

SCHOOL AND STUDENT ENROLLMENT AGREEMENT COSMETOLOGY PROGRAM/ESTHETICS PROGRAM

Student Enrollee Name _____ STUDENT NAME EXAMPLE _____ Contract Begins: 08/24/2026 Contract Ends: 07/16/2027
 Age XX Birth Date XX/XX/XXXX Driver's License # XXXXXXXXXX Soc. Security # XXX-XX-XXXX U. S. Citizen X Yes No
 Address XX Phone XXX-XXX-XXXX

Contract Costs and Payment Terms

Student and sponsor (if applicable) agree to pay the school the tuition and fees for the program selected according to the approved payment plan stated in this agreement. The school may, at its option and without notice, prevent student from attending class until any applicable unpaid balance or payments are satisfied. School will implement extra instructional charges for scheduled hours remaining after the enrollment agreement ending date at the rate of \$250 per week, or any part thereof, payable in advance until graduation. The school will charge an application fee for students enrolling or transferring to the school of \$100.00. The school will charge a reenrollment fee to students who have withdrawn and wish to reenter more than 30 days after termination, of \$150. The tuition rates current at the time of reenrollment fee will apply to the balance of training hours needed for students who reenroll more than 30 days after the formal withdrawal date unless mitigating circumstances apply. Full payment due at time of signing this agreement including registration fee or make satisfactory arrangements for payment of the balance to be paid through an approved payment plan as stated herein. Payments may be made by cash, check, money order, credit card, through non-federal agency, or loan programs. Students are responsible for paying the total tuition and fees and for repaying applicable loans plus interest.

1. This enrollment agreement is a legally binding document between VskiCosmetology School, hereafter referred to as the School, and the student. Reference is made to the provisions of the Rules and Regulations and Dress Code of the School, which are incorporated and made part hereof as the entire agreement between the parties. NO representation, warranty or guarantee has been made which is not expressly set forth herein. The School shall have the right to assign this enrollment agreement in its discretion.

2. The School agrees to provide instruction and training to the student, STUDENT NAME, for VskiCosmetology Schools COSMETOLOGY PROGRAM for a total of \$21,900. The COSMETOLOGY Clock Hours (1500) will take be obtained at its place of business in the county and state aforesaid. The starting date for classes will be on 08/04/26. If the student attends according to the schedule set forth below, he/she could graduate as soon as 07/16/2027. Competency based programs with a clock hour component requires notice to the students that should the student complete the program earlier than the estimated timeframe stated in the contract, the student's financial aid package may be recalculated and that this may result in liabilities owed by the student and/or the institution if applicable.

- a. Cosmetology Program student can complete the (full-time) 1500 total clock hour course in 200 scheduled days or 40 scheduled weeks, if they attend 7.5 hours per day, 5 days per week for a total of 37.5 hours per week. This School allows you to miss 75 scheduled hours of your contracted time, at no penalty. If you miss these allowed scheduled hours, you must graduate before or by 07/30/2027. If you miss more than the allowed scheduled hours, you will be terminated from School and/or penalized \$250 per week, for every week after 75 missed hours.
- b. Cosmetology Program student can complete the (part-time) 1500 total clock hour course in 273 scheduled days or 55 scheduled weeks, if they attend 5.5 hours per day, 5 days per week for a total of 27.5 hours per week. This School allows you to miss 75 scheduled hours of your contracted time, at no penalty. If you miss these allowed scheduled hours, you must graduate before or by -----. If you miss more than the allowed scheduled hours, you will be terminated from School and/or penalized \$250 per week, for every week after 75 missed hours.
- c. Esthetics Program student can complete the (full-time) 450 total clock hour course in 60 scheduled days or 12 scheduled weeks, if they attend 7.5 hours per day, 5 days per week for a total of 37.5 scheduled hours per week. This School allows you to miss 20 scheduled hours of your contracted time, at no penalty. If you miss these allowed hours, you must graduate before or by -----. If you miss more than the allowed scheduled hours, you will be terminated from School and/or penalized \$250 per week, for every week after 20 missed hours.
- d. Esthetics Program student can complete the (part-time) 450 total clock hour course in 90 scheduled days or 22.5 scheduled weeks, if they attend 5 hours per day, 4 days per week for a total of 20 scheduled hours per week. This School allows you to miss 20 scheduled hours of your contracted time, at no penalty. If you miss these allowed hours, you must graduate before or by -----. If you miss more than the allowed scheduled hours, you will be terminated from School and/or penalized \$250 per week, for every week after 20 missed hours.
- e. Esthetics Program student can complete the (full-time) 600 total clock hour course in 80 scheduled days or 16 scheduled weeks, if they attend 7.5 hours per day, 5 days per week for a total of 37.5 scheduled hours per week. This School allows you to miss 20 scheduled hours of your contracted time, at no penalty. If you miss these allowed hours, you must graduate before or by -----. If you miss more than the allowed scheduled hours, you will be terminated from School and/or penalized \$250 per week, for every week after 20 missed hours.
- f. Esthetics Program student can complete the (part-time) 600 total clock hour course in 120 scheduled days or 30 scheduled weeks, if they attend 5 hours per day, 4 days per week for a total of 20 scheduled hours per week. This School allows you to miss 20 scheduled hours of your contracted time, at no penalty. If you miss these allowed hours, you must graduate before or by -----. If you miss more than the allowed scheduled hours, you will be terminated from School and/or penalized \$250 per week, for every week after 20 missed hours.

Transfer/Re-Entry Student – Clock Hours Accepted: -----

(400 Maximum Transfer/Re-Entry Cosmetology Program Clock Hours/150 Maximum Transfer/Re-Entry Esthetics Program Clock Hours)

Clock Hours Contracted With the Student: 1500

Number of Weeks to Complete Clock Hours Contracted: 40

Schedule: Student is scheduled to attend a total of 37.5 weekly.

Student's personal schedule is (marked with an "X" next to the attending program):

<u>X</u> VskiCosmetology School Cosmetology Program (1500 Clock Hours)	Monday – Friday	8:30am-4:30pm (Full Time)
<u> </u> VskiCosmetology School Cosmetology Program (1500 Clock Hours)	Monday – Friday	4pm-10pm (Part-Time)
<u> </u> VskiCosmetology School Esthetics Program (450 Clock Hours)	Monday – Friday	8:30am-4:30pm (Full Time)
<u> </u> VskiCosmetology School Esthetics Program (450 Clock Hours)	Tuesday – Friday	4pm-9pm (Part-Time)
<u> </u> VskiCosmetology School Esthetics Program (600 Clock Hours)	Monday – Friday	8:30am-4:30pm (Full Time)
<u> </u> VskiCosmetology School Esthetics Program (600 Clock Hours)	Tuesday – Friday	4pm-9pm (Part-Time)

If terminated, your enrollment agreement will be settled, according to the Refund Policy herein. You will not be allowed to re-enroll before the next start date or thirty days, whichever is greater. You will then be contracted according to the Re-Entry Policy in place at the time of re-entry. VskiCosmetology School may terminate a student's enrollment for immoral and/or improper conduct. VskiCosmetology School may also terminate a student's enrollment for any student who exceeds the allowable absences a second time would be terminated and not allowed to re-enroll. If you are terminated for absences, and feel you should be shown special consideration, because of mitigating circumstances, you may appeal our decision, in writing, and provide written documentation to explain the absences. The School staff would then make a decision as to whether your termination should be lifted, or if it should stay in effect. A student terminated more than one time because of excessive absences would not be allowed to re-enroll.

3. In order to graduate and be recommended to the State Board for the licensure examination, the student must satisfy all financial obligations and complete the following requirements:

- A. Each student must clock in the specified number of hours of training.
- B. Maintain a satisfactory passing average, minimum of 75%
- C. Pass a final examination with 75% or higher proficiency
- D. Perform all services with a degree of perfection.

4. Extra hours will be earned if the student is in the process of completing services, on a client. The time card shall be documented by a School staff member for any extra hours earned by a student.

5. Financial Disclosures and Itemization (marked with an "X" next to the attending program):

 X VskiCosmetology School Cosmetology Program (1500 HOURS)

APPLICATION FEE	\$100.00 (Non-refundable)
REGISTRATION FEE	\$4300.00(Non-refundable)
INCLUDES: ENROLLMENT FEES (\$650), BOOKS (\$750), AND STUDENT COSMETOLOGY PROGRAM KIT/STATE BOARD STARTER KIT (\$2900)	
COSMETOLOGY PROGRAM TUITION	\$17600.00
TOTAL (NOT INCLUDING APPLICATION FEE)	\$21900.00

 -- VskiCosmetology School Esthetics Program (450 HOURS) / (600 HOURS)

APPLICATION FEE	\$100.00 (Non-refundable)
REGISTRATION FEE	\$1600.00/(Non-refundable)
INCLUDES: ENROLLMENT FEES (\$450), BOOKS (\$1150)	
ESTHETICS PROGRAM TUITION	\$6900.00 / \$9200.00
TOTAL (NOT INCLUDING APPLICATION FEE OR REQUIRED STATE BOARD KIT FOR 450 HR ONLY-SEE BELOW)	\$8500.00 / \$10800.00
KIT FOR 450 HR ONLY-SEE BELOW/NON-REFUNDABLE ISSUED STATE BOARD STARTER KIT FOR 600 HRS \$800.00)	
MISCELLANEOUS FEES IN ADDITION TO TUITION - All extra costs listed below, non-refundable:	

COSMETOLOGY PROGRAM STUDENT KIT	\$2900.00 (If enrolling as a Transfer Students this fee is applicable as no registration fees are paid which include the kit.
COSMETOLOGY PROGRAM BOOKS	\$750.00 (If enrolling as a Transfer Students this fee is applicable as no registration fees are paid which include the books.
ESTHETICS PROGRAM BOOKS	\$1150.00 (Transfer Students Only)
ESTHETICS PROGRAM 600 HR STATE BOARD STARTER KIT	\$800.00 (NON-REFUNDABLE)
TRANSFER STUDENT TUITION	\$10.25 PER HOUR FOR REMAINING PROGRAM HOURS
SCHEDULE/PROGRAM TRANSFER FEE	\$50.00
WITHDRAWAL/TERMINATION FEE	\$150.00
RE-ENROLLMENT FEE	\$100.00 (For re-entry of withdrawn students)
TRANSCRIPT FEE	\$10.00
LATE FEES	\$10.00 PER DAY
FILE DOCUMENTS	\$0.15 PER COPY
EXTRA INSTRUCTIONAL CHARGE	\$250.00 PER WEEK
BANK FEES	\$50.00 FOR EACH RETURNED CHECK
T-SHIRT	*\$25.00 SS/\$30.00 LS/\$40.00 LSS (ONE FREE SS IN TUITION. FEE FOR ADDITONAL T-SHIRTS)
REPLACEMENT BADGE FEE OR TEMPORARY BADGE FEE	\$5.00/\$5.00 (Replacement Badge – allow 48 hours)
REQUIRED STATE BOARD REPLENISH KIT (NOT INCLUDED IN TUITION)	AT COST (STUDENT'S RESPONSIBILITY TO PURCHASE)
LOST OR DAMAGED ITEMS	AT COST (10 school days to resolve, financially/tangibly)
STATE BOARD FINES INCURRED	AT COST (FINES DIRECTLY RELATED)
INTEREST ON IN-HOUSE FINANCING FEE TO STUDENT VIOLATIONS)	25%

*All sales are final.

ACCOUNT INFORMATION

TOTAL PROGRAM COST: \$ 22000__

AMOUNT RECEIVED BY SCHOOL: Cash / Other: \$4480 (incl app/reg/kit non-refund) DP ON 5/26 AMOUNT OWED TO SCHOOL: \$17520

Payment Plan: If you choose the monthly payment option and pay any or all installment(s) before the due date, you will not pay a penalty, nor will you receive a refund, as there is no interest charged on the balance.

PAYMENT PLAN (marked with an "X" next to the payment schedule):

 \$- Amount Owed to School will be paid with Financial Aid.

 \$17520 Amount Owed to School will be paid with a payment plan. See payment plan listed.

Number of Payments 4 Amount of Each Payment: \$4380

1st Payment Start Date 8/24 2nd Payment Date 10/24 3rd Payment Date 12/24 4th Payment Date 2/24

SPECIAL COMMENTS: Pay all School tuition costs, as well as any other charges on the student's account, or make satisfactory arrangements for payments of all monies owed to the school. All students are eligible to apply for federal financial aid. Students may take advantage of this to satisfy any outstanding tuition balances. If a student does not choose to take advantage of financial aid to satisfy any outstanding balance and chooses to pay out of pocket at that time, a payment plan will be put in place and payments begin immediately. For students not receiving full and partial financial aid, prior to student's graduation outstanding balance will need to be satisfied before graduation can be completed.

6. All payments shall be made to the School at its place of business: VskiCosmetology School, 2070 Sam Rittenberg Blvd Suite 322, Charleston, SC 29407.
7. Late Payments: VskiCosmetology School has a \$10 per day late fee. If a student has any payment that is 5 days late, that student will be suspended until he/she is able to bring his/her payment current. Suspension days will count toward absences and may cause termination.
8. Default in the payment of any installment, when past due for 30 days, renders the entire balance immediately payable, provided compliance with the SC Right to Cure notice has been followed. In the event of default, that student agrees to pay reasonable attorney fees, court costs and interest on the accrued balance at the rate of 8% per annum.
9. NOTICE: ANY HOLDER OF THIS CONSUMER CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSE WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCESS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Payments Terms and Fees:

Payment Plan - Any financial arrangements will be implemented and enforced according to the student's contract. All students are eligible to apply for Financial Aid.

Federal Return to Title IV Funds Policy

The school participates in federal financial aid.

Please refer to the following refund policy for specific consumer information pursuant to the federal financial aid program.

The Federal Return of Title IV funds formula (R2T4) dictates the amount of Federal Title IV aid that must be returned to the federal government by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws at any point during the payment period. If a student did not start or begin attendance at the school, the R2T4 formula does not apply.

Official Withdrawal Process: If a student wishes to withdraw from school, they must notify the schools, Financial Aid Liaison. The notification may be in writing or orally. The date the notification is received is the date of determination. The Financial Aid Liaison must begin the withdrawal process.

Unofficial Withdrawal Process: For unofficial withdrawals a student's withdrawal date at a school that is required to take attendance is their last day of physical attendance. The date of determination is 14 days after they cease attendance.

In both cases the last day of attendance will be used in the return to Title IV calculation.

The federal formula requires a Return of Title IV calculation if the student received or could have received (based on eligibility criteria) federal financial assistance in the form of Pell Grants, and Direct Loans or Direct PLUS Loans during the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60% point of time. After the 60% point of the payment period (or period of enrollment depending on what the school uses) the student is considered to have earned 100% of the aid for the period. The percentage that has not been earned is calculated by subtracting the percentage of Title IV aid earned from 100%.

The percentage of the payment period completed is calculated by the hours scheduled in the payment period as of the withdrawal date divided by the scheduled hours in the payment period.

The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date.

Post Withdrawal Disbursement: If a student receives less Title IV funds than the amount earned, the school will offer the student a disbursement of the earned aid that was not received at the time of their withdrawal which is called a post-withdrawal disbursement. Post-withdrawal disbursements will be made from Pell Grant funds first, if the student is eligible. If there are current educational costs still due the school at the time of withdrawal, a Pell Grant post-withdrawal disbursement will be credited to the student's account. Any remaining Pell funds must be released to the student without the student having to take any action. Any federal loan program funds due in a post-withdrawal disbursement must be offered to the student and the school must receive the student's authorization before crediting their account. The authorization is required to be sent to the student within 30 days of the date the school determined the student's last date of attendance.

Credit Balance: If a credit balance still exists on the student's account after the R2T4 and institutional refund calculations are done, that credit balance must be used to pay any grant overpayment that exists based on the current withdrawal within 14 days from the date that the R2T4 calculation was performed. The overpayment must be eliminated prior to offering a credit balance to a student.

The following Title IV return distribution is used for all FSA students: Unsubsidized Direct Loan, Subsidized Direct Loan, Direct PLUS Loan (Parent), and/or Federal Pell Grant.

Returns must be made as soon as possible to the federal programs but no later than 45 days after the date of determination. (unless the school uses less days based on a state, accrediting agency or institutional requirement)

The law requires that a student is responsible for all unearned Title IV program assistance that the school is not required to return. This is determined by subtracting the amount returned by the school from the total amount of unearned Title IV funds to be returned.

Overpayment of Title IV, HEA Funds — Any amount of unearned grant funds that you must return is called overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. A student who owes an overpayment remains eligible for Title IV, HEA program funds through and beyond the earlier of 45 days from the date the school sends a notification to the student of overpayment, or 45 days from the date the school was required to notify the student of the overpayment if, during those 45 days the student: repays the overpayment in full to the school; enters into a repayment agreement with the school in accordance with repayment arrangements satisfactory to the school; or signs a repayment agreement with the Department, which will include terms that permit a student to repay the overpayment while maintain his or her eligibility for Title IV, HEA program funds.

Within 30 days of the date of the school's determination that the student withdrew, an institution must send a notice to any student who owes a Title IV, HEA grant overpayment as a result of the student's withdrawal from the school in order to recover the overpayment.

If the student does not repay the overpayment in full to the school, or enter a repayment agreement with the school or the Department within the earlier of 45 days from the date the school sends notification to the student of overpayment, or 45 days from the date the school was required to notify the student of the overpayment.

At any time, the student fails to meet the terms of the repayment agreement with the school:

1. The student chooses to enter into a repayment agreement with the Department.
2. The student who owes an overpayment is ineligible for Title IV HEA program funds.

You must make arrangement with the school or Department of Education to return the amount of unearned grant funds.

*Sample Treatment of Title IV Funds when a student withdraws from a clock-hour program can be found in Student Catalog.

“Students Right to Cancel” - Institutional Refund Policy

I. This institutional refund policy is based on your elapsed time known as scheduled hours and complies with the mandated policy, Minimum Tuition Adjustment Schedule (located in Catalog). This refund policy applies to all terminations for any reason, by either party, including student decision, course or program cancellation, or school closure.

II. The scheduled hours as of your official withdrawal date is divided by the total number of hours in the program, this percentage is then compared to the table on your contract. The School takes the portion that is earned in scheduled hours and deducts all monies paid to the account in scheduled hours. If the difference incurs a negative balance then the overpayment will be refunded to that student within forty-five (45) days of official cancellation or withdrawal, by courier with signature receipt, from the Schools determination of drop date. If this incurs a positive number then the student owes the School the balance.

Withdrawal Record and Settlement Calculation Worksheets are available upon request.

1. Any monies due the applicant or student shall be refunded within 45 days of official cancellation or withdrawal based on scheduled hours. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- a) An applicant is not accepted by the school and is entitled to a refund of all monies paid to the school except a non-refundable application fee.
- b) A student or legal guardian (in the case of a student under legal age) cancels the contract and demands his/her money back in writing, within seven (7) business days of signing the enrollment agreement regardless of whether or not the student has actually started training. All monies collected by the school shall be refunded except a non-refundable application fee.
- c) A student who cancels the contract after seven (7) business days of signing the contract, but prior to entering classes. In this case, student is entitled to a refund of all monies paid to the school less an application fee of \$100.
- d) A student notifies the institution of his/her official withdrawal in writing.
- e) A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal determination shall be the earlier of the scheduled date of return from the leave of absence or the date the student notifies the institution that the student will not be returning.
- f) A student is expelled by the school.
- g) Monies paid for student kits are non-refundable.
- h) For official cancellations as defined in paragraphs b, c, d, or e, the cancellation date will be determined by the postmark on written notification at the following address:
VskiCosmetology School, 2070 Sam Rittenberg Blvd Suite 322 Charleston, South Carolina 29407 or the date said information is delivered to the school in person

2. You have the right to cancel your enrollment contract and obtain a refund of charges paid through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later YOU MUST CANCEL IN WRITING. Students do not have the right to cancel by telephoning the school or by not coming to class.

3. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more consecutive calendar days; the withdrawal date that will be used in this calculation is the student's actual last date of attendance. Any monies due a student, shall be refunded within 45 days of a determination that a student has withdrawn, without notifying the institution.

4. When situations of mitigating circumstances are in evidence, such as serious illness, a disabling accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.

5. All extra costs, such as books, equipment, application fee, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.

6. Monies paid for supplies and equipment are non-refundable through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later.

7. If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

8. If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

9. VskiCosmetology School's collection policy requires that a student becomes responsible for all non-payments that may be sent to a collection agency.

10. If the school closes permanently and no longer offers instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student.

11. A student is entitled to a refund of monies not paid from federal student aid program funds.

12. If promissory notes or contracts for tuition are sold or discounted to third parties, the third party must comply with the cancellation and settlement policy of the institution.

13. The following refund table distribution is used for all students due a refund. Upon withdrawal, drop or termination, a student may owe tuition or be entitled to a refund based on his/her scheduled hours:

Minimum Tuition Adjustment Schedule

Percentage Length Scheduled to Complete to Total Length of Course and/or Program	Amount of Total Tuition Owed to the School
0.01% - 4.9%	20%
5% - 9.9%	30%
10% - 14.9%	40%
15% - 24.9%	45%
25% - 49.9%	70%
50% and over	100%

Students are responsible for the amount owed. If a student obtains a student loan, he/she is responsible for repaying the loan amount, plus interest, less the amount of any refund. The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

If eligible for a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

- a. The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
- b. A student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the federal Higher Education Act of 1965.

The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

Step 1: Identify all amounts paid for instruction less cost of equipment.
 Step 2: Subtract Registration/Application fee not to exceed \$250.00 The school only charges a application fee of \$100.00.
 Step 3: Apply a pro rata refund based on the percentage of scheduled hours completed in the program.

Below is an example of a pro rata refund for the Cosmetology (1500 hr.) Program: The amount listed is the amount a school may retain based on the percentage of scheduled hours completed in the program.

Tuition amount	\$21900
10%	\$2190
25%	\$5475
50%	\$10950
60%	\$13140
61% - 100%	\$21900

VskiCosmetology School does not have a pending petition in bankruptcy, has never led for bankruptcy petition within the preceding five (5) years, nor operated as a debtor in possession or had a petition of bankruptcy led against it within the preceding five (5) years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

The student has the right to withdraw from a course of instruction at any time. If a student withdraws from the course of instruction after the period allowed for cancellation of the agreement, which is until the first day of class session, or the seventh

(7) calendar day after enrollment, whichever is later, the school will remit a refund less a registration fee, if applicable, within 30 days following your withdrawal. Student is obligated to pay only for educational services rendered and for unreturned equipment. IF THE AMOUNT THE STUDENT HAS PAID IS MORE THAN THE AMOUNT THE STUDENT OWES FOR THE TIME HE/SHE ATTENDED, THEN A REFUND WILL BE MADE WITHIN 30 DAYS OF WITHDRAWAL. IF THE AMOUNT THE STUDENT OWES IS MORE THAN THE AMOUNT THE STUDENT HAS ALREADY PAID, THEN HE/SHE WILL HAVE TO MAKE ARRANGEMENTS TO PAY IT.

STUDENTS MUST CANCEL IN WRITING. The student does not have the right to cancel by telephoning the school or failing to attend classes. If the student has any complaints, questions, or problems that the student cannot resolve with the school student will need to write or call the South Carolina Department of Education, 1429 Senate St, Columbia, SC 29201 or by calling (803) 734-8500.

STUDENT FINANCIAL AID RELEASE

The undersigned agrees that VskiCosmetology School does not guarantee the student loan process in any respect. A Federal Parent Plus loan requires a credit check and is based on the parent's credit. Pre-approval for a Parent Plus loan does not guarantee that the parent will receive a Federal Parent Plus loan. It is critical that the parent be able to pass a credit check when the loan is certified. The school has no control over the approval or decline of a parent's credit history. Nor does the school assume any responsibility for mistakes on any Department of Education financial aid forms. It is up to the student to make sure all forms are accurate and complete.

Federal Loan information is available in the National Student Loan Database System (NSLDS) and will be accessible by Servicers and Schools, as authorized.

ELIGIBILITY OF FINANCIAL AID AFTER A DRUG CONVICTION

Students will be given written notice advising them that a conviction of illegal drugs, of any offense, during an enrollment period for which the student was receiving Title IV financial aid will result in the loss of eligibility for any Title IV per HEA Sec. 484(r)(1) and 20 U.S.C. 1091(r)(1). Students whose eligibility has been suspended due to a drug conviction may resume eligibility if they successfully pass two (2) unannounced drug tests conducted by a drug rehabilitation program that complies with criteria established under HEA Sec. 484(r)(2) (20 U.S.C. 1091(r)(2)).

CREDIT BALANCE POLICY

If Title IV disbursements result in a credit balance on the student's account, the Financial Aid office will notify the student. The student has the option to have the school hold the credit balance and can complete an authorization for the school to hold the funds by obtaining an authorization form from the Financial Aid Department. If the student does not want the school to hold their funds, all credit balance disbursements and refunds due to funding source will be processed within 14 days of the credit balance appearing on the student account. Regardless of the chosen option the school will clear all credit balances on a student account by the end of the award year.

POLICY FOR VERIFICATION OF TITLE IV FUNDING

The school has policies and procedures that it follows for verification of Title IV funding. Verification is a requirement by the U S Department of Education. Students are randomly selected to provide additional information. The school provides students with a verification form so they can collect the necessary information. The school gives the student a 30-day deadline to return the form to the financial office with verification items attached. If verification documents are not submitted by the due date, the student will be placed on a monthly cash pay status until verification is completed. Financial Aid Services sends to the school a change in EFC (Expected Family Contribution) form for students to sign if their EFC changes. FAS handles our student overpayments and alerts the school so it can make changes to the award packet, which is reported to Common Origination and Disbursement (COD) for the Department of Education.

Special provisions for books and supplies

In order to academically succeed in a program, a Federal Pell Grant student must have the ability to purchase books and supplies at the beginning of the academic period. By the seventh day of a payment period, the school will provide a way for a student who is eligible for a Federal Pell Grant to obtain or purchase the books and supplies required for the payment period if:

1. Ten days before the beginning of the payment period, the school could have disbursed FSA funds to the student; and
2. Disbursement of those funds would have created an FSA credit balance.

The school will consider all the FSA funds a student is eligible to receive at the time it makes the determination, but the school need not consider aid from non-FSA sources.

The amount the school must provide is the lesser of the presumed credit balance or the amount determined by the school that the student needs to obtain the books and supplies. In determining the required amount, the school may use the actual costs of books and supplies or the allowance for those materials used in estimating the student's cost of attendance for the period. A student may decline to participate in this process to obtain or purchase books and supplies, if they so choose

PREFERRED LENDER LIST AND PRIVATE EDUCATION LOAN DISCLOSURES

Our school does not have a list of preferred lenders and we do not offer private education loans.

State Refund:

Not applicable

GENERAL TERMS OF AGREEMENT

School:

- Shall provide programs of study that meets minimum curriculum requirements as prescribed by the state regulatory agency.
- Will provide programs to be taught in English and supporting program documents to be in English.
- Will assist graduates in finding suitable employment by posting area employment opportunities and teaching Job Readiness classes, but placement is not guaranteed. While the School staff will assist the student in arranging job interviews, etc., it is understood that the School cannot guarantee or promise employment to any student or graduate.
- May change kit contents, textbooks, dress code, curriculum format, teaching materials or educational methods at its discretion.
- All student kits and supplies should remain on the school premises at all times, so that no student is unable to perform a service because he/she does not have the proper implements or equipment.
- The School assumes NO responsibility for supplies, books and/or personal property that have been lost due to the student's negligence or carelessness. Students are asked to lock all kits. Lockers are provided for personal belongings, and students are asked to purchase a lock for their locker to ensure the safety of their belongings.
- No responsibility is assumed by the School for any negligence, carelessness or lack of skill by one or more students, while working or practicing on another student.
- Will grant a certificate of graduation and Official Transcript of Hours for the applicable course when the student has successfully completed all phases of study, required tests, practical assignments; passed a final comprehensive written and practical examination; completed the program of study according to State requirements; completed all exit paperwork; attended an exit interview and made satisfactory arrangements for payment of all debts owed to the school.
- Upon graduation or completion, the student will be provided with a copy of the certified transcript of hours and grades sent to the licensing entity. If a student does not complete the course or does not take the licensure exam because there is outstanding debt with the School, he/she will be provided with a certified transcript for all hours for which the School has been compensated. No transcripts will be provided to any licensing board or other third party, unless all financial and contractual obligations have been met. One transcript will be provided, on behalf of the student, at no cost. Additional transcripts requested will be provided for a fee.
- May terminate a student's enrollment for noncompliance with General Policies, this enrollment agreement, or State Laws and Regulations; Improper conduct or any action which causes or could cause bodily harm to a client, a student, or employee of the school; willful destruction of school property; and theft or any illegal act.

Student:

- Agrees to pay applicable school and state fees and provide all required registration paperwork in a timely manner.
- Understands that he/she is responsible for the state licensing exam fee and other examination or licensing related expenses.
- Agrees to provide all financial aid documents, if applicable, in the designated time frame.
- Agrees and understands that upon VskiCosmetology School being granted accreditation, the student may then apply for financial assistance.
- Understands that if/when he/she is a Title IV financial aid recipient, * minimum attendance and grade requirements must be maintained for satisfactory academic progress; failure to comply will result in loss of eligibility for financial aid according to the policy found in the catalog.
- Agrees to comply with the school's dress code at all times and project a professional image representative of the cosmetology and image industry.
- Agrees to comply with all Standards of Conduct, General Policies, State Laws and Regulations, and educational requirements including clinic assignments.
- Agrees not to refuse to perform client services or other program requirements.
- Agrees to comply with the assigned schedule for the applicable program of study, which may change from time to time at the discretion of the school. Students may miss no more than 3 days (22.5 hours) in the first core, **Classroom Curriculum Instruction**, of the Cosmetology Program and 1 day (5 hours) of the Esthetics Program. Students who miss more than the required hours allowed may have to repeat the first core portion of the programs. The first Core of each Program is vital to progress successfully to the next core, **Clinic and Advanced Classroom Learning**. Complete core testing is mandatory before progressing to the next core,

Clinic and Advanced Classroom Learning.

- Agrees to attend theory class as scheduled for the duration of the course of study regardless of whether all required tests have been taken and passed.
- Understands and agrees with current regulations that require all students to identify themselves with name badges, label all containers used, keep their stations clean and their implements sanitized. For SC State Board violations and/or fines deemed against a student. The student is liable for the cost directly associated to the violation at hand. All kits and cabinets or drawers must remain clean. No food or drinks are allowed at the station. If the school is fined because of a student not following current regulations, that same fine will be assessed against the student account and must be paid before graduation. The School will order each student one name badge upon enrollment. Additional name badges could be ordered for the student at the cost of \$5.00.
- Agrees to cell phones school policy which states cell phones are to remain in their lockers. Students will be given a message for any calls received at the School, unless it is an emergency, in which case, the student will be called to the phone directly. Cell phone use may be used in the student dispensary or outside, during lunch, or break time only. All other use will not be permitted on school property unless approved by faculty.
- The School Rules and Regulations and Dress Code are part of the student responsibility of this enrollment agreement. You should not sign this enrollment agreement document unless you have already read, signed, and agreed to the Rules and Regulations and Dress Code.
- DO NOT SIGN THIS CONTRACT IF YOU HAVE NOT READ IT IN ITS ENTIRETY, IF IT HAS NOT BEEN EXPLAINED TO YOU TO YOUR SATISFACTION OR IF IT CONTAINS ANY BLANK SPACES.
- Agrees that any legal action taken on either the student or the schools part regardless of the final outcome, will be responsible for all attorney and court fees accrued in its entirety.
- Agrees having received a copy of the School Catalog enrollment agreement on behalf of the School: VskiCosmetology School 2070 Sam Rittenberg Blvd Suite 322, Charleston, SC 29407.
- At the time of this agreement, VskiCosmetology School is an Accredited School as of July 2018

This 6-page Agreement constitutes a binding contract between the student and the school when signed by all applicable parties and upon acceptance by the school. By signing below, you certify that you have read the contract/enrollment agreement in its entirety. You will receive an exact copy of the signed contract. Keep it to protect your rights. The school reserves the right to change start dates based on class enrollment, staff availability and other considerations.

ACKNOWLEDGEMENT: My signature below certifies that I have read, understand, and agree to comply with its contents, and that the institution's cancellation and refund policies have been clearly explained to me. I have received a copy of this fully executed agreement.

Applicant Signature

Date

Guardian/Sponsor (if applicable)

Date

Institution Signature by School Official

Date

**SCHOOL AND STUDENT ENROLLMENT AGREEMENT
COSMETOLOGY PROGRAM/ESTHETICS PROGRAM**

Student Enrollee Name _____ STUDENT NAME _____ LOA: _____ – _____ Orig Contract Beginning Date: _____ Adden Contract End Date: _____

ADDENDUM 1 TO ENROLLMENT AGREEMENT

FEDERAL RETURN OF TITLE IV FUNDS POLICY - See Addendum 1

Please refer to the following refund policy for specific consumer information pursuant to the federal financial aid program. At the time of this agreement, VskiCosmetology School is an Accredited School as of July 2018.

1. Title IV federal financial aid funds are awarded under the assumption that a student will remain in classroom attendance for the entire period for which funds were awarded. If a financial aid recipient withdraws from school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. The school is required to calculate the amount of Federal Title IV funds to be returned for a student who has withdrawn from all classes. If a student receives SFA (Student Financial Aid) in the form of loans and/or grants, withdraws from school after beginning attendance, the amount of SFA grant or loan assistance earned by the student must be determined.
2. For students who have received Title IV financial assistance, the Federal Return of Title IV Funds calculation will be completed first and applicable funds returned. Returned funds will be reduced from the payments received on behalf of the student before applying the institutional refund policy to determine whether the student is owed a refund or if a balance is owed to the institution.
3. If a student has received less aid than that student earned, he/she may be eligible for a post-withdrawal disbursement. If a student is eligible for this disbursement, the school will notify the student in writing of the amount for which he/she is eligible. The student will have 14 days to accept or decline the disbursement.
If an acceptance is not received within this time frame, the institution will not make the post-withdrawal disbursement to the student.
4. The Federal Return of Title IV Funds formula dictates the amount of federal Title IV aid that must be returned to the federal government or the lending institution by the school and/or the student. The federal formula is applicable to an eligible student receiving federal aid when that student withdraws on or before the 60 percent point in time in the payment period.
5. The federal formula requires a turn of Title IV aid if the student received federal financial assistance in the form of Direct Loans, Pell Grants, or PLUS Loans and withdraws on or before completing 60 percent of the payment period. The percentage of Title IV aid earned is equal to the percentage of the payment period that was completed as of the withdrawal date if this occurs on or before the 60 percent point of time. The percentage that has not been earned is calculated by determining the complement of the percentage earned (e.g., if 40 percent was earned, 60 percent was unearned).
6. The amount to be returned is calculated by subtracting the amount of Title IV assistance earned from the amount of Title IV aid that was or could have been disbursed as of the withdrawal date. The percentage of the payment period scheduled to complete is calculated by dividing the total number of clock hours scheduled to complete by the payment period as of the last date of attendance.
7. If a student unofficially or officially withdraws and has received federal loans, the loans will go into repayment once the grace period expires.
 - a. Unofficial withdrawal applies when a student is absent for 14 or more consecutive calendar days;
 - b. Official withdrawal applies when a student notifies the school in writing or in person.In both cases the last day of attendance will be used in the return to Title IV calculation.
8. School scheduled breaks of five (5) or more consecutive days are excluded from there turn to title IV calculation as periods of non-attendance and, therefore, do not affect the calculation of the amount of federal student aid earned. This provides for more equitable treatment of students who officially or unofficially withdraw near either end of the schedule break.
9. Title IV funds will be returned to the United States Department of Education within 45 days.
NOTE: A student who withdraws prior to completing 60 percent of the charging period may be required to repay some of the funds released to the student because of a credit balance on the student's account. Refunds to Title IV programs will be made in the following order:
 1. Federal Unsubsidized Direct Loan
 2. Federal Subsidized Direct Loan
3. Federal PLUS Loan
4. Federal Pell Grant

Addendum to Enrollment Agreement This document constitutes an Addendum to the Enrollment Agreement at VSKICOSMETOLOGY SCHOOL for all programs.

NOTICE TO PROSPECTIVE STUDENTS:

DO NOT SIGN THIS ADDENDUM BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. THIS IS A BINDING CONTRACT ONCE SIGNED. ALL SIGNERS HAVE RECEIVED AND READ A COPY OF THE ENROLLMENT AGREEMENT ADDENDUM AND HAVE RECEIVED AND READ THE CURRENT CATALOG.

ACKNOWLEDGEMENT: My signature below certifies that I have read, understand, and agree to comply with its contents, and that the institution's cancellation and refund policies have been clearly explained to me. I have received a copy of this fully executed addendum agreement.

Applicant Signature Date

Guardian/Sponsor (if applicable) Date

Institution Signature by School Official Date

Verification Applicant received copy of this Addendum.

Initial by student: _____