeal.

APPEAL POLICY:

If a student is determined NOT to be making Satisfactory Progress at the end of the Financial Aid Warning period the student may appeal the negative determination. The appeal must be based on following: The death of a relative, an injury or illness of the student, or other special circumstances. The Student must submit his/her written appeal notice to the school administration with supporting documentation including reasons why the determination should be reversed and what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation. The written appeal will be reviewed within 5 business days by the school administration and the student will be notified of the results in writing. The results of the appeal review are final and not appealable. If the student prevails on appeal the student will be placed on Financial Aid Probation and will be considered making Satisfactory Academic Progress until the end of the next payment period.

REESTABLISHMENT OF STATUS:

A student determined NOT to be making Satisfactory Progress may reestablish Satisfactory Progress by:

- 1) Making up missed tests and assignments and increasing cumulative grade point average to 75%. And / Or
- 2) Increasing cumulative attendance to 75%

REENTRY STUDENTS/INTERRUPTIONS:

A determination of Satisfactory Progress will be made and documented at the time of withdrawal or beginning of a Leave of Absence. That determination of status will apply to students at the time they return to school. The student may appeal a negative Satisfactory Progress determination according to the appeal policy. Elapsed time during a Leave of Absence does not affect Satisfactory Progress and will extend the contract period by the same number of days in the Leave. There will be no additional charges to a student for the time off when they are on an approved leave of absence. Students re-entering after exiting the school within 6 months of the date of withdrawal will not be evaluated as new students and consideration will be given to the student's progress status at the time of previous withdrawal. Students re-entering school after 6 months of the date of withdrawal will be evaluated as new students.

Students wishing to re-enroll in school after withdrawing must submit a letter to the school administration. Student letters requesting re-enrollment must include a summary of the reasons the student withdrew and how these issues have been resolved. Re-enrollment is at the discretion of the School Director/ Administrator. Decisions by the School Director/ Administrator regarding re-enrollment are final.

TRANSFER STUDENTS:

New students that transfer in to the school with hours from another school will start with 0 hours and be evaluated at the same schedule as any other new student except that their contract length will be adjusted for the remaining hours needed to complete the program.

REINSTATEMENT OF FINANCIAL AID:

Title IV aid will be reinstated to students who have prevailed upon appeal regarding the status of Satisfactory Progress or who have reestablished Satisfactory Progress.

PROGRAM INCOMPLETES, REPETITIONS, AND NON-CREDIT REMEDIAL COURSES:

The school does not recognize course incompletes, repetitions, and non-credit remedial courses. As a result, these events will have no effect on the institution's Satisfactory Progress.

DISCIPLINARY POLICY

Legends Institute reserves the right to utilize any part of the following disciplinary procedures, based on severity of offense, for any corrective action taken. Corrective Action Notices are issued for separate policies that are violated. The student must acknowledge the notice of corrective action, and if student persists to violate the same policy, further action will be taken. The corrective action procedures are as follows:

- Verbal Warning Acknowledgement
- Written Warning Acknowledgement
- Notice of Suspension
- Notice of Termination

All information regarding disciplinary action will remain a part of the students permanent school file. Legends Institute may take immediate disciplinary action due to the severity of offense.

Suspension: Legends Institute may suspend students from school for immediate or continuous violation of School Policies. *If, at the end of the suspension period, the student does not return to school, he/she will be terminated.*

Termination: Legends Institute may terminate students from school for immediate or continuous violation of School Policies.

The school refund policy will apply according to the attendance records of the student's last day of attendance before termination.

Students may be issued Corrective Action Notices or face immediate suspension/termination for any of the following reasons:

- Failure to comply with school "***Policies and Procedures***"

- Non-payment of monies due the school
Students who are suspended for non-payment of monies due the school may return to school within 30 days by paying the past due tuition amount plus the current month's tuition. If account is not paid in full within thirty days after the suspension the student will be terminated.
- Failure to meet satisfactory progress as required by the Legends Institute Satisfactory Progress Policy
- Failure to comply with guidelines set forth by Legends Institute for any operating procedures, including but not limited to:
 - ***Unapplied effort***; Defined by lack of application or cooperation, or laziness
 - Any other student misconduct that administration deems cause for suspension or termination

Loss of time resulting from suspension will affect completion date, attendance rate, and possible absence charges if student is absent for more than 15% of the program that she/he is enrolled in.

STUDENT COMPLAINT PROCEDURE POLICY

The school utilizes a policy and procedure for handling student complaints, and students are informed in writing of this policy and procedure. The school will make every attempt to resolve any student complaint that is not frivolous or without merit.

A student, instructor, or interested party may file a complaint against the school or related party under the following procedures:

- The complaint must be in writing to the school director
- The complaint must outline the allegation or nature of the complaint within 30 days of the date that the act occurred.

A school representative will attempt to meet with the complainant within 30 days of receipt of the written complaint or will send a written response if meeting cannot be arranged. If after careful evaluation, the problem cannot be resolved through discussion, the complaint will be referred to the school's complaint committee. Evidence of final resolution of all complaints will be retained in school files.

If the student does not feel that the school has adequately addressed a complaint, the student may consider contacting the National Accrediting Commission of Cosmetology, 4401 Ford Ave., Suite 1300, Alexandria, VA 22302.

STUDENT RIGHTS:

A student has the right to ask the school:

1. The names of the accrediting organizations for Legends Institute
2. About Legends Institute's programs, facilities and faculty
3. The cost of attending and the school's refund policy for students who withdraw
4. The types of financial assistance that are available, including all federal, state, local, private and institutional aid programs, and the procedures and deadlines for applying for each program.
5. The criteria used to select financial aid recipients
6. To explain each type and amount of assistance in his/her financial aid package, and how and when payment will be made
7. To appeal his/her aid package if he/she believes a mistake has been made
8. The Legends Institute method of determining satisfactory progress and what happens if a student does not make satisfactory progress
9. Access to Student Files. Students may access their files Monday-Thursday 9:00 am - 4:00 pm

PARKING:

Students are required to park in the designated student parking area. Students who do not park in designated areas may be subject to disciplinary action. The student parking area is removed from the entrance of the school so that prime parking may be made available to clients.

EMERGENCY EXITS:

Emergency exits are clearly marked throughout the school. In case of emergency, walk; do not run, to the closest marked emergency exit. Emergency exits are located in the front entrance of the school, as well as in the rear of the school.

WEATHER RELATED CLOSINGS:

Inclement weather may result in a school closure. If a school closure is necessary, then closing information will be relayed to the student via television. WSET, ABC Channel 13 Television. As a general rule, Legends Institute will follow Lynchburg City Public School Closures and delays. *Please use discretion in traveling to school during inclement weather. Legends Institute cannot take into account the weather conditions of ALL surrounding areas of all students. Please put safety first.*