



CONSUMER INFORMATION DISCLOSURES (per 34 CFR § 668.43)

Tuition & Fee Schedule

The following Tuition and Fee Schedule pertains to the 2017-2018 academic year. The School reserves the right to change this tuition and fee schedule without prior notice. The registration fee, activity fee, student kit and textbook charges, and applicable sales tax are not part of tuition and must be paid for in full by the course start date for which a student enrolls, unless incorporated into a financial aid award package that the student has accepted in writing. Expenditures associated with living expenses, travel, and personal items can be estimated using the Net Price Calculator on our website at <http://www.digrigoli.com/NetPriceCalculator/npcalc.htm>.

Program Name/Length:	Cosmetology/1,000 clock hours
Tuition Rate:	\$13.00 per clock hour
Registration/Activity Fees:	\$250
Student Kit/Textbooks/Tax:	\$1,052
Total Charges:	\$14,302

Additional Program Charges:

Students are allowed a total of 100 clock hours for unexcused absences from school. Students that exceed this maximum are charged overtime at the rate of \$14.00 per clock hour.

Transfer Students:

Transfer students must enroll for a minimum of 500 clock hours, must purchase a kit and textbooks from DiGrigoli School of Cosmetology, and must pay the registration/activity fees in full. Prorated tuition is based upon the number of clock hours needed to complete the cosmetology program. Total allowable clock hours for unexcused absences are calculated at the ratio of 1:10. Credit for transfer hours must be approved by the Massachusetts Board of Cosmetology. No hours may be transferred if a balance is due to the prior school.

Payment Methods & Financial Assistance

Tuition and fees are payable by cash, check, money order, or by credit card (MasterCard and Visa only). Checks and money orders should be made payable to DiGrigoli School of Cosmetology. Payments made by personal check must clear the bank before charges are considered "paid." The School offers a 5% discount on tuition charges (fees, kit, textbooks, and sales tax excluded from discount) for payment in full of the price of attendance, if paid within 7 business days of the class start date. This discount is not offered for all class starts. Interested applicants can contact our Admissions office to inquire.

Interest-Free Payment Plan:

Students may enroll in an interest-free payment plan with the School for any anticipated account balance remaining after initial fees and/or financial aid have been applied to the student's account. Payment plan options include monthly installments or lump-sum payments on designated dates. Installments are due and payable on the 15th of each month. If the 15th falls on a day in which a student is not scheduled to attend, or when the school is closed, payment will be due on the next scheduled school day. Every student on an installment plan will be allowed a grace period of 7 calendar days to make a payment. A late fee of \$25 will be applied to a student's account on the 7th calendar day to follow the monthly due date. Thereafter, a \$5 daily late fee will accrue until payment (including late fees) is made in full. Late fees may be waived only with the written consent of the school upon a demonstration of circumstances warranting such a waiver.

Financial Assistance:

Financial aid is available to those who qualify. Students must complete a FAFSA to determine eligibility for funding through Federal Student Aid Title IV programs (Pell Grants and/or Direct Loans) each award year. Award years run from July 1 to June 30. Applications can be completed online at www.fafsa.gov. Our Federal School Code is 041169. Information on Federal Student Aid and other financial assistance programs is available from our Financial Aid office.

Course Cancellation & Refund Policies

If the program or course is canceled subsequent to my enrollment, the School shall provide either a full refund of all monies paid or completion of the course at a later time. If permanently closed after I have enrolled, the School will provide a pro rata refund of tuition or course completion through a pre-arranged teach out agreement with another institution.

The school may refund a portion of tuition and educational expenses to students who are withdrawn from the program. If all or parts of educational costs are paid for by private loan, Federal Title IV Student Aid funds, or other funding sources, a return of funds will be made to the source(s) according to their policies – whether the withdrawal is official or not. The school refund policy, Federal Return of Title IV Funds policy, and all other lenders' or grantors' policies are independent of each other. The return of funding to outside sources may result in educational costs not paid and due from the student to DiGrigoli School of Cosmetology. In the event of a refund policy conflict, the school policy most beneficial to a student's interest will be observed in compliance with State and Federal regulations and guidelines. All refund calculations are based on *scheduled* hours as of the student's last date of attendance.

It is important for students to thoroughly review all refund policies prior to enrolling at the school and to be well aware of the financial implications associated with termination of an enrollment contract.

DiGrigoli School of Cosmetology Refund Policy (per M.G.L. Chapter 255, Section 13K):

1. You may terminate the enrollment contract at any time.
2. If you terminate the enrollment contract within five (5) days of signing, you will receive a refund of all monies paid, provided that you have not commenced the program.
3. If you subsequently terminate the enrollment contract prior to the commencement of the program, you will receive a refund of all monies paid, less the actual reasonable administrative costs described in paragraph 7.
4. If you terminate the enrollment contract during the first quarter of the program, you will receive a refund of at least seventy-five per cent (75%) of the tuition, less the actual reasonable administrative costs described in paragraph 7.
5. If you terminate the enrollment contract during the second quarter of the program, you will receive a refund of at least fifty per cent (50%) of the tuition, less the actual reasonable administrative costs described in paragraph 7.
6. If you terminate the enrollment contract during the third quarter of the program, you will receive a refund of at least twenty-five per cent (25%) of the tuition, less the actual reasonable administrative costs described in paragraph 7.
7. If you terminate the enrollment contract after the initial five-day period, you will be responsible for actual reasonable administrative costs incurred by the school to enroll you and to process your application, which administrative costs shall not exceed fifty dollars (\$50.00).
8. If you wish to terminate the enrollment contract, you must inform the school in writing of your termination, which will become effective on the day such writing is mailed or delivered to the school.
9. The school is not obligated to provide any refund if you terminate the enrollment contract during the fourth quarter of the program.

Federal Return of Title IV Funds Policy

The Higher Education Amendments of 1998 established a Return of Title IV Funds policy that requires both schools and students to return federal funds amounts that have not been earned. The amount earned is defined as the percentage of the payment period completed, as calculated using calendar days, at the time a student is withdrawn from school. Please note that students who have received federal student aid and are withdrawn without completing the course can lose eligibility for future aid because of failure to make satisfactory academic progress, regardless of the point at which they are withdrawn.

If a student completes more than 60% of the scheduled hours within a payment period, it is determined that all the aid has been earned. If a student completes 60% or less of the scheduled hours in a given payment period, the earned and unearned portions will be calculated and reported to the student in writing by the school within 30 days of the date the school determined that the student was withdrawn.

The unearned portion of the aid will be returned to the appropriate Title IV program by the school and the student will be billed for the amount of tuition that was returned (in excess of the school's refund policy). Any unearned portion of the aid that was disbursed directly to the student will also be calculated. If applicable, the student will owe repayment to the Title IV programs. The student will receive an overpayment letter and will be given 45 days to make the repayment. The student will be ineligible for further Title IV aid until the funds are repaid or satisfactory payment arrangements have been made with the U.S. Department of Education.

Unearned funds returned by the school or the student must be credited to outstanding balances in the following order: 1) Unsubsidized Federal Direct Loans, 2) Subsidized Federal Direct Loans, 3) Federal Direct PLUS Loans received on behalf of the student, and 4) Federal Pell Grants.

If the total amount of Title IV aid that the student earned is greater than the amount of aid that was disbursed to the student (or on behalf of the student in the case of a parent PLUS loan) as of the date the school determined that the student withdrew, the difference between these amounts will be treated as a post-withdrawal disbursement. If outstanding charges exist on the student's account, the school may credit the student's account up to the amount of outstanding charges with all or a portion of any grant funds that make up the post-withdrawal disbursement. A post-withdrawal disbursement of loan funds will only be made with written confirmation from the student (or parent in the case of a PLUS loan) that they still wish to have the loan funds disbursed.

The school will disburse directly to a student any amount of a post-withdrawal disbursement that is not credited to the student's account as soon as possible, but no later than 45 days after the date of the school's determination that the student withdrew.

Cosmetology Program Information

Information about the cosmetology program curriculum, facilities, faculty, services for students with disabilities, licensure, accreditation, institutional policies and sanctions related to copyright infringement, and contact information for filing complaints is available in our Program Catalog. A copy of the catalog is provided to all prospective students and is available upon request from our Admissions office.

Additional Student Consumer Information

Links to the following information are available on our website at <http://www.digrigoli.com/school/cosmetology-program/#disclosure>:

- Gainful Employment Program Disclosure
- Notice of Availability of Institutional and Financial Aid Information
- Annual Security Report
- 3-Year Campus Crime Statistics
- Drug and Alcohol Prevention Program
- Notice of FSA Penalties for Drug Law Violations
- Community Notification of Sex Offender Information
- Family Educational Rights & Privacy Act (FERPA) FAQs
- Student Characteristics
- Physical Demands & Safety Requirements
- MA Cosmetology Licensure Requirements
- Completion, Licensure & Placement Rates
- Graduate Outlook
- Career Outlook
- National Job Demand Statistics
- Voter Registration Form
- Vaccination Requirements
- Net Price Calculator