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# 2020-2021

## WITHDRAWAL POLICY & PROCEDURES

*Mission Statement: To inspire its students by creating and maintaining a student-centered occupational environment which culminates in gainful employment.*



## **COURSE CANCELLATION**

### **BUYER'S RIGHT TO CANCEL:**

The student (or in the case of a student under legal age, his/her parent or guardian) has the right to cancel the initial enrollment agreement and demand his/her money back in writing until midnight of the fifth business day after the student has been enrolled; and if notice of the right to cancel is not given to any prospective student at the time of the enrollment agreement is signed, then the student has the right to cancel the agreement at any time and receive a full refund of all monies paid to date within ten days of cancellation. The official cancellation date or withdrawal will be determined by the post mark on written notices, or the date said information is delivered in person.

- a. An applicant not accepted by the Midwest Barber College shall be entitled to a refund of all monies paid.
- b. If the school cancels or discontinues a course, the student shall be entitled to receive from the school such refund or partial refund of the tuition, fees, and other charges paid by the student or on behalf of the student as is provided under rules promulgated by the Department.
- c. If the school is permanently closed and no longer offering instruction after a student is enrolled, the student shall be entitled to a pro-rata refund of tuition.
- d. In case of illness or disabling accident, death in the immediate family, or other circumstances beyond the control of student, the school makes a settlement which is reasonable and fair to both.
- e. A student must give formal notice of cancellation to the school. Midwest Barber College shall mail a written acknowledgement of a student's cancellation or withdrawal within 15 calendar days of the postmark date of notification.
- f. Any monies due the applicant or student shall be refunded within 45 days of formal cancellation by the student, or within 45 days of the date of formal termination as determined by the institution which may occur according to the termination policy stated in the Midwest Barber College Catalog.

### **REFUND OF BOOKS & EQUIPMENT**

#### **Chromebook with MindTap program / Uniform T-shirts - apron - pants / Kits Pricing Information**

Students are required to purchase new Chromebook with MindTap, student uniform T-shirt, apron & pants, and a barber kit necessary for training purposes upon enrollment. These items are non-refundable and non-returnable, if used. The school cannot sell used books due to outdated materials or curriculum changes. Uniforms are customized with the student name and therefore cannot be used for re-sale to a new student. The barber kit cannot be re-sold for sanitation reasons.

Textbooks and smocks will be issued to students during their first 30 days of their program. During the first 30 days of the program, each new barbering student will be issued a complete kit of equipment with carrying case. The kit contains tools necessary for satisfactory completion of the course. Students are expected to maintain the kit by replacing lost and/or broken articles. The college is not responsible for a student's equipment if it becomes lost or stolen. Students must learn to be responsible for the tools of their trade. For more information regarding textbooks, uniforms and equipment refer to the MBC Catalog located at

[www.midwestbarbercollege.com](http://www.midwestbarbercollege.com)



## **SCHOOL CLOSURE POLICY**

If Midwest Barber College is permanently closed, a list of all students who were enrolled at the time of closure & pro-rata refund will be submitted to accrediting body.

### **NOTE TO STUDENT:**

If your tuition account received excess funds that must be returned, Midwest Barber College must return a portion of the excess equal to the lesser of: MBC charges multiplied by the unearned percentage of your funds, or the entire amount of the excess funds. If a portion of the excess was disbursed directly to you for living related expenses, you are responsible for returning those funds in full at the time of termination.

If MBC 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) must repay the loan in accordance with the terms of the promissory note

### **WHEN A STUDENT IS CONSIDERED A WITHDRAW:**

The student is considered to have withdrawn from the program when the student does not complete all of the clock hours and weeks of instructional time in the payment period or period of enrollment that the student was scheduled to complete.

#### **A. OFFICIAL WITHDRAWAL**

When the student gives formal notification of his/her intention to withdraw, the last date of attendance (LDA) is the date the school determined the student withdrew. For purposes of returning title IV funds, refunds will be made within 45 calendar days from the LDA.

#### **B. UNOFFICIAL WITHDRAWAL**

In the case of unexplained consecutive absences, the school will determine withdrawal no later than 14 days after the students last date of academic attendance as determined by the school from attendance records. This date (day 14) is recorded as the date the school determined that the student withdrew. For purposes of returning Title IV funds, refunds will be made within 45 calendar days from the date the school determined the student withdrew. If the student provides notification to the school of his or her withdrawal prior to the date that the school normally would determine that the student withdrew, the date of determination is the date of the student's notification.

## **EXPELLED STUDENT**

The student that is expelled by the school is considered to have not completed all the clock hours and weeks of instruction time in the payment period or period of 14 enrollment that the student was scheduled to complete.



The LDA is the date the school will use to determine termination. For purposes of returning title IV funds, refunds will be made within 45 calendar days from the LDA.

### **DETERMINING AID EARNED**

To determine the amount of aid you earned up to the time of withdrawal, MBC will calculate the percent of scheduled hours earned in the payment period. The resulting percentage is then used, along with your institutional costs and total federal funds that you received (funds that were disbursed directly to your student account and possibly refunded to you) or that you were eligible to receive (disbursement owed) to determine the amount of aid that you are allowed to keep. In the case of a program that is measured in clock hours, the percentage of the payment period or period of enrollment completed is determined by dividing the total number of clock hours in the payment period or period of enrollment into the number of clock hours scheduled to be completed as of the student's withdrawal date.

The scheduled clock hours used must be those established by the institution prior to the student's beginning class date for the payment period or period of enrollment and must be consistent with published materials describing the institution's programs, unless the schedule was modified prior to the student's withdrawal.

### **WITHDRAWAL BEFORE 60% POINT OF THE PROGRAM**

Barber College must perform a R2T4 calculation to determine the amount of earned aid up through the 60% point of scheduled hours earned in the payment period of enrollment.

MBC will use the U.S. Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal.

### **WITHDRAWAL AFTER 60% POINT OF THE PROGRAM**

For a student who withdraws after the 60% point of scheduled hours earned in the payment period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. Thus, there are no unearned funds. Midwest Barber College must still perform a R2T4 to determine the amount of aid that the student has earned and whether or not the student is eligible for a post withdrawal disbursement.

Payment Periods are defined according to the following hours:

Payment Period 1 = 0 -450 hours,

Payment Period 2 = 451 -900 hours,

Payment Period 3 = 901 – 1200 hours,

Payment Period 4 = 1201 -1500 hours

Order of Return In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 funds is retracted in the following order:

1. Unsubsidized Direct Loan



2. Subsidized Direct Loan
3. Direct Plus Loan 4. Pell Grant

After the Return of Aid has been completed it may result in the student owing for tuition that was once awarded from Title IV Aid. In addition, the student may be required to refund monies back to the Title IV Program.

### **POST-WITHDRAWAL DISBURSEMENT**

A student may be eligible for a post-withdrawal disbursement if, prior to withdrawing, the student earned more federal financial aid than was disbursed. If a student is eligible for a post-withdrawal disbursement for Title IV funds, it will be processed for the student and a refund will be issued within 14 days of the credit balance.

Midwest Barber College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees. However, the college needs the student's permission to use the post-withdrawal grant disbursement for all other college charges.

If the student does not give his/her permission, the student will be offered the funds. However, it may be in the student's best interest to allow the college to keep the funds to reduce the student's debt. Additionally, accepting the disbursement of grant funds will reduce the remaining amount of grant funds available to the student should the student continue his/her education at a later time.

### **RETURN TO TITLE IV QUESTIONS**

If you have questions regarding Title IV, HEA program funds after visiting with or emailing SFAS, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913.

Information is also available at Student Aid on the Web [www.studentaid.ed.gov](http://www.studentaid.ed.gov)