

SCHOOL INFORMATION – CAREER SCHOOLS OF TEXAS (CST)

I. CST Mission

At Career Schools of Texas, our mission is to attract qualified students, instruct them with quality education and training in the barbering and engineering trades, and prepare them for career occupations in their respective fields.

We place "respect for the rights of the individual" at the forefront of our philosophy. We strive to provide a work environment which allows for the enhancement of our service to our employees, our students and our patrons.

II. Admission Requirements and Procedures

The Admissions Department at CST is tasked with ensuring that qualified potential students are admitted to CST while meeting the mission of CST. This Admissions Policy is used to define the enrollment requirements for individuals who wish to enroll at CST as a regular student. CST must adhere to the U.S. Department of Education, The Council on Occupational Education (COE), and the Texas Department of Licensing and Regulation (TDLR) rules and regulations for the Barber Program and the Texas Workforce Commission (TWC), Career Schools and Colleges rules for the HVAC-R Technician Program.

General Admission Requirements: CST is an equal opportunity employer and follows the same policies in accepting applications from potential students. CST is open to all students without regard to race, color, religion, age, sex, creed, origin, sexual orientation, disability, or marital status.

CST will make appropriate adjustments to the program length and price based on credit granted for previous education and training, where warranted (see the Policies Relating to Transfer Credit from Other Schools section of this handbook). Students enrolled in credit hour programs may not start after the third day of classes during any given term, except in those cases where appropriate credit for previous education has been given. A continuously enrolled student has the right to graduate under the academic requirements stated in the catalog in effect at the time of the student's enrollment.

To be eligible for admission, an applicant must be able to read and write English, and the student must meet the following requirements:

- ➤ Be at least 17 years of age or beyond the age of compulsory high school attendance.
- ➤ Have an initial interview with an Admissions Representative
- > Provide a valid government-issued photo identification (driver's license or state photo ID) and social security card.
- Earned a valid high school diploma**, GED certificate***, or successful completion of homeschooling at the secondary level as defined by Texas state law or provides self-certification of the same on CST Enrollment Application and, if a Title IV applicant, on the FAFSA.
- ➤ Completion of Enrollment Application, participation in an entrance interview, provision of accurate and current contact information for 5 references (e.g., 3 relatives; 2 friends).

Decisions concerning the admission or rejection of an application at CST are subject to the discretion of the Admissions Department.

** An invalid high school diploma includes, but is not limited to, transitional diplomas and those obtained from "diploma mills," which are defined as the following:

A "diploma mill" is an entity that:

- 1. Charges someone a fee and requires him to complete little or no education or coursework to obtain a high school diploma that may be used to represent to the general public that he has completed a program of secondary education or training; and
- 2. Lacks accreditation by an agency or association that is recognized as an accrediting body for institutions of higher education by the Secretary (pursuant to Part H, Subpart 2 of Title IV) or a Federal agency, state government, or other organization that recognizes accrediting agencies or associations.

***CST does not accept students on an ability-to-benefit (ATB) basis.

Procedures: The Admissions, Student Services, Financial Aid, and Education Departments are available upon reasonable notice to any prospective or enrolled student during CST's normal administrative working hours to assist in obtaining information about CST, including its barber program, financial assistance, percentages for completion, licensure, and placement (CPL), security policies, and crime statistics. Prior to admitting a prospective student to CST, all prospective students may take a tour of the CST campus. In addition, Admissions Representatives have individual meetings with the prospect, during which the representatives conduct an informal interview and share information about the programs and their costs.

At this initial meeting, prospects are given directions on how to access and use (if they so choose) CST's electronic management system ("ADM") for purposes of completing enrollment and, if desired, financial aid forms. The Admissions Representative also gives the prospect hard copy documents, including a syllabus, a tool or kit list, instructions on how to apply for Title IV financial aid, and a "What's Next" form, which identifies information the prospect needs to provide CST to complete both the admissions and financial aid process. If needed, the Admissions Representative will schedule a follow-up meeting time when the prospect is to return to CST with required information and, if interested in financial planning to pay for school, to meet with a Financial Aid Representative.

Additional Requirements for Admission into Hybrid Programs: Applicants entering hybrid programs must pass an Online Preparedness Assessment scoring a grade of at least 70%. Applicants are allowed to take the assessment exam a 2nd time if he or she fails the first attempt. Tutorial resources are available for applicants if requested.

III. Policies Relating to Transfer of Students and Credit from Other Schools

A student who seeks to transfer from another school to CST is responsible for ensuring an official transcript from TDLR is available to CST. All transfer students must purchase a complete kit or toolkit. Students are encouraged to purchase their kit directly from CST, but they can opt out and purchase their kit from another source. If the re-enrollee opts out of purchasing a kit from CST, he or she must obtain approval of his/her kit from a Campus Director.

Credit from a previous enrollment from any institution, including a program from CST, for a student enrolling with CST is subject to approval by the Student Services Department and may be limited. The student is responsible for submitting an official transcript from TDLR (Barber students) or the previous institution. Barber students must have their transfer hours posted and marked as "paid" on TDLR's website before beginning their enrollment. Failure to do so will result in the rejection of a student's transfer hours. Barring special circumstances, and subject to the discretion of CST, CST will not recognize transfer hours that have been posted and/or marked as "paid" after a student's start date.

If a student has recognized transfer hours from another school, he/she will be charged a prorated portion of the program tuition. This prorated amount will be calculated by dividing the total number of hours the student needs for licensure by the total amount of hours for the full program. This percentage will then be multiplied by the total amount of tuition for the full program.

IV. Transfer of Students between Programs within CST

Students who wish to transfer between two CST campuses may do so once per calendar year. Requests for transfer are made to a Student Services Representative. Transferring students will be charged a \$100 transfer fee.

V. Program Offerings

BARBER PROGRAM OUTLINE (1000 hours) SOC 39-5011; CIP 12.0402

Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.

The schedule for the following barber program is based upon a 30-hour week (6 hours per school day). The barber program is full-time; CST does not offer any part-time programs.

Program Mission: To provide students with an educational program that prepares them for the State licensing examination and for a successful career in barbering.

Program Objectives: To teach the fundamentals of the barber curriculum pursuant to Chapter 1603 of the Texas Occupations Code as administered by TDLR.

To educate students about life and business skills so they can successfully navigate the current professional landscape.

Licensing Requirements: Students must complete state-mandated hours and pass required state licensing exams (written and practical). If a student takes the Texas written barber licensure exam within 30 days of graduation and receives a passing grade, CST will reimburse the student for his/her state written exam fee.

This program is 1000 clock hours - 34 weeks in length based upon a 30-hour week. The actual length in calendar months depends on each individual student's ability to attain these hours in a timely manner.

Curriculum:

Basics: anatomy and physiology; disorders of the skin, scalp, hair and nails; chemistry (hair coloring, chemical waving, and relaxing); bacteriology, sterilization and sanitation; safety, first aid, and sanitation; barber implements, tools, equipment and related theory; and history of barbering	150
Practice: shaving; mustaches and beards; haircutting; hairstyling; hair and scalp treatments, scalp massage; safety, first aid, and sanitation; hairweaving, extensions, and wigs; face and neck massage and treatments; facial hair removal; manicuring; chemistry (haircoloring, chemical waving, and relaxing); and razor techniques, safety, first aid, and sanitation.	750
Business: Texas barber laws and rules; customer service; barbershop management; professional ethics and image; safety, sanitation, related practices and theory; and hygiene and good grooming.	100

See <u>Appendix B</u> to this Student Handbook for a list of topics covered in the Theory portion of the curriculum delivered through learning management system (LMS) software. Students are expected to comply with the assigned schedule for the Barber Program, which may change from time to time at the discretion of CST.

From the beginning of a student's enrollment, at least ten (10) hours each week shall be devoted to the instruction of Theory delivered through video instruction and testing via learning management system (LMS) software in the classroom. Students are expected to complete all Theory instruction delivered via the LMS within 25 weeks of attending CST or by the time they have attended 750 hours of school, whichever is sooner. Students also are expected

to attend state board written exam preparation classes. At any time during a student's enrollment, CST reserves the right to suspend a student and require him or her to catch up on LMS work or state written exam prep work before returning to practical training on the clinic floor.

Attendance at school on Saturdays for at least 4 hours is mandatory. Students who fail to attend school on Saturdays, when student activity is devoted to practical work on live clients*, for at least 4 hours will be subject to disciplinary measures, including but not limited to, termination of enrollment. In the event a student has employment on Saturdays that does not make compliance with this policy possible, CST will require proof of employment and workdays/hours in writing from the employer in order to waive the requirement. In addition, CST might contact the employer directly and periodically throughout the student's enrollment to confirm the details student's employment. CST will not waive this policy for a student who is engaged in barbering without a license.

* Consistent with Texas law, this policy will not be enforced regarding students who are in their first 100 hours of enrollment.

Technology: The CST barber curriculum for Theory is delivered in video lessons via learning management system (LMS) software in the classroom. The CST LMS is not accessible unless the student is physically present at his/her campus. New students will be taught how to use the LMS during orientation.

Students can access their enrollment, financial aid, and informational documents, such as this *Student Handbook and School Catalog, Sexual Harassment-Title IX-Policies & Procedures, Availability of Institutional and Financial Aid Information*, and the *Annual Security Report*, via their student portal – ADM – during their enrollment. This electronic student document management system also allows students to communicate directly with Financial Aid Representatives via a chat feature, which is accessible through any mobile device or computer.

Grading System: CST assesses students' knowledge of the program material through 14 written (electronic) multiple-choice Module Tests, each corresponding with units of study, which are the modules on CST's LMS. These Module Tests are delivered and graded electronically through the LMS. CST has adopted, implemented, and adheres to the following grading scale for these Module Tests:

Grade	Description	GPA	Range
A	Excellent	3.7 - 4.0	90-100
В	Good	2.7 - 3.6	80-89
С	Satisfactory	2.0 - 2.6	70-79
F	Failure	1.9 or below	69-Below
I	Incomplete	N/A	N/A
RP	Repeat	N/A	N/A
W	Withdrawn	N/A	N/A
T	Transfer Credit	N/A	N/A

Students' grade point average (GPA) is determined by the cumulative average of their scores on the Module Tests.

If a student scores below 70% on a Module Test, he/she can retake it up to two times after studying for the Module Test retake by accessing the Quiz Review Center on the LMS and reviewing all questions and answers to the video quizzes in the applicable module. Instructors are available to verbally practice with students by asking them questions from the video quizzes in preparation for the student's retake.

In addition, instructors evaluate student performance on the clinic floor through written assessments of students' work on live clients and/or mannequins. A Pass/Fail metric is used for grading on these written practical evaluations. Students should take all four (4) written practical assessments at 2 different points in their progression through the program. The Pass/Fail grades on these practical evaluations do not affect a student's GPA.

Make-up work may be performed with permission of the instructor. If a student fails the Module Test, he/she may retake it, and the passing grade will be used for calculating the student's GPA. If the student does not pass his/her retake, he/she may retake the Module Test one more time. If the student passes the second retake, that passing grade

will be used to calculate the student's GPA. If the student does not pass the second retake, then the highest failing grade out of the three Module Test scores will be used to calculate the student's GPA.

At any time during a student's enrollment, CST reserves the right to suspend a student and require him or her to meet with an instructor or a Student Services Representative to discuss plans for completion of written work, such as Module Tests.

Incomplete grades will be granted if, at the end of a payment period, the student is otherwise passing the program and has a justifiable and documented reason beyond the student's control (*such as a serious illness or military service*) for not completing his/her Module Tests. Incompletes are not given for planned or known events, such as moving, family and job responsibilities. Once a Campus Director determines a student is eligible for an incomplete, the terms of the incomplete agreement, such as which module(s) must be completed and by what date, will be submitted to the Campus Director for approval. In addition, if a student withdraws from CST and is not entitled to an institutional refund (*i.e.*, *he/she has attended 50% or more of the program*), he/she will receive a grade of "incomplete" if the student requests a grade at the time of withdrawal and withdraws for an appropriate reason unrelated to his/her students' academic status.

HVAC-R TECHNICIAN PROGRAM OUTLINE: 54 Quarter Credit Hours, 36 Weeks, SOC Code 49-9020/CIP Code 47.0201

The HVAC-R Technician program provides training of both knowledge and skill development to prepare the student for entry level employment within the Heating, Ventilation, Air Conditioning, and Refrigeration skilled labor markets. The institution's approach to training is based on sound educational methods and teaching fundamentals. Graduates of the HVAC-R Technician program will work on inside and outside units in both commercial and residential settings.

Satisfactory Completion Requirements: students must successfully compete 54 quarter credit hours to complete the HVAC-R Technician Program.

Job Skills, Titles, and Work Locations: Students will learn through practical and theory instruction job skills to prepare them for employment as:

- HVAC-R Technicians.
- HVAC-R Installation Technicians.
- HVAC-R Repair Technicians.

Job skills learned in this program that will apply in the labor market are:

- Understanding of heating and cooling systems and how to control them.
- Basic electricity and how it is applied to HVAC equipment.
- Interpersonal skills such as communication and professionalism.
- Problem identification and resolution.
- How to install commercial and residential systems.
- How to repair commercial and residential systems.

Graduates may be employed in the Greater Houston, TX and Dallas, TX markets with:

- HVAC repair and installation companies that focus on residential systems.
- HVAC repair and installation companies that focus on commercial systems.
- Commercial and residential builders and contractors.
- Large commercial development companies.
- Self-employed HVAC-R Technician.

HVAC-R Technician Program Objectives

- 1. Project a positive attitude and a sense of personal integrity, self-confidence, and professionalism
- 2. Prepare the graduate for real world experience in skilled trades industries.
- 3. Understand and respect the importance of job site safety.
- 4. Develop relevant industry skills to increase the graduate's employment value.

- 5. Perform manipulative skills in the areas of heating, refrigeration, residential and commercial equipment repair/maintenance, ductwork, equipment installation, and safety.
- 6. Perform the basic analytical skills to advise clients.
- 7. Successfully accomplish a passing score on certification exams

Program Delivery: Theory will be presented through hybrid online lecture and classroom discussions using PowerPoint slide presentations, video conferencing and content delivery through Canvas. Textbook reading, research, and demonstrations will be used to aid in the student's learning process. Students are expected to work both individually and in groups. This course is taught using a combination of lecture, small class discussion and demonstration if a lab component is required.

Teaching and Learning Methods: The credit hour education is provided through a sequential set of sessions which address specific tasks necessary for graduation and entry level job skills. Clinic equipment, implements, and products are comparable to those used in the industry. Each student will receive instruction that relates to the performance of useful, creative, and productive career- oriented activities. The course is presented through comprehensive lesson plans which reflect effective educational methods. Subjects are presented by means of interactive lectures, demonstration, labs, student activities, and student participation. Audio- visual aids, guest speakers, field trips, projects, activities, and other related learning methods are used in the course.

Textbook, References, and Other Resources: Various textbooks will be used in conjunction with a dry erase board and markers; audio/visual equipment, PowerPoint slides, and virtual reality simulation.

Grading Procedures: The program is divided into three (3), twelve (12) week terms. Each term is divided into three four (4) week sessions. Students must achieve a passing score of 70% or higher on each requirement included in a session to complete the session and progress to the next term. Students will be evaluated and advised of their performance at the end of each twelve (12) week term. If the student did not satisfactorily complete the term according to the grading system a completion plan will be compiled for the student by the Program Director. The completion plan is intended to provide guidance to the student on how to complete the term. There are two instances when a student may be evaluated earlier than the end of each phase. They are as follows:

- Student attendance falls below the minimum requirements.
- Student Grade Point Average falls below 70%

Grades will be recorded and retained by CST regarding the student's progress in his/her course of study. Students are given examinations upon the completion of each chapter and after appropriate classroom review. Test dates are announced in class and students are expected to take the examination when scheduled. Theory examination scores are computed by the number of points possible according to the number of questions.

Laboratory work is evaluated on a regular basis. Students are graded on both their theory and clinic work and letter grades are attached to these scores based upon the following chart:

Grade	Description	GPA	Range
A	Excellent	3.7 - 4.0	90-100
В	Good	2.7 - 3.6	80-89
С	Satisfactory	2.0 - 2.6	70-79
F	Failure 1.9 or below		69-Below
I	Incomplete	N/A	N/A
RP	Repeat	N/A	N/A
W	Withdrawn	N/A	N/A
T	Transfer Credit	N/A	N/A

The progress evaluation process:

- Evaluation timeline: at the end of each twelve (12) week term
- Progress reports will be disseminated electronically through a secure web-based student information system (D3 and Automated Document Management)

- Hard copy versions of the progress reports are available on request.
- Student counseling sessions will occur at the end of each student's twelve (12) week term.

HVAC-R Technician Curriculum: While the contact hour equivalent is listed below, student progress is measured in quarter credit hours.

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 100	Industrial Safety	40	40	0	80	6.0
HVC 101	Applied Electricity for Trades	40	40	0	80	6.0
HVC 102	Basic Heating	40	40	0	80	6.0
HVC 103	Basic Refrigeration	40	40	0	80	6.0
HVC 104	Residential and Light Commercial Heating Systems	40	40	0	80	6.0
HVC 105	Residential and Light Commercial AC Systems	40	40	0	80	6.0
HVC 106	Air Conditioning Ductwork Design and Fabrication	40	40	0	80	6.0
HVC 107	HVAC Installation and Start-Up Procedures	40	40	0	80	6.0
HVC 108	Residential HVCAC Competency Exams and Codes	40	40	0	80	6.0
TOTAL	Quarter Credit Hours	360	360	0	720	54.0

Externship Hours: There are no externship hours included in the HVAC-R Technician curriculum.

Course Time: Class periods are described as 50-to-60-minute lectures, class, or practical lab training in a 60-minute period. For theory delivered via distance education, a class period is 60 minutes of preparation for asynchronous instruction.

Course Description: HVAC-R Technician Coursework Descriptions

HVAC 100 – Industrial Safety This course provides an overview of 29 CFR 1910 and 1926 as applied to the Manufacturing and Facilities Maintenance field. The student will obtain skills related to OSHA regulations and policies to apply them within safety protocols in the workplace. There are no prerequisites for this course.

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 100	Industrial Safety	40	40	0	80	6.0

HVAC 101 – Applied Electricity for Trades: This course covers the basic concepts of electrical circuits as applied to heating, ventilation, refrigeration, air conditioning, industrial maintenance, and related trades. Skills include circuit fundamentals, working with components, understanding wiring diagrams and symbols, motors, motor control devices and power supplies. Skills are applied in repairing and installing electrical systems in HVAC equipment. There are no prerequisites for this course.

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 101	Applied Electricity for Trades	40	40	0	80	6.0

HVAC 102 – Basic Heating: An introduction to the principles and components used in heating systems. Skills obtained: fitting pipes and tubes, controlling heat flow, identifying sources of energy and combustion, manipulating electrical controllers, humidification, air filtering, venting, and understanding code requirements. Skills are applied to repair units in the field. There are no prerequisites for this course.

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 102	Basic Heating	40	40	0	80	6.0

HVAC 103 – Basic Refrigeration: An introduction to basic refrigeration and cooling systems, the theory of refrigeration, basic service methods and operation of mechanical refrigeration systems. Skills include manipulating major components in mechanical refrigeration and their detailed operation, piping connections and fabrication, refrigerant characteristics, and refrigerant management. Skills are applied to repair units in the field. Prerequisites for HVAC 103 include HVAC 100, HVAC 101, and HVAC 102

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 103	Basic Refrigeration	40	40	0	80	6.0

HVAC 104 – Residential and Light Commercial Heating Systems: This course teaches skills related to HVAC service and preventative maintenance for residential electric, gas, oil, or hydronic and heat pump systems. Skills are applied to repair and installation of units in the field. Prerequisites for HVAC 104 include HVAC 100, HVAC 101, and HVAC 102

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 104	Residential and Light Commercial Heating Systems	40	40	0	80	6.0

HVAC 105 – Resident and Light Commercial Air Conditioning Systems: In this course, students obtain skills related to basic electrical and refrigeration principles needed for maintaining and troubleshooting equipment. The sequence of operational mechanical and electrical failures is covered for residential and light commercial equipment. Skills are applied to repair and preventative maintenance of units in the field. Prerequisites for HVAC 105 include HVAC 100, HVAC 101, and HVAC 102

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 105	Residential and Light Commercial AC Systems	40	40	0	80	6.0

HVAC 106 – Air Conditioning Ductwork Design and Fabrication: This course covers basic duct work fabrication, as it applies to the Air Conditioning industry. Skills obtained are determining proper sizing of residential HVAC equipment and ductwork to meet the requirements for high-quality climate control systems. Skills are applied to installation and maintenance of ductwork fabrication. Prerequisites for HVAC 106 include HVAC 103, HVAC 104, and HVAC 105

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 106	Air Conditioning Ductwork Design and	40	40	0	80	6.0

Fabrication			

HVAC 107 – HVAC Installation and Startup Procedures: Students will have the skills to identify techniques and procedures to install new systems and retrofit systems. Topics include initial start-up, maintenance of furnaces and air conditioners, electrical requirements, permits and inspections, combustion air, sheet metal and applying mechanical standards. Skills are applied in the installation of new HVAC systems. Prerequisites for HVAC 106 include HVAC 103, HVAC 104, and HVAC 105

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 107	HVAC Installation and Start-Up Procedures	40	40	0	80	6.0

HVAC 108 – Residential HVAC Competency Exams and Codes: In this course, students will have the skills to read and interpret relevant codes to residential heating, ventilation, and air conditioning. Skills will be applied during certification exams that increase the students employability (note: certification or licensure is not required for employment in Texas) Other topics include residential air conditioning requirements, proper operating conditions, and servicing requirements. Students will take a nationally recognized competency exam upon completion of the course. Prerequisites for HVAC 106 include HVAC 103, HVAC 104, and HVAC 105

Course Code	Course Name	Lecture Contact Hours	Lab Contact Hours	Externship Hours	Total Contact Hours	Qtr. Credit
HVC 108	Residential HVCAC Competency Exams and Codes	40	40	0	80	6.0

VI. HYBRID INSTRUCTION POLICIES

Mode of Delivery: The HVAC-R Technician program is delivered in a hybrid format, which blends online and residential (on campus) learning formats. The online curriculum will be delivered using the learning management system, Canvas. Students will be trained on using Canvas during orientation and the first week of instruction. Students enrolled in these programs will need access to a computer, a webcam, internet connectivity, and web-based software (Canvas, Campus Café Student Portal, Microsoft 365). Onboarding for the web-based software systems will occur during the first week of instruction.

On site learning: For students enrolled in hybrid programs, the computer lab in the learning resource center will be available to attend the online portion of the program. It is good practice for students enrolled in their first quarter to attend the online portion of the curriculum in the school's computer lab, however, this is not a requirement.

State Authorization: If a student relocates to another state while enrolled in a hybrid program, the student is required to notify Genesis and the applicable state agencies within 10 days of relocating (see Change of Address). If the student moves to a state that Genesis is not approved to deliver online education, the students enrollment status could be adversely affected.

Career Schools of Texas has not made any determination if any of the programs fulfill the educational requirements for a specific professional licensure or certification required for employment in the field outside of the State of Georgia or Tennessee for the approved programs offered which includes the 50 United States of America, including the District of Columbia and the U.S. Territories. It is recommended that students who are in or plan to relocate to a state other than where the physical campus offering the program is located, should research any certification or employment requirements for their intended state.

Technology Requirements: Software:

- Microsoft Operating System: Windows 10 or higher Operating System
- Google Chrome Operating System: Chrome OS (latest version)

- Apple Operating System: Mac OS X
- Productivity Suite: Microsoft Office 365 Web Browser:
- Google Chrome or Mozilla Firefox

Hardware:

- Intel I5 Processor or greater with minimum of 16GB RAM
- Broadband Connection
- Web Camera
- Speakers

There may be additional plugin requirements such as Adobe reader, etc.

Attendance Requirements for Hybrid Programs: Students enrolled in hybrid programs are expected to complete academic activities which consist of both classroom and online instruction. These completed activities designate the student as "present" or "attended". Each week, students are required to attend scheduled classroom sessions AND participate in online activities. In- class participation is defined as physical attendance, and online participation is defined as submission of on-time completion of activities and assignments, including but not limited to required postings in the online discussion forums, online labs, homework, quizzes and assignments.

VII. DEFINITION OF CREDIT

CST utilizes the following formulas for determining academic credit:

Clock Hour Programs: One clock hour is equivalent to 50 minutes of direct instruction with a 10-minute break.

Credit Hour Programs:

10 Contact Hours Lecture = 1 Quarter Credit Hour

20 Contact Hours Laboratory = 1 Quarter Credit Hour 30 Contact Hours Externship = 1 Quarter Credit Hour A Contact Hour is defined as not less than fifty (50) minutes for every sixty (60) minutes of time.

VIII. PROGRAM DELIVERY FORMATS

Residential Format (Barber Program): Students physically attend class for the scheduled hours and complete outside preparation as required. *Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.*

Hybrid Distance Education Format (HVAC-R Technician Program): This format consists of both classroom and online instruction. Each week, students are required to attend scheduled classroom sessions AND participate in online activities. Participation in the classroom, as well as online, is required each week. Classroom participation is defined as physical attendance, and online participation is defined as submission of an online graded assignment. An online graded assignment must be submitted within the school week, defined as Monday through Sunday to receive online attendance.

IX. FACULTY – BARBER PROGRAM

Name	Campus	Job Title	Licenses From the Texas Department of Licensing & Regulation	Last Academic School Attended	Occupational School	Years in Profession
Reed, Anthony	Main	Director of Barbering/ Vice President	Barber Instructor and Class A Barber	West Orange-Stark High School	Jay's Barber Academy	22
Spencer, Marie	Main	Director of Clinic Services/Chief Administrator	Class A Barber Cosmetology CosmetologyInstructor	Joseph A. Craig High School	Jay's Barber Academy	7

Name	Campus	Job Title	Licenses From the Texas Department of Licensing & Regulation	Last Academic School Attended	Occupational School	Years in Profession
Reed, Fred	Main	Campus Director	Barber Instructor and Class A Barber	West Orange-Stark High School	Career Schools of Texas	19
Pendleton, Odell	Main	Barber Instructor	Barber Instructor and Class A Barber	Hempstead High School	Career Schools of Texas	18
Lee, Harris	Main	Barber Instructor	Class A Barber	Texas Southern University	Modern Barber College	36
Godine, Natalie	Main	Barber Instructor	Class A Barber	Willowridge High School	Career Schools of Texas	16
Heath, Ben	1	Campus Director	Barber Instructor and Class A Barber	Texas Education Agency	Healthy Hair Academy	16
Bowman, Denard	1	Barber Instructor	Class A Barber	Career Schools of Texas	Career Schools of Texas	1
Givens- Matlock, Vivian	1	Barber Instructor	Barber Instructor & Class A Barber	Pulaski Technical College	New Tyler Barber College	35
Bowman, Denard	1	Barber Instructor	Class A Barber	South Oak Cliff High School	Career Schools of Texas	8
Armstrong, Tiffany	1	Barber Instructor	Class A Barber	South Garland High School	Sol Barber Academy	11
Stevens, Crystal	1	Barber Instructor	Barber Instructor & Class A Barber	Joliet Central High School	Ultimate Cosmetology & Barber Academy	20
Cuevas, Elizabeth	2	Campus Director	Barber Instructor & Class A Barber	Texas Education Agency	Career Schools of Texas	22
Seaton, Veronica	2	Barber Instructor	Barber Instructor and Class A Barber	The Fashion Institute of Design & Merchandising	Dallas Barber College	14
Hodges, Curteshia	2	Barber Instructor	Class A Barber	Madison High School	Healthy Hair Barber College	14
Wilson, Antoin	2	Barber Instructor	Class A Barber	Career Schools of Texas	Career Schools of Texas	18
Anthony Henderson	5	Campus Director	Barber Instructor and Class A Barber	Houston Community College	Career Schools of Texas	30
Nava, Julia	5	Barber Instructor	Barber Instructor and Class A Barber	Career Schools of Texas	Career Schools of Texas	1
Sands, Johnny	5	Barber Instructor	Class A Barber	Waukegan High School	McCoy Barber College	24

X. FACULTY – HVAC-R TECHNICIAN PROGRAM

The HVAC-R Technician faculty will be hired no less than sixty (60) days prior to the start of instruction.

XI. Facilities

Name	Address	City	Tuesday-Friday*	Saturday*
Main Campus	8201 S. Gessner Road, Ste. A	Houston, Texas	8:00 a.m9:00	8:00 a.m4:30
Main Campus	8201 S. Gessilei Road, Ste. A	77036	p.m.	p.m.
Branch Campus	5148 South Lancaster Road	Dallas, Texas 75241	8:00 a.m9:00	8:00 a.m4:30
#1	3148 South Lancaster Road	Dallas, 1exas 73241	p.m.	p.m.
Branch Campus	9888 Ferguson Road, Ste. 101	Dallas, Texas 75228	8:00 a.m7:00	8:00 a.m4:30
#2	7888 Perguson Road, Ste. 101	Dallas, Texas 13226	p.m.	p.m.
Branch Campus	4473 North Freeway	Houston, Texas	8:00 a.m7:00	8:00 a.m4:30
#5	44/3 North Freeway	77022	p.m.	p.m.

^{*}CST reserves the right to change the days and/or times that it is open.

The main switchboard phone number for all campuses is 713.953.0262 or 214.943.7255.

All institutional facilities are fully equipped with spacious classrooms, necessary fixtures and equipment, office and storage space, and restrooms, making them readily available for educational use.

Barber Facilities: *Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.* Classroom instruction for new starts is delivered through video instruction and testing via learning management system (LMS) software exclusively on campus (not distance learning). Students can access the LMS through electronic tablets in the classroom provided by CST or in their kits or via a Moodle app on their phones. State board written exam preparation is taught by a live instructor who is physically present in the classroom.

The clinical floor areas give students the opportunity to improve their practical skills by providing services to patrons.

** CST facilities are supplied with books, DVDs, Wi-Fi, and flat screen TVs that play instructional videos throughout the day. These media resources are always available to students during hours of operation at the facilities. To maintain quality training programs, CST is always improving its facilities to ensure its students can learn in the most up-to-date educational environment possible. CST adheres to a written operation and maintenance plan, a copy of which is available to all students at every campus or upon request to a Student Services Representative or the Corporate Office.

** Regarding services performed by CST students on the public, at all times students are acting in the sole capacity of a student and not as an employee of CST. Students receive hourly credit towards their program for services performed on clients, but do not receive any payment from CST for these services. Students should have no expectation of employment at CST following completion of their program.

HVAC -R Technician Facilities: HVAC-R Technician students attend theory through a distance education format; however, students will have access to a learning resource center equipped with computers and high-speed internet for theory instruction access. The practical classroom has ample room for instruction while housing a 1.5-ton gas furnace and air conditioner, a 2-ton central heat pump, and various tools and equipment necessary for career preparation.

Except for private areas of restrooms, CST facilities are monitored twenty-four (24) hours a day by digital video surveillance cameras. Video cameras may be positioned in appropriate places within and around CST buildings and used for various business needs, including but not limited to help promote the safety and security of people and property and to ensure uninterrupted school operations. Some video surveillance cameras include audio recording capabilities. If available, the view and use of video and audio surveillance tapes is subject to the discretion of CST management.

XII. RULES AND REGULATIONS FOR STUDENTS

Professional conduct is expected from all students enrolled at CST. These policies and procedures have been developed and published to protect all students from unnecessary disruptions. All students are expected to conduct themselves within the boundaries of acceptable behavior and appearance that will enable the School to recommend them to prospective employers as courteous, reliable, productive, and professional individuals. Students are required

to conduct themselves in an orderly manner while in School and are expected to treat the School's equipment and facilities with proper care and concern.

A violation of these rules constitutes misconduct on the part of the student, which will result in appropriate disciplinary action. These rules are not all-inclusive. Disciplinary action may include, but is not limited to, suspension (1-30 days), revocation of student privileges (such as receiving services at School), or termination of enrollment. Members of the Education Department issue these punishments. If a student feels he/she has been dealt with in an unfair manner, he/she may contact Student Services in writing by following steps (i) – (iii) found in the Complaint/Grievance Policy below.

Readmission for Termination of Enrollment due to Misconduct: Student may apply for readmission if he/she was terminated for violating the conduct policy. The reapplication must include all admission requirements as well as a written statement of understanding explaining the nature of the misconduct and why the student is confident that he/she will not violate the conduct policy again. The decision for readmission will be made by the Campus Director and is final.

General Rules of Conduct

- > CST prohibits ANY action unbecoming to a professional.
- > Students must demonstrate that they can adhere to minimum attendance and grade requirements. Students who fail to comply with CST's attendance policy or grade requirements could be subject to termination of their enrollment.
- Failure to provide current and accurate contact information, both personal and for at least 5 references, and/or to promptly notify the Student Services Department when that information changes, is grounds for disciplinary action, which could include termination of enrollment.
- > Stealing and/or possession of stolen property will be grounds for immediate dismissal.
- > No shouting, whistling, singing, cursing, foul language, or talk of a suggestive nature is allowed.
- No disrespectful remarks or gestures are to be made to patrons, students, instructors, staff, or any other person at the School.
- > Fighting or violence of any nature, including but not limited to possession and/or use of weapons, is prohibited.
- ➤ Willfully refusing or failure to leave School property when requested to do so by School employees is prohibited.
- > Students do not receive calls or make calls on the office line. A student will not be called to the office for a phone call.
- Any student caught using, reasonably suspected to be under the influence of, in possession of, manufacturing, selling or distributing drugs or alcohol at or near School premises will be suspended or terminated. The School reserves the right to request a drug test.
- Abusing prescription drugs or possessing drugs that have not been prescribed for the student by a healthcare provider will be grounds for suspension or termination.
- Reckless driving at or near the School's campuses is prohibited.
- > Students must not park in front of the School and other businesses since this area is reserved for employees and customers. Parking at the Lancaster campus is along the outside perimeter of the parking lot. Parking at the Ferguson Road campus is beyond the light poles in front of the building. All car radios must be turned down to a reasonable level.
- > Relatives or friends of a student cannot be in the School for longer than ten (10) minutes.
- Excessive absences and/or tardiness are grounds for disciplinary action. Students are to arrive early enough to begin classes as scheduled and are expected to be prepared with textbooks and other supplies.
- No student is to walk out of theory class when class is in session without permission.

- > Students must not sleep during class.
- > Students are expected to return to class promptly following breaks.
- > Computer use is limited to educational purposes only.
- No beepers, cell phones, "blue tooth" or other headsets, radios, TV's, whistles, balls, play toys, games, laser pointers, knives, guns, or any other item that an administrator or instructor deems unsuitable are allowed on any campus.
- > Students are not allowed to use cell phones on the clinical floor or in classrooms by any means (including, but not limited to, texting, headsets, etc.).
- > Students must make every effort to represent the School as professionals while they are on or near campus. Students are prohibited from harassing or disturbing any pedestrians or local businesses, which includes, but is not limited to, smoking and/or loitering at the entrance of the campus. We want to be good neighbors in our community, and any misbehavior will be taken seriously.
- > The instructors and staff of CST must be respected, and their requests must be followed to the best of each student's ability.
- Academic dishonesty is prohibited (see "Academic Dishonesty" section below).
- > Students are always responsible for all their personal property and are asked not to bring personal items from home on campus. CST is NOT responsible for lost, damaged and/or stolen personal property of students.

Clinical Floor Rules - Barber Program

- Any violation of state or Federal law will be cause for disciplinary action.
- > Refusal of service is grounds for disciplinary action.
- > Students cannot perform services on the clinic floor unless an instructor has given them permission.
- > Students service clients on a first-come-first-serve basis.
- If a student has made an appointment with a client prior to the client showing up on campus, the client can request that student upon checking in at the front desk. However, it is still a first-come-first serve process, meaning the client with the appointment must wait his/her turn in line behind those clients who have already signed in and are waiting for a service. In other words, a client with an appointment cannot walk in and bypass everyone else.
- Although in most cases, the student requested by the client can service that client, there is no guarantee that the client will get the student he/she requested or vice versa, that the student will get the client he/she requested. CST will do its best to honor a client's request for a particular student, but CST cannot guarantee that the client's request will be met as CST is first and foremost an educational institution that provides educational opportunities for all of its students in a fair and equitable manner.
- ➤ Under no circumstances may a student pay CST for a client's services. Under all circumstances, a client must pay CST in full for any services the client receives at our campuses.
- Family of students (spouses, children, parents, and siblings) may receive 50% discounts for services only on Tuesdays and Wednesdays. Otherwise, families of students pay full price for services.
- > Students may receive free services only on Tuesdays, Wednesdays, and Thursdays when off the time clock. However, if a student receives any chemical treatment or any services requiring use of products from CST, the student's discount shall be limited to 50% of the full price for that service. Students are not allowed to receive services on Friday and Saturday. At the discretion of the applicable Campus Director, on these days a student can only receive services if he/she pays in full and has clocked out of the time clock and the Campus Director has approved the services. Each Campus Director has the right NOT to allow said services.
- > Students are not to groom themselves while on the clinic floor.
- > Students must keep their respective stations clean, as well as take turns in sweeping the clinic floor and washing towels.

- No smoking (this prohibition includes e-cigarettes), drinking or eating on the clinic floor. There are designated areas on each campus for these activities. All campuses are non-smoking facilities, and smoking is to take place in an outdoor area designated by the Campus Director for each campus.
- > Students are prohibited from soliciting customers to pay more than the approved CST rate for any services.
- > Students shall not solicit customers to have their hair cut by the student outside a campus location.
- > Any conduct deemed to be a disruption of clinic floor services will be grounds for suspension or termination.

Dress Code

- > Students must be neat and clean in appearance at all times.
- > Students are not permitted to wear any suggestive or revealing attire.
- > Students are required to wear a clean smock, the color of which will be determined by the School, when clocked-in. Decorating of smocks is not allowed.
- > Females must wear bras at all times and a professional-type blouse or sweater must be worn.
- ➤ No shoes with heels over 1-inch in height.
- A blouse or shirt must be worn under the smock. Shirttails must be tucked in.
- No tank tops, fishnet, half shirts, unapproved headgear or sunglasses (prescription only).
- All pants and/or jeans must be clean, without holes, with no skin showing, must go down to the ankle, of professional appearance and worn above hips at the waist.
- > Skirt length must be to the knees or lower. Shorts are not permitted.
- > Students cannot wear leggings.
- Closed-toed and closed-back shoes of professional appearance must be worn. Open shoes and/or shoes with holes in them are not permitted.
- > Socks or stockings must be worn with shoes.
- No excessive jewelry shall be worn at School. All chains, drops, symbols, medallions, etc. hanging from the neck shall be tucked under the student's shirt.

Photographic and Recording Devices/Publication of Photographs and Videos

Unless expressly authorized by CST, the use of any audio or video recording or duplicating device or use of any photographic device, camera, digital camera, cellular phone with camera capabilities or any other device capable of capturing images or sound for development, printing, or electronic transmission is prohibited on CST premises. CST will take photographs and/or make video recordings of students participating in the barber program for purposes of publication on social media sites, including without limitation, Facebook, Instagram, Google, Yelp, and Snapchat, as well as through other advertising mediums, such as print publications and television.

XIII. Educational Costs

(Prices are subject to change. See Admissions office for details.):

Program	State Mandated Clock Hours	Tuition	Fees	Kit	Total Cost (Full Program)
Barber	1000	\$12,720.00	\$2,000.00	\$525.00	\$15,245.00

Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.

Skilled Labor Programs	Total Progra m Quarter Credits	Progra m Lengt h in Weeks	Admin Fee	Tech Fee	Supplies	Textboo ks	Tools	Tuition	Total Cost
HVAC-R Technician	54	36	\$1,000.00	\$500.00	\$1,495.00	\$365.00	\$2,000.0 0	\$11,095.0 0	\$16,455.0 0

Tools and Supplies: Students are encouraged to purchase a complete kit and/or tools from CST. However, a student may opt out of this requirement and buy both from another source. If the student opts out of this requirement and does not purchase a kit or tools from CST, he or she must obtain approval of his/her purchased items from a Campus Director. If purchased from CST, upon delivery of the kit/tools to a student, the student will not be entitled to any refunds for the cost of the items in the kit. The cost of the kit does not include replacement of items, including but not limited to those that have been lost, stolen, broken, or consumed. CST reserves the right to change any item identified in its Barber Kit List with an item that is comparable in quantity and quality.

Costs for Transfers: If a student has recognized transfer hours from another school, he/she will be charged a prorated portion of the program tuition. This prorated amount will be calculated by dividing the total number of hours the student needs for licensure by the total amount of hours for the full program. This percentage will then be multiplied by the total amount of tuition for the full program.

Students who wish to transfer between two CST campuses may do so once per calendar year. Requests for transfer are made to a Student Services Representative. Transferring students will be charged a \$100 transfer fee.

Methods and Means of Payment: Students can pay tuition, fees, and kit and book costs with cash, cashier's check, Visa or Mastercard, money orders, DARS purchase orders, Department of Veterans Affairs (VA) funds, Federal financial aid funds, or another approved outside source. At any time during a student's enrollment, CST reserves the right to suspend a student and require him or her to meet with a Financial Aid Representative to discuss plans for payment to CST.

If a student's financial aid and/or down payment does not satisfy all charges identified in his/her Enrollment Contract, the student must, subject to CST approval, arrange to pay the shortfall, such as entering into a payment plan with CST. Students must pay all balances due to CST at the time they become due. If at any time during a student's enrollment, a student cannot secure funds to pay for a balance due to CST, his/her enrollment could be suspended or terminated.

If you pay tuition, fees, and/or kit costs with Federal financial aid funds, you must provide all information necessary to ensure timely delivery of those funds. You are responsible for paying the total tuition, fees, and kit costs and for repaying applicable loans plus interest.

CST will accept full payment of tuition, fees, and kit costs prior to orientation.

XIV. Opportunities and Requirements for Financial Aid

SATISFACTORY PROGRESS (SAP)

Students must maintain satisfactory academic progress (SAP) standards throughout their enrollment. Students who receive Federal Financial Aid must maintain satisfactory academic progress standards throughout their enrollment to maintain eligibility to receive Federal Financial Aid. CST's SAP policy is the same for Title IV recipients and non-recipients enrolled in the same educational programs. It is a uniform policy for all students within the same course of study and for all students within the same attendance schedule. To maintain SAP, students must meet all the following requirements:

- Maintain a cumulative grade point average (CGPA) of 70% or higher (Qualitative SAP—See below).

- Maintain a pace to complete the program within 150% of their scheduled time (Quantitative SAP—See below).

Students academic progress will be assessed at the end of each evaluation increment. (Increments—See below) Students who fail to meet SAP requirements will be notified in writing by the Student Services Coordinator of their current SAP status and actions required to regain SAP. Students who are meeting SAP requirements will receive no notification of SAP status since no changes occurred. Students may request a meeting with the Student Services Coordinator to check SAP status and access evaluation results at any time.

Increments: To ensure the student is making enough progress both quantitatively (attendance) and qualitatively (academic performance), CST's SAP policy divides the program length into equal evaluation periods per academic year called increments. These increments generally coincide with payment periods. In clock hour programs, these increments are determined by the completion of both scheduled hours and hours attended. In credit hour programs, these increments are determined by the completion of a term with a minimum enrollment of both 12 quarter credit hours and 300 contact hours. The student will be evaluated and measured for satisfactory progress quantitatively and qualitatively at the end of each increment. A determination is then made of whether the student is making satisfactory progress. Students who meet the minimum qualitative and quantitative requirements are making satisfactory academic progress until the next scheduled evaluation.

Evaluation Increments:

Clock Hour Program					
Program	Program Length	Evaluation 1	Evaluation 2		
Barber	1000 Hours (34 wks.)	500 Hours	500 Hours		

Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.

Quarter Credit Hour Program					
Program	Evaluation 1	Evaluation 2	Evaluation 3		
HVAC-R Technician	Term 1 (12 wks.)	Term 1 and Term 2 (24 wks.)	Cumulative Term 3 N/A		

Qualitative Measure of Satisfactory Academic Progress (SAP): stated above, at the end of each evaluation increment, grades are evaluated. Any student whose cumulative average is below a "C" (CGPA 70%) will not be deemed making satisfactory academic progress. As per CFR 668.34, the school conducts a qualitative measure of a student's progress. The measurement is graduated. The following table illustrates the grading system as appears on the transcript:

Grade	Description	GPA	Range
A	Excellent	3.7 - 4.0	90-100
В	Good	2.7 - 3.6	80-89
С	Satisfactory	2.0 - 2.6	70-79
F	Failure	1.9 or below	69-Below
I	Incomplete	N/A	N/A
RP	Repeat	N/A	N/A
W	Withdrawn	N/A	N/A
T	Transfer Credit	N/A	N/A

Quantitative Measure of Satisfactory Academic Progress (SAP): Satisfactory academic progress policy contains a quantitative measure. The policy specifies a maximum time frame not to exceed the federally required 150 percent of the published length of the program in which a student must complete their academic program. In quarter credit hour programs, the time frame is measured in cumulative quarter credit hours earned, divided into cumulative quarter credit hours attempted (scheduled) as noted above and is based upon the student's enrollment status. In clock hour programs, the time frame is measured in cumulative clock hours earned, divided into cumulative clock hours attempted (scheduled) as noted above and is based upon the student's enrollment status. An approved leave of absence will extend the student's contracted program length by the same amount of time taken in the leave of absence.

Maximum Time Frame: All students must complete the program within 150% of the normal length of the program. In credit hour programs, the maximum timeframe is measured in credit hours. In clock hour programs, the maximum timeframe is measured by the cumulative number of clock hours the student is required to complete and expressed in calendar time. Students are required to complete a minimum of 66.67% of the credits/hours possible based on the applicable program/schedule to not exceed maximum timeframe. Students who have not completed the program within the maximum timeframe will no longer be eligible for Title IV federal aid and be withdrawn. Withdrawn students may re-enroll at the institution on a cash pay basis in a manner consistent with the re- enrollment provisions of the admissions policy.

Determination of Progress Standard: Students meeting the minimum requirements for academics (qualitative) and pace of completion (quantitative) at the evaluation increment are making satisfactory academic progress until the next scheduled evaluation increment. Students deemed not maintaining Satisfactory Academic Progress may have their enrollment terminated and Title IV Funding, if applicable, unless the student is placed on a financial aid warning or wins an appeal resulting in being placed on a status of financial aid probation. The Institution will notify students of any evaluation in which the student is not meeting Satisfactory Academic Progress and/or impacts the student's eligibility for financial aid.

Failure to Meet Satisfactory Progress Standards:

Warning: Student academic progress will be assessed at the end of each evaluation increment. The first time a student fails to meet one or more of the required SAP measures (quantitative or qualitative listed above) the student will be placed on financial aid warning. While on financial aid warning, the student can continue to receive Title IV Federal Financial Aid for the following evaluation increment. Financial aid warning status will be conferred automatically without the student appealing their SAP status. At the end of that evaluation increment, student SAP is re-evaluated. If at this time the student is meeting SAP standards, the student will be considered in good standing and will continue to be eligible for federal financial aid. However, if at this time the student is still not meeting SAP standards, the student is deemed ineligible to receive Title IV Federal Financial Aid funds unless the student is on or prevailed upon appeal of the determination that has resulted in the status financial aid probation (please refer to the SAP Appeals Process below).

Probation: Students will be placed on financial aid probation status only if:

- The Institution evaluates the student's progress and determines that the student did not make SAP during the payment period the student was on financial aid warning or previous evaluation period, and
- The student prevails upon appeal of a negative progress determination prior to being placed on probation, and
- The Institution determines that satisfactory academic progress standards can be met by the end of the subsequent evaluation period, or
- The Institution develops an academic plan for the student that, if allowed, will ensure the student is able to meet the Institution's satisfactory academic progress requirements by a specific point within the maximum timeframe established for the student.

While on financial aid probation, the student cannot continue to receive Title IV Federal Financial Aid for one evaluation period. The students will be advised in writing of the actions required to obtain satisfactory progress by the end of the probation period. If the student is not making progress at the end of the probation period, the student will become ineligible to receive Title IV Federal Financial Aid funds and no more financial aid may be paid to the student.

If the student does not appeal or loses the appeal, he/she can re-establish financial aid eligibility if they increase their cumulative grade point average to 70% and improve their cumulative attendance rate to meet a pace of 150% of the scheduled completion time after the incremental period of ineligibility. Students who do not increase their cumulative grade point average and/or attendance average to meet satisfactory progress after the probationary period may be subject to termination.

Readmission after SAP Termination: Under Title 40, Texas Administrative Code, Section 807.221-224, students terminated for unsatisfactory progress cannot be readmitted until a minimum of one grading period has passed.

Re-Entry/Transfer of Credit Students: Students who are granted re-entry to the institution in the same program, regardless of whether the institution accepted their transfer of credits, do so under the same warning or probationary status under which they left. A student who re-enters after dismissal for failure to meet Satisfactory Academic Progress standards within six (6) months or earlier, is readmitted under the same SAP status as at the time of their withdrawal.

Students who are approved for transfer credits from previous enrollments, credits achieved at other institutions, or credits transferred from one program to another will have their number of total credits, and maximum time from of 1 and $\frac{1}{2}$ (150%) reduced by the number of hours/credits transferred into the program.

SAP Appeals Process: Students may appeal a negative SAP determination for mitigating circumstances. Mitigating circumstances include but is not limited to the death of a relative, injury or illness of the student or immediate family member, or other allowable special circumstances. Documentation must be provided to support the claim of any mitigating circumstance. An appeal must be submitted within 10 days of the negative SAP finding. In addition, the appeal must be submitted to the Financial Aid Office in writing and must include the following:

- A request for consideration
- Why did the student failed to make SAP.
- Description of mitigating circumstance
- Explain what has changed that will allow the student to achieve SAP by the next evaluation.

The student will be notified in writing as to the results of the appeal process. This decision is final. All documentation pertaining to an appeal will be maintained in the student's file.

Documentation for Mitigating Circumstances for SAP Appeals: As with any use of professional judgment, adequate documentation is critical. Since third parties may sometimes be used to document the mitigating circumstances surrounding a SAP appeal, the following provides some acceptable documentation that may be submitted in support of an appeal. Some examples might include but are not limited to:

- Newspaper obituaries or death certificates to substantiate deaths.
- Physician's statement to substantiate illness or accident.
- Statement from clergy or family member familiar with the student's situation
- Statement from an employer
- Statement from legal counsel

Appeal Committee: Appeals submitted according to the above guidelines will be reviewed on a case-by-case basis by an Institutional Review Committee. This committee will meet monthly to consider each appeal and consists of the following members: Campus Director, Director of Financial Aid and corporate office member(s). All decisions made by the committee are final, and the student is notified within three (3) days of the Committee's decision.

SAP Policy for Other Coursework: Under Texas Education Code, Section 132.061(f) a student who is obligated for the full tuition may request a grade of "incomplete" if the student withdraws for an appropriate reason unrelated to the student's academic status. The policy must allow a student receiving a grade of incomplete to reenroll in the program during the 12-month period following the date the student withdraws and completes those incomplete subjects without payment of additional tuition.

Repeated Course: A student must achieve a grade of "C" or higher in a course required for program completion. Students must repeat a course which they have failed. The grade earned in the repeat course "RP" will replace the previous grade, and the previous grade will be dropped from the cumulative GPA calculation.

Non-credit Remedial Courses: CST does not offer noncredit remedial courses.

Audit Courses: CST will allow a continuing student to audit a course that the student has previously completed if the student is returning to school following a period of withdrawal or Leave of Absence. The Campus Director must approve in writing the course(s) to be audited. Students will not be charged tuition and/or receive federal aid for courses audited and students will not earn credit/grades for courses audited.

Incompletes: Incomplete "I" grades will convert to an "F" if work is not completed within two weeks of the end of the grading increment, and will impact the qualitative GPA, timeframe, and quantitative completion rate. A withdrawal or repetition are not entered into the qualitative GPA but will be counted in the calculation of the timeframe and quantitative completion rates.

Withdrawals: A Withdrawal "W" grade is given for any course a student is withdrawn from before the end of the scheduled course. All students who withdraw and re-enter the program will do so in the same progress status as when they left regardless of the amount of lapsed time. A student who withdraws and re-enters in less than 180 calendar days from the date of interruption will be treated as an Unexcused Leave of Absence and the school's Leave of Absence Policy will apply. (Please refer to the Leave of Absence Policy for complete information.)

Readmission: A student wishing to re-enter school may apply for readmission to the school. The student must meet with the Campus Director or Admissions Representative to determine if readmission is approved. During this meeting, the student's reason for withdrawal and the student's commitment to completion will be discussed. The Student Services Coordinator will determine SAP status at the time of the re-enrollment; however, students who withdrew while on SAP warning or probationary status will re-enter in the same status.

Transfer Credit: Transfer "T" credit/hours from another institution that are accepted toward the student's education program are counted as both attempted and completed credit/hours and to identify which courses/hours have been accepted into the program of study to satisfy graduation requirements.

The Director of Compliance reviews the school's Title IV SAP policy to ensure that it meets all federal requirements. The Campus Director notifies the financial aid office if the school changes its academic policies.

COUNSELING FOR PROGRAM PROGRESS

A student may request or be provided with information concerning his/her progress, including but not limited to, his/her attendance percentage and/or grade point average. A Student Services Representative or Campus Director is the best resource for such information, which is obtained and/or provided through computerized databases, such as a counseling dashboard. <u>IMPORTANT</u>: All information obtained by and/or provided to a student via these computerized databases could be subject to change due to various factors, including without limitation, human error, malfunction of the computerized database, or other variables outside the control of CST.

FEDERAL TITLE IV FINANCIAL AID

Federal financial aid programs authorized under Title IV of the Higher Education Act of 1965 offer grants and loans as a way to bridge the gap between what the student and family can provide and what it will cost to attend CST. An "academic year" at CST is defined as 34 weeks and 1000 hours.

Federal Pell Grant: Federal Pell Grants are grants to help undergraduate students pay for their education. These grants provide a "foundation" of financial aid, to which aid from other Federal and non-federal sources may be added. Unlike loans, grants do not have to be paid back.

The Department of Education uses a standard formula, revised, and approved every year by Congress, to evaluate the information you report when you apply for a Pell Grant. The formula produces an Expected Family Contribution (EFC). Your Student Aid Report (SAR) contains this number and will tell you whether you are eligible for a Federal Pell Grant. The grants range up to \$7,395.00 for the 2023-2024 award year. The size of the grant you receive will depend on your EFC number, how long you will be enrolled during the academic year, and the cost of education at

CST. For the barber program, an "academic year" is defined as 34 weeks and 1000 hours. For credit hour programs an "academic year" is defined as 36 quarter credits and 900 hours.

Federal Direct Student Loans: Many students rely on Federal government loans to finance their education. These loans have low interest rates and do not require credit checks or collateral. Student loans also provide a variety of deferment options and extended repayment terms. Our institution currently participates in the FDSLP loan program for student and parental loans.

All Stafford Loans are either **subsidized** (the government pays the interest while you're in school) or **unsubsidized** (you pay all the interest, although you can have the payments deferred until after graduation). To receive a subsidized Stafford Loan, you must be able to demonstrate financial need.

With the unsubsidized Stafford loan, you can defer the payments until after graduation by capitalizing the interest. This adds the interest payments to the loan balance, increasing the size and cost of the loan. All students who are eligible for Title IV assistance, regardless of need, are eligible for the unsubsidized Stafford Loan. Stafford Loans allow dependent undergraduates to borrow up to \$5,500 for a full academic year. Independent students and dependent students whose parents have been turned down for a PLUS loan can borrow up to an additional \$4,000 for a full academic year.

Federal Direct PLUS Loans: Parents of dependent students can take out loans to supplement their children's aid packages. The Federal Parent Loan for Undergraduate Students (PLUS) allows parents to borrow money to cover any costs not already covered by the student's financial aid package, up to the full cost of attendance. Like the Stafford Loan, PLUS loans are either FFELP (provided by private lenders, such as banks) or Direct (funds provided by the government). PLUS loans are the financial responsibility of the parents, not the student. If the student agrees to make payments on the PLUS loan, but fails to make the payments on time, the parents will be held responsible.

All applicants for Direct PLUS loans must complete counseling on the U.S. Department of Education's website, www.studentaid.gov. Parent PLUS Loan borrowers cannot have an adverse credit history and will have to have a credit check performed on them. A credit check for a PLUS loan applicant will remain valid for 180 days.

For purposes of qualifying for a Direct PLUS Loan, you're considered to have an adverse credit history if

- (i) you have one or more debts with a total combined outstanding balance **greater than \$2,085** that are 90 or more days delinquent as of the date of the credit report, or that have been placed in collection or charged off (written off) during the two years preceding the date of the credit report; **or**
- (ii) during the five years preceding the date of the credit report, you have been subject to:
 - a default determination,
 - discharge of debts in bankruptcy,
 - foreclosure,
 - repossession,
 - tax lien.
 - wage garnishment, or
 - write-off of a federal student aid debt.

The standard applies to both parent and graduate or professional student Direct PLUS Loan applicants.

If an applicant receives an adverse credit decision, he/she may still be eligible to receive a Direct PLUS Loan. To become eligible, the applicant may take one of the following actions:

- Obtain an endorser and complete PLUS Counseling.
 - An endorser is someone who does not have an adverse credit history and agrees to repay the loan if you do not repay it.
 - If you are a parent borrower, the endorser may not be the student on whose behalf you are requesting the Direct PLUS Loan.
- Document to the satisfaction of the U.S. Department of Education that:

- The information causing the adverse credit decision is incorrect, OR
- o There are extenuating circumstances relating to adverse credit history. (Note: Endorsers aren't eligible for this option.), AND
- Complete PLUS Counseling

For more information about the ways a parent can qualify for a Direct PLUS Loan, go to https://studentaid.gov/help-center/contact#all-parents-slsc

National Student Loan Data System (NSLDS): Students and parents of students are advised that if they enter into a Title IV, HEA loan, the loan data will be submitted to the NSLDS, and will be accessible by guaranty agencies, lenders and institutions determined to be authorized users of the data system. Find more information at the NSLDS Privacy Impact Assessment, https://www2.ed.gov/notices/pia/nslds.pdf. Additional information regarding the NSLDS may be accessed at the NSLDS Student Access webpage (https://nsldsfap.ed.gov/nslds_SA/).

HOW TO APPLY FOR TITLE IV FINANCIAL AID

All students who wish to apply for financial aid must complete the Free Application for Federal Student Aid (FAFSA). Students and parents of dependent students who wish to complete this application on their own may do so, but free assistance from a Financial Aid Representative is available for prospects and current students during normal business hours.

The length of the program for which you are enrolled will determine under which award year you will apply. The award year covers the period from July 1 through June 30. If your program extends beyond June 30, your financial aid offer eligibility will be calculated for the portion of the program to be completed through June 30. In order to receive the remainder of your financial aid offer, you must file a FAFSA for the next award year when the applications become available.

To correctly fill out the application, you will need certain records. The most important record is your base year (usually the prior year) tax return. You will need your tax return, your parents' tax return (if you are dependent), and your spouse's tax return (if you are married). You may also need copies of your W-2s, mortgage information, social security benefit statements and other agency benefit records. To find out specifically which records you need to fill out the application accurately, ask a Financial Aid Representative.

Students are encouraged to apply as soon as possible. You may have to confirm or correct the information reported and return it to be reprocessed. This could cause a delay in the financial aid offer process. You may also have to verify some of the information you reported on the application.

Since your application is processed electronically, the School will receive an Institutional Student Information Report (ISIR) within a short time after the Central Processing Center receives your application. The information given on this report will be used to determine your eligibility for Federal Student Aid (FSA).

In addition to completing a FAFSA, you may be required to fill out additional forms during your initial interview with a Financial Aid Representative. These forms gather personal information and are to remain in your file at the School. CST's Financial Aid Department will assist you with these additional forms at no cost.

GENERAL STUDENT ELIGIBILITY REQUIREMENTS

- > Otherwise, be a student in good academic and disciplinary standing.
- > Students must have a valid social security number.
- > Student must be a U.S. citizen or eligible non-citizen.
- > Student must be a regular student enrolled or accepted for enrollment in an eligible program for the purpose of obtaining a degree or certificate.
- Students must meet the academic qualifications for study at the postsecondary level. (Student has a valid high school diploma, GED, or home school certificate-if approved under or accepted from state regulation-- or

provides self-certification of the same on CST Enrollment Application and, if a Title IV applicant, on the FAFSA.)

- > Students must not be enrolled solely in a remedial program.
- > Students must maintain satisfactory academic progress (SAP).
- > Student must sign the certification statement on the Free Application for Federal Student Aid (FASFA) stating that you are not in default on a federal student loan and do not owe money on a federal student grant and you will use Federal Student aid only for educational purposes.
- > Students must not have borrowed in excess of loan limits.
- > If enrolled in a correspondence course, that course must be part of an eligible program.
- > Students must have financial need (except for Unsubsidized and PLUS loans).
- Verification must have been completed, if required (see Verification Procedures below).
- > Students are not enrolled in elementary or secondary school.
- > Students are not incarcerated (loans) nor incarcerated in a Federal or state penal institution (all programs).

HOW AID IS DETERMINED

To determine the amount of aid you will receive, the amount of money that your family can be expected to contribute towards education needs to be estimated. It is necessary to request confidential financial facts about your family's income and assets, the size of your family, the number of persons attending postsecondary education, and any unusual circumstances or expenses to estimate this amount of family contribution. This "needs analysis" is conducted through the completion of the FAFSA. From this objective analysis, a parental contribution is calculated. Students are also expected to contribute from their savings and earnings. The combination of what parents can contribute and what the student can contribute is called the expected family contribution (EFC).

The EFC does not represent the amount of money you will need to pay the School. It determines the aid programs and amount of aid for which a student is eligible.

The goal of financial aid programs is to bridge the gap between the amount you and your family are reasonably able to contribute and your educational expenses. It is very important to realize that aid is available to make education accessible, not to make it free of cost to you or your family.

You **do not** have to be from a low-income family to qualify for financial aid, but, except for unsubsidized and PLUS loans, you do have to have "financial need." Your "need" is the difference between what it costs to attend a particular school and what you and your family can contribute.

Here's how it works:

COST OF GOING TO SCHOOL (Tuition, fees, supplies, equipment, room and board, personal expenses, travel, and miscellaneous expenses)

 YOUR EXPECTED FAMILY CONTRIBUTION (The amount that you and your parents should be able to contribute)

YOUR FINANCIAL NEED

It is important to note that your aid is determined by the objective factors listed above. The aid offered at CST is not calculated by any other means. You are not in competition with any other student for funds. Your financial situation determines your financial assistance.

DISBURSEMENT OF FINANCIAL AID: CLOCK HOUR PROGRAMS

All Federal financial aid funds will be drawn down in payment periods, which are linked to the student's progression through his/her course. Four hundred fifty (450) hours represents one payment period for all courses at or above 900 hours in length. For courses greater than 900 hours; if the remaining portion exceeds 450 hours (one pay period), funds

will be disbursed in two equal payments, if less than 450 hours (a payment period) it will be disbursed in one payment. For courses under 900 hours, the payment period equals half of the course length. All payments will be drawn on this basis.

Payments are ordered through electronic funds transfer and deposited directly into a holding account owned and managed by this institution. From this holding account, disbursements for each individual student are deposited into the institution's operating account through numbered transfers. Once deposited into the operating account, the student's ledger card is credited with the proper transfer number and disbursement amount on the same day as bank deposit. No student signature is necessary for these funds to be deposited.

DISBURSEMENT OF FINANCIAL AID: CREDIT HOUR PROGRAMS

All Federal financial aid funds will be drawn down in payment periods, which are linked to the student's progression through his/her course. Twelve (12) credit hours and 300 contact hours represent one payment period for all programs. Payments will be drawn down for eligible students at the beginning of the payment period. There are three (3) payment periods in one academic year. All payments will be drawn on this basis.

Payments are ordered through electronic funds transfer and deposited directly into a holding account owned and managed by this institution. From this holding account, disbursements for each individual student are deposited into the institution's operating account through numbered transfers. Once deposited into the operating account, the student's ledger card is credited with the proper transfer number and disbursement amount on the same day as bank deposit. No student signature is necessary for these funds to be deposited.

POLICY CONCERNING CREDIT BALANCES

As a student progresses through his/her education, there may come a time when a credit balance exists in the student's ledger account. This balance is often a result of student loan and grant money (usually Federal Student Aid program funds) that exceeds the costs of direct school charges (e.g., tuition, kits, fees).

CST will make every effort to cut credit balance checks as soon as possible once a credit balance exists. Moreover, Title IV regulations allow up to 14 days for a school to issue a credit balance check. Credit balance checks are provided to students via hand delivery at their respective campuses.

As with all aspects of the financial aid process, CST offers its students counseling free of charge. This counseling is available to answer questions such as:

- Does a credit balance currently exist?
- If so, when will the check be issued?
- If not, when *might* a credit balance exist, and when *might* it be available?

If a credit balance does not yet exist, every effort will be made to give the student accurate information about future disbursements. However, several eligibility factors and other circumstances outside of the control of CST can change between the time of counseling and actual disbursement. Students should be aware that dates and amounts are just estimates and thus are subject to change. Any counseling is given for informational purposes only, and no CST representative has the authority to make promises of any kind relating to Federal Student Aid

VERIFICATION PROCEDURES

The Federal processor uses a system of edits, or flags, which produces a selection of certain applications for verification. If a student's application is selected for verification, this may mean that a data element in his/her application does not fit generally recognized patterns (not necessarily that the element is incorrect; it merely must be verified), or that the student was simply selected at random.

Federal financial aid should not be disbursed until verification is complete. The Federal Direct/Stafford Loans may not be certified and processed until verification is complete. Estimated financial aid offerings will be removed if verification is not completed within specified deadlines. Students will be notified of any adjustments that need to be

made. If the corrections are done electronically, the student will be sent an updated Student Aid Report (SAR) from the Federal processor.

Selection of Applicants to be Verified: CST's Financial Aid Department may also select files for verification if there appears to be a conflict of information. If a student is selected for verification, the student is notified on the Student Aid Report (SAR).

The following students are excluded from verification:

- a) Applicants who die during an award year (regardless of conflicting information).
- b) Applicants who are legal residents (or dependents of parents who are legal residents) of the Commonwealth of the Northern Mariana Islands, Guam, or American Samoa.
- c) Applicants who are citizens of (and dependents of parents who are citizens of) the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau.
- d) Incarcerated students.
- e) Dependent students whose parents reside outside the United States and cannot be contacted by normal means of communication (exclusion is applicable to parental information only).
- f) An applicant who is an immigrant and arrived in the U.S. during either the calendar year or the award year.
- g) An applicant whose parents' address is unknown and cannot be obtained (exclusion is applicable to parental information only).
- h) A dependent applicant and both parents are deceased or physically or mentally incapacitated (exclusion is applicable to parental information only).
- i) An applicant who will not receive Title IV assistance for reasons other than the applicant's failure to verify the information on the application.
- j) A transfer student who completed verification at his/her previous school and CST obtains the correct information/data.
- k) Any other applicants excluded from verification by CST.

Based on a manual ISIR review, those applicants or applications selected for verification are identified. Periodic review of the latest corrections and ISIRs monitors and ensures that all selected applicants are verified and appropriately documented.

Acceptable Documentation and Forms

- A Verification Worksheet for the relevant award year (Dependent or Independent) completed and signed.
- > Data retrieval from the IRS of income tax information when completing the FAFSA or an income tax transcript obtained from the IRS.
- ➤ If you need a copy of a tax return transcript, call the IRS at 1-800-908-9946 or go online at www.irs.gov. Ask for a tax transcript for the relevant calendar year.
- ➤ Untaxed income documentation (e.g., letters from the Social Security Administration to verify social security benefits, W-2 forms for contributions to retirement plans, etc.)
- > Other documents as needed.

A Pell applicant selected for verification must complete the process by the deadline published in the *Federal Register*. For students selected (by ED or the School) for verification for 2022-2023, the School must have verification documents and a valid output document no later than 120 days after the last day of enrollment or September 16, 2023, whichever is earlier. Campus-based and Stafford Loan applicants must complete verification by the same deadline or by an earlier one established by your aid office.

Verification is complete when you have all the requested documentation and a valid ISIR or SAR (one on which all the information is accurate and complete). This includes any necessary corrections, which must be made by the deadlines published in the *Federal Register* for the submission of paper or electronic corrections. Stafford loan applicants must complete verification by the same deadline or by an earlier one established by our Financial Aid Department. Corrections involving the Federal processor must be made prior to mid-August. An applicant's failure to provide required documentation within the specified time frame results in the loss of all Title IV aid and all balance tuition charges become due immediately.

Data Elements to Be Verified

In the verification process, CST verifies the following data elements for all applicants:

- ➤ Household size
- > Number of family members enrolled in a postsecondary educational institution.
- > SNAP benefits.
- > Child support paid by whom, to whom, for whom, and amount.

For tax filers:

- Adjusted gross income.
- U.S. taxes paid
- > Education Credit
- Untaxed IRA distributions
- Untaxed pensions
- > IRA deductions
- > Tax exempt interest
- ➤ Any institutionally selected data elements

The following data elements may be excluded from verification:

Enrollment of family members at least half-time in postsecondary educational institutions does not have to be verified if they are enrolled at the same institution as the applicant, and CST verifies their enrollment status from its own records.

RIGHTS AND RESPONSIBILITIES OF STUDENTS RECEIVING FEDERAL FINANCIAL AID

You Have the Right to Know

- 1. The names of the organizations which accredit and authorize the School to operate.
- 2. About the programs, the faculty, and the physical facilities at the School.
- 3. The cost of attending the School.
- 4. The School's policy on refunds for students who drop prior to completion of the programs.
- 5. About the financial aid available from Federal, state, local, private, and institutional financial aid programs.
- 6. The procedures and deadlines for submitting applications for each available financial aid program.
- 7. The criteria used to select financial aid recipients.
- 8. How your financial need is determined.
- 9. The type and amount of assistance in your financial aid package.
- 10. How and when the aid will be disbursed.
- 11. How the School determines whether you are making satisfactory progress and what happens if you are not; and
- 12. The School's policy regarding your right to:
 - Review and inspect your education records.
 - Seek amendment of your educational record that you or your parent believes to be inaccurate, misleading, or otherwise in violation of your privacy rights.
 - Your consent, under certain conditions, for the disclosure of personally identifiable information contained in your educational records; and
 - File a complaint with the Education Department concerning alleged failures by the School to comply with statutory and regulatory student and family privacy rights.

Student Responsibilities

- 1. You must complete all application forms accurately and submit them on time to the right place.
- 2. You must provide correct information.
- 3. You must provide all additional documentation, verifications, corrections and/or other information requested by either the student financial aid representative or the agency to which you submitted your application.

- 4. You are responsible for reading and understanding all forms that you are asked to sign and for retaining your copies.
- 5. You must accept responsibility for all agreements that you sign.
- 6. You must be aware of and comply with the deadlines for application or re-application for student financial aid.
- 7. You should be aware of your School's refund policies and procedures.
- 8. You are responsible for reporting name and address changes directly to the Financial Aid Department.
- 9. You are responsible to bring or send the Student Aid Report to the Financial Aid Department in time to complete the verification process.
- 10. You are responsible to bring or send any supporting documentation that is necessary to verify information in time to complete the verification process; and
- 11. You will be responsible to pay any overpayment that is discovered during verification.

RETURN OF TITLE IV FUNDS

Only the Title IV programs are to be included in this calculation. They are Subsidized, Unsubsidized, and PLUS (Direct and FFEL) Federal loans, Perkins Loans, Pell Grants and Federal Supplemental Educational Opportunity Grants (FSEOG). By applying for a Direct Loan, a borrower authorizes CST to pay directly to the Secretary any refund or return of Title IV funds from the School that is allocable to the loan.

The Return of Title IV Funds is NOT a Refund Policy. When a Title IV grant or loan recipient withdraws during a payment period in which he/she began attendance, CST will determine the amount of grant and/or loan assistance that the student earned as of his/her withdrawal date. This determination will be made using the appropriate calculation as required by Federal regulations.

In addition to those Title IV recipients who officially withdraw, the calculation also will be used for Title IV recipients who drop out or stop attending classes without officially withdrawing, and for students whose enrollment is terminated by CST within a payment period in which the recipient began attendance. The calculation of earned Title IV funds includes the funds from the applicable sources that were disbursed or could have been disbursed to a student for the period of time for which the calculation is performed. Any student receiving Title IV funds will be subject to these regulations.

Determination Date: In the event of an official withdrawal, the determination date shall be the date CST received notification of the withdrawal. In the event CST terminates a student's enrollment, the determination date shall be the date CST terminates the student's enrollment. In the event a student drops out or stops attending classes without officially withdrawing, the determination date shall be no later than 14 days after the student's last date of attendance.

Calculation of Return: 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 cease attendance before completing your program, a portion of the funds you received may have to be returned. The School will calculate the amount of Federal aid the student has earned according to the policies listed below.

Title IV funds are offered to a student under the assumption that the student will attend school for the entire period for which the aid is offered. When a student ceases attendance, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. Therefore, the amount of Federal grant or loan earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned.

The amount of Title IV aid earned is based on the amount of time the student spent in academic attendance, and the total aid received; it has no relationship to the student's incurred institutional charges. Because these requirements deal only with Title IV funds, the order of return of <u>unearned</u> funds do not include funds from sources other than the Title IV programs.

Up through the 60% point of scheduled hours in each payment period the required pro rata calculation is used to determine the amount of Title IV funds the student has earned at the time he/she ceased attendance. After the 60%

point of scheduled hours in the payment period, a student has earned 100% of the Title IV funds credited to that payment period.

If a student leaves CST prior to completing 60% of a payment period or term, the Bursar Department recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of aid earned equals: the total number of clock hours scheduled to be completed as of the student's withdrawal date divided by the total number of hours in the payment period.

If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV funds or aid that could have been disbursed.

If this percentage is 60% or less, then the percentage earned is equal to the calculated value.

Aid to be returned equals: Aid disbursed – Aid Earned

If a student earned less aid than was disbursed, CST returns a portion of the funds, and the student may be required to return a portion of the funds. CST will return any unearned funds for which it is responsible no later than 45 days after it has determined, or should have determined, that the student ceased attendance.

When Title IV funds are returned, the student may owe a balance to CST.

If a student has unearned grant money, the institution sends a grant overpayment notice to the student within 30 days from the date of the School's determination that the student ceased attendance, giving the student 45 days to either:

- Repay the overpayment in full to the School,
- Make repayment arrangements satisfactory to the School, or
- Sign a repayment agreement with the Department of Education.

If the student has not repaid the grant overpayment within the 45-day time frame, the Financial Aid Representative will report the overpayment electronically to NSLDS. The student will not be eligible for further Title IV funds until the grant overpayment is paid in full.

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

Order of Returns: Refunds are allocated in the following order:

- Unsubsidized Federal Direct Stafford Loans
- Subsidized Federal Direct Stafford Loans
- Federal Direct Parent (PLUS) Loans
- Federal Pell Grants
- Iraq and Afghanistan Service Grants
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- TEACH Grants
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The student

No program will receive a return if the student did not receive aid from that program within the applicable payment period.

Re-Entry Within 180 Days: A student who re-enters within 180 days will be treated as if he/she did not cease attendance. Upon the student's return, CST will restore the types and amount of aid that the student was eligible for before the student ceased attendance and schedule the appropriate disbursements.

Post-Withdrawal Disbursements: If the total amount of Title IV grant or loan assistance, or both, that the student earned is greater than the total amount that was disbursed to the student (or on behalf of the student in the case of a PLUS loan), as of the date of determination, the difference between these amounts must be treated as a post-withdrawal disbursement.

A post-withdrawal disbursement will be made from available grant funds before available loan funds.

If outstanding charges exist on the student's account, CST will 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 to satisfy appropriate institutional charges.
- Loan funds that make up the post-withdrawal disbursement to satisfy appropriate institutional charges only after obtaining confirmation from the student (or parent in the case of a parent PLUS loan) that he/she still wishes to have the loan funds disbursed.

Notification of Post-Withdrawal Disbursements: CST will provide within 30 days of the date of the School's determination that the student withdrew, a written notification to the student (or parent in the case of parent PLUS loan) that includes the following:

- A request for confirmation of any post-withdrawal disbursement of loan funds that CST wishes to credit to the student's account.
 - This request will identify the type and amount of those loan funds and explain that the student (or parent in the case of a parent PLUS loan) may accept or decline some or all of those funds.
- A request for confirmation of any post-withdrawal disbursement of loan funds that the student (or parent in the case of a parent PLUS loan) can receive as a direct disbursement.
 - This request will identify the type and amount of these Title IV funds and explain that the student (or parent in the case of a parent PLUS loan) may accept or decline some or all of those funds.
- An explanation that a student (or parent in the case of a parent PLUS loan), who does not confirm that a post-withdrawal disbursement of loan funds may be credited to the student's account may not receive any of those loan funds as a direct disbursement unless CST concurs.
- An explanation of the obligations of the student (or parent in the case of a parent PLUS loan) to repay any loan funds he/she chooses to have disbursed.
- Advice to the student (or parent in the case of a parent PLUS loan) that no post-withdrawal
 disbursement of loan funds will be made, unless CST chooses to make a post-withdrawal
 disbursement based on a late response, if the student (or parent in the case of a parent PLUS loan)
 does not respond within 14 days of the date that CST sent the notification.

Timely Responses: If the student (or parent in the case of a parent PLUS loan) submits a timely response that confirms that he/she wishes to receive all or a portion of a direct disbursement of the post-withdrawal disbursement of loan funds, or confirms that a post-withdrawal disbursement of loan funds may be credited to the student's account, CST will disburse the funds in the manner specified by the student (or parent in the case of a parent PLUS loan) as soon as possible, but no later than 180 days after the date of CST's determination that the student withdrew.

CST reserves the right to decline post-withdrawal disbursement confirmations that are not submitted in the time prescribed above. In such case, CST will inform the student (or parent in the case of a parent PLUS loan) in writing of the outcome of the post-withdrawal disbursement request.

No portion of the post-withdrawal disbursement will be disbursed if the student (or parent in the case of a parent PLUS loan) does not respond to CST's notice.

Credits and Direct Payment for Post-Withdrawal Disbursements: CST will disburse directly to a student any amount of a post-withdrawal disbursement of grant funds that is not credited to the student's account. CST must

make the disbursement as soon as possible, but no later than 45 days after the date of CST's determination that the student withdrew.

CST will offer to disburse directly to a student (or parent in the case of a parent PLUS loan) any amount of a post-withdrawal disbursement of loan funds that is not credited to the student's account.

CST will make a direct disbursement of any loan funds that make up the post-withdrawal disbursement only after obtaining the student's (or parents in the case of a parent PLUS loan) written confirmation that the student (or parent) still wishes to have the loan funds disbursed.

DEFERMENTS

Borrowers who meet the following criteria may be **eligible for deferment of part or all of their student loans.** Students may defer repayment of their loan(s) while they are:

<u>Armed Forces:</u> On active duty in the Armed Force of the United States. (Maximum eligibility is three (3) years; this is a combined limit with Public Health Service and NOAA deferments.) To qualify, you must: (1) be on active duty in the Army, Navy, Air Force, Marine Corps or Coast Guard, and (2) provide your loan holder with copies of your military identification and orders. <u>Note:</u> Borrowers enlisted in a reserve component of the Armed Forces or the National Guard (while on active duty status in the Army or Air Force Reserves) may qualify for this deferment only if: (1) serving full-time for a period expected to last at least one year, or (2) serving under an order for national mobilization.

<u>Public Health Service:</u> Serving full time as an officer in the Commissioned Corps of the Public Health Service. (Maximum eligibility is three (3) years; this is a combined limit with Armed Forces and NOAA deferments.)

<u>Peace Corps</u>: Serving in the Peace Corps. (Maximum eligibility is three (3) years.) To qualify, you must have agreed to serve for a period of at least one year. <u>Note</u>: You may provide your loan holder with documentation of the beginning and expected ending dates of your service in the Peace Corps. This documentation must be signed and dated by an authorized Peace Corps official.

<u>Action Programs:</u> A full-time paid volunteer in the Action Programs. (Maximum eligibility is three (3) years.) To qualify, you must have agreed to serve for a period of at least one year.

<u>Volunteers:</u> A full-time paid volunteer for a Tax-Exempt Organization. (Maximum eligibility is three years.) To qualify, you must: (1) be serving full-time in an organization that has a tax exemption under Section 501(c)(3) of the Internal Revenue Code of 1986; (2) assist low income people and their communities in eliminating poverty and poverty-related human, social, and environmental conditions; (3) not earn more than the Federal minimum wage; however, you may receive fringe benefits like those received by other employees of the organization; (4) not engage in religious instruction, proselytizing, fund-raising to support religious activities, or conduct worship services as part of your duties; and (5) have agreed to serve for a period of at least one year.

<u>NOAA</u>: On active duty in the National Oceanic and Atmospheric Administration (NOAA). (Maximum eligibility is three (3) years; this is a combined limit with Armed Forces and Public Health Service Deferments.)

Federal PLUS Loans made on or after August 15, 1983, and Federal Consolidation Loans do not qualify for these deferments. The NOAA Deferment is available only to Federal Stafford and SLS loan borrowers whose first loans were made on or after July 1, 1987, and before July 1993, or borrowers who had a balance on a loan that was made before July 1, 1993, at the time a loan was disbursed on or after July 1, 1993.

To qualify for any of the deferments listed above:

You must have an outstanding balance on a FFEL Program loan which was made before July 1, 1993, or you must have had an outstanding balance on a FFEL Program loan made before July 1, 1993, when you obtained a loan disbursed on or after July 1, 1993. If you are a Federal PLUS Loan borrower, (1) you are not eligible for the NOAA Deferment, and (2) you are eligible for the Armed Forces, Public Health Service, Peace Corps, ACTION Programs, and Tax-Exempt Organization Deferments only if your first loan was made before August 15, 1983. You are eligible

for the NOAA Deferment only if you are a Federal Stafford or SLS loan borrower whose first loan was made on or after July 1, 1987, and before July 1, 1993.

ELIGIBILITY FOR EDUCATION BENEFITS FROM THE DEPARTMENT OF VETERANS AFFAIRS

In addition to the availability of Federal financial aid, such as Title IV loans and grants, which all applicants for enrollment at CST are potentially eligible to receive, if you served on Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill® provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the pay grades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill® benefits to you.

Maintaining eligibility for DVA funds depends upon a student's compliance with the V.A. Attendance Policy set forth below in this handbook.

RIGHTS AND RESPONSIBILITIES OF COVERED INDIVIDUALS*

<u>Right to Receive Educational Assistance</u>: Any <u>Covered Individual</u>* may attend or participate in the CST Barber Program during the period beginning on the date on which the individual provides to CST a certificate of eligibility for entitlement to educational assistance under Chapter 31 or 33 (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website – eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:

- The date on which payment from VA is made to the institution.
- 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

CST will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a Covered Individual borrow additional funds, on any Covered Individual because of the Covered Individual's inability to meet his or her financial obligations to CST due to the delayed disbursement funding from VA under chapter 31 or 33.

CST requires the Covered Individual to submit a certificate of eligibility for entitlement to educational assistance no later than the first day of a course of education.

The Covered Individual must provide additional information necessary for the proper certification of enrollment by CST.

In the event there is a difference between the amount of the student's financial obligation and the amount of the VA education benefit disbursement, CST will require additional payment or impose a fee for the amount of the difference.

<u>Federal Financial Aid Availability</u>: CST makes Federal financial aid not administered by the V.A., such as Title IV loans and Pell grants, available to all Covered Individuals.

<u>Accommodation of Absences for Services in the Armed Forces</u>: Any enrolled member of the Armed Forces, including reserve components and National Guard, who is temporarily unavailable or must suspend enrollment by reason of serving in the Armed Forces shall be readmitted to CST. Likewise, CST shall otherwise accommodate such members during short absences by reason of such service.

Automatic Renewal Prohibited: CST prohibits the automatic renewal of a Covered Individual in its barber program.

<u>Enrollment Approval Required</u>: Each Covered Individual must approve of his/her enrollment in the CST barber program, which shall be indicated by his/her signature on the "V.A. Enrollment Approval" form.

<u>Point of Contact</u>: Covered individuals and family members, who are seeking assistance with (i) academic counseling; (ii) financial counseling; (iii) disability counseling; or (iv) other information regarding completing an educational program at CST may contact Student Services Representatives/Read Only School Certifying Officials, Daniel Clinton in Dallas at 214-646-8697 or <u>dann@txbarber.edu</u> or Juan Ruiz in Houston at 832-742-4453 or <u>jruiz@txbarber.edu</u>. In some cases, this assistance could include referring Covered Individuals and family to either another department within CST.

* A <u>Covered Individual</u> is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill® benefits.

ATTENDANCE POLICY FOR VA STUDENTS

For Department of Veterans Affairs (DVA) purposes, monitoring of attendance will be subject to the following policy:

Students using GI Bill® educational benefits to attend CST will have attendance monitored until the time that the student drops, graduates, or completes the program. Unsatisfactory attendance will be reported to the VA.

The attendance policy (20% of the total program or (5) consecutive days) will apply throughout the VA student's program. A student who is absent for 20% of the total program or for 5 consecutive days will <u>not</u> be certified to receive VA funds. Evaluations conducted by the VA School Certifying Official (SCO) will determine if the student has met these minimum requirements.

The student must maintain an overall attendance rate of at least 80.00%. Attendance is evaluated according to hours (scheduled and completed). If a VA student's overall attendance percentage is less than 80.00%, he/she will not receive VA funds starting the day after the last date he/she was at or above 80.00%. Likewise, if a VA student is absent 5 school days in a row or more, he/she will not receive VA funds starting the day after his/her last date of attendance. The student's attendance will be re-evaluated 30 days after the end of any attendance violation and a new 99B will be submitted to the V.A. as appropriate.

All violations of the attendance policy will be reported to the VA on VA Form 22-1999b within 30 days of the date the VA student exceeds the allowed number of absences.

The VA will only pay benefits to the student or to CST for a maximum timeframe up to the student's expected graduation date (excluding an approved leave of absence), which was calculated using a 100% attendance rate of 30 hours per week. Thus, CST strongly encourages students to attend at an average overall rate of 30 hours a week to fully utilize their VA benefits. If a V.A. student does not attend an average of 30 hours per week, and he/she is still enrolled after his/her expected graduation, the V.A. Student will not receive his/her basic housing allowance (BHA) benefit.

XV. CANCELLATION AND REFUND POLICY – CLOCK HOUR PROGRAMS

In addition to and separate from the Return of Title IV Funds policy above, CST has a Refund Policy as set forth herein below and in the CST Enrollment Contract.

The School is entitled to 100% of the program tuition and other applicable costs (fees and kit) with the exception of any refund called for in the Tuition Refund Calculation and the Limited Exceptions to Tuition Refund Calculation sections below. Any fees paid to state agencies are not subject to this refund policy.

Funds received by the School in excess of tuition earned and other costs (fees and kit) associated with a program will be refunded to the student in accordance with this policy.

Students are personally responsible to pay for any amounts earned by the School; shortfalls in financial aid assistance do not relieve a student from this responsibility. It is the student's responsibility to understand his/her financial status with the School. If it becomes necessary for CST to hire a third party service to collect delinquent funds, the student is responsible for all costs incurred. These costs include, but are not limited to, the costs of collection, attorney fees, and court costs.

Tuition Refund Calculation: This Tuition Refund Calculation is based upon the period of a student's enrollment, computed on the basis of program time expressed in scheduled hours, and will be applied in the event that a student withdraws or is terminated before completion of his/her program. If a student withdraws or is terminated during the last 50 percent of his/her program, the student will not receive a refund of any of his/her tuition. If a student withdraws or is terminated before the last 50 percent of his/her program begins, the School shall refund:

- (1) 90 percent of any outstanding tuition for a withdrawal or termination that occurs during the first week or first 10 percent of the program, whichever period is shorter.
- (2) 80 percent of any outstanding tuition for a withdrawal or termination that occurs after the first week or first 10 percent of the program, whichever period is shorter, but within the first three weeks of the program.
- (3) 75 percent of any outstanding tuition for a withdrawal or termination that occurs after the first three weeks of the program but not later than the completion of the first 25 percent of the program; and
- (4) 50 percent of any outstanding tuition for a withdrawal or termination that occurs not later than the completion of the first 50 percent of the program.

The time periods (1) through (4) above are calculated by dividing the number of scheduled hours during the period of enrollment by the total number of hours in the program. This calculation is based on the program tuition amount and a schedule of 30 hours of educational activities per week (6 hours per school day) (Tuesday through Saturday), excluding holidays.

A student's termination date for purpose of the Tuition Refund Calculation shall be the earlier of one of the following:

- 1. The last date of actual attendance if the student is terminated by the School.
- 2. The date the CST Student Services Department receives written notice of cancellation or withdrawal; or
- 3. 10 school days after the last date of attendance.

Refund Deadline: Refunds, when due, are made either 30 days from the last day of attendance if written notification has been provided to CST by the student, or from the date CST terminates the student or determines withdrawal by the student. All refunds, when due, will be made with or without request by the student.

Title IV Assistance: Termination or withdrawal will trigger a Return to Title IV calculation for all students receiving Federal student aid. Any refunds due to financial aid programs will be made before the Tuition Refund Calculation

is performed. Refunds to all aid programs will be made in accordance with appropriate regulations, and a student will not receive credit for any funds that are required to be returned to the sources of such aid. If necessary, this requirement also applies to the Limited Exceptions to Refund Calculation section below.

Limited Exception to the Refund Calculation: The following circumstances will require a different refund calculation than listed above:

- 1. **Refunds for classes cancelled by the School:** If tuition and/or fees are collected in advance of the start date of a program and CST cancels the class, CST will refund 100% of the tuition and fees collected from the student. Refunds will be made within 30 days of the planned start date.
- 2. School closure: Should CST close a campus permanently and cease to offer instruction after students have enrolled and instruction has begun, and CST is no longer offering instruction for the same program within a 25-mile radius, a pro-rata refund of tuition, based on scheduled hours of 6 hours per school day and the total amount paid to the School, will be made to all active students who at the time of closure are enrolled at the closed campus. Refunds will be paid by applying such funds first to outstanding balances owed to CST by the student, second to federal student loan balances (subject to student's written consent), and third, if any funds remain, to students by check to the student's last known address.
- 3. **Non-acceptance by the School:** An applicant who is not accepted by the School shall receive a full refund of all monies paid within 30 days of non-acceptance.
- 4. **Cancellation of Enrollment Contract:** A student will receive a full refund of all money paid if the student cancels his/her Enrollment Contract not later than midnight of the 3rd day after the date the Enrollment Contract is signed by the student, excluding Saturdays, Sundays and legal holidays; or if the student entered into the Enrollment Contract because of a misrepresentation made (i) in CST's advertising or promotional materials or (ii) by an owner or representative of CST.
- 5. **Failure to begin class and three-day grace period:** If tuition and fees are collected in advance of the start date of classes and the student has not begun classes or withdraws any time before the completion of the first three (3) days of classes, CST will retain no more than \$100 of fees and no tuition. Refunds will be made within 30 days of the class start date.
- 6. **Students enrolled prior to visiting School:** Students who have not visited the CST facility prior to enrollment can withdraw without any financial obligation within three (3) days following either attendance at a regularly scheduled orientation or following a tour of the facilities and inspection of the equipment. Refunds will be made within 30 days of withdrawal.
- 7. **Probationary Period:** The first 20 scheduled school days of enrollment (the first scheduled school day being the student's official start date as written on page 1 of the student's enrollment contract) at CST shall constitute a probationary period of enrollment. In the event CST terminates the enrollment of a student, the student officially withdraws, or the student ceases attendance before the end of the 20th scheduled school day, the student will receive a 100% refund of any tuition payments associated with his/her enrollment contract. In situations when a student does not officially withdraw, but ceases attendance, CST will determine the student's withdrawal date no later than 14 calendar days from the last date of attendance. Refunds that are made pursuant to this probationary period policy will be paid within 30 days of the student's official withdrawal, termination, or date of determination, as applicable.

XVI. CANCELLATION AND REFUND POLICY - CREDIT HOUR PROGRAMS

Cancellation Policy: A full refund will be made to any student who cancels the enrollment contract within 72 hours (until midnight of the third day excluding Saturdays, Sundays, and legal holidays) after the enrollment contract is signed. A full refund will also be made to any student who cancels enrollment within the student's first three scheduled class days, except that the school may retain not more than \$100 in any administrative fees charged, as well as items of extra expense that are necessary for the portion of the program attended and stated separately on the enrollment agreement.

Refund Policy:

- Refund computations will be based on scheduled course time of class attendance through the last date of
 attendance. Leaves of absence, suspensions and school holidays will not be counted as part of the scheduled
 class attendance.
- 2) The effective date of termination for refund purposes will be the earliest of the following:
 - a. The last day of attendance if the student is terminated by the school.
 - b. The date of receipt of written notice from the student; or
 - c. Ten school days following the last date of attendance.
- 3) If tuition and fees are collected in advance of entrance, and if after expiration of the 72-hour cancellation privilege the student does not enter school, not more than \$100 in any administrative fees charged shall be retained by the school for the entire residence program or synchronous distance education course.
- 4) If a student enters a residence or synchronous distance education program and withdraws or is otherwise terminated after the cancellation period, the school or college may retain not more than \$100 in any administrative fees charged for the entire program. The minimum refund of the remaining tuition and fees will be the pro rata portion of tuition, fees, and other charges that the number of hours remaining in the portion of the course or program for which the student has been charged after the effective date of termination bears to the total number of hours in the portion of the course or program for which the student has been charged, except that a student may not collect a refund if the student has completed 75 percent or more of the total number of hours in the portion of the program for which the student has been charged on the effective date of termination.¹
- 5) Refunds for items of extra expense to the student, such as books, tools, or other supplies are to be handled separately from refund of tuition and other academic fees. The student will not be required to purchase instructional supplies, books, and tools until such time as these materials are required.
 - Once these materials are purchased, no refund will be made. For full refunds, the school can withhold costs for these types of items from the refund if they were necessary for the portion of the program attended and separately stated in the enrollment agreement. Any such items not required for the portion of the program attended must be included in the refund.
- 6) A student who withdraws for a reason unrelated to the student's academic status after the 75 percent completion mark and requests a grade at the time of withdrawal shall be given a grade of "incomplete" and permitted to re-enroll in the course or program during the 12-month period following the date the student withdrew without payment of additional tuition for that portion of the course or program.
- 7) A full refund of all tuition and fees is due and refundable in each of the following cases:
 - a. Enrollees are not accepted by the school.
 - b. If the course of instruction is discontinued by the school and this prevents the student from completing the course; or
 - c. If the student's enrollment was procured because of any misrepresentation in advertising, promotional materials of the school, or representations by the owner or representatives of the school.

A full or partial refund may also be due in other circumstances of program deficiencies or violations of requirements for career schools and colleges.

Refund Policy for Students Called to Active Military Service:

- 8) A student of the school or college who withdraws from the school or college as a result of the student being called to active duty in a military service of the United States or the Texas National Guard may elect one of the following options for each program in which the student is enrolled:
 - a. If tuition and fees are collected in advance of the withdrawal, a pro rata refund of any tuition, fees, or other charges paid by the student for the program and a cancellation of any unpaid tuition, fees,

¹ More simply, the refund is based on the precise number of course time hours the student has paid for, but not yet used, at the point of termination, up to the 75% completion mark, after which no refund is due. Form CSC-1040R provides the precise calculation.

- or other charges owed by the student for the portion of the program the student does not complete following withdrawal.
- b. A grade of incomplete with the designation "withdrawn-military" for the courses in the program, other than courses for which the student has previously received a grade on the student's transcript, and the right to re-enroll in the program, or a substantially equivalent program if that program is no longer available, not later than the first anniversary of the date the student is discharged from active military duty without payment of additional tuition, fees, or other charges for the program other than any previously unpaid balance of the original tuition, fees, and charges for books for the program; or
- c. The assignment of an appropriate final grade or credit for the courses in the program, but only if the instructor or instructors of the program determine that the student has:
 - satisfactorily completed at least 90 percent of the required coursework for the program;
 and
 - ii. demonstrated sufficient mastery of the program material to receive credit for completing the program.
- 9) The payment of refunds will be totally completed such that the refund instrument has been negotiated or credited into the proper account(s), within 60 days after the effective date of termination.

XVII. LICENSING AND ACCREDITATION

The Texas Department of Licensing and Regulation (TDLR) licenses the Barber program at all campuses. Their address, phone numbers, and website address are:

P.O. Box 12157 Austin, Texas 78711 512.463.6599 800.803.9202 https://tdlr.texas.gov

Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.

All other programs are approved and regulated by the Texas Workforce Commission, Career Schools and Colleges, Austin, TX. Their address, phone numbers, and website address are:

101 East 15th Street Austin, TX 78778 800.939.6631 www.twc.texas.gov

The Council on Occupational Education ("COE") accredits the School. Their address, phone numbers, and website address are:

7840 Roswell Road Building 300, Suite 325 Atlanta, GA 30350 770.396.3898 800.917.2081 www.council.org

If a student wishes to receive a copy for review of CST's accreditation, licensure or approval, he/she may submit a written request to CST's Corporate Office, Attention: Kathleen B. Colt, at 8201 S. Gessner Road, Suite A, Houston, TX 77036 or call the Corporate Office at (713) 953-0262, ext. 1407 to request one.

XVIII. ATTENDANCE POLICY – BARBER PROGRAM

Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.

- A. All barber schedules are based on a 30-hour week (6 hours per school day).
- B. All students are expected to attend classes five (5) days a week. New starts who do not attend at least twenty-eight (28) hours in the first two weeks of enrollment are subject to being dropped from the program. Likewise, new starts who do not attend at least fifty-five (55) hours in the first four (4) weeks of enrollment are subject to being dropped from the program. Any student who falls below 60.00% cumulative attendance, measured from the first day of his/her program, is subject to possible suspension or termination of enrollment. The School reserves the right to evaluate attendance issues on an individual basis, taking into account such factors as overall progress, class participation, academic achievement, and other relevant factors. In order to avoid possible suspension or termination of enrollment due to low attendance, students should maintain a schedule of 30 hours per week.
- C. If a student is absent for 14 consecutive days, CST will seek to determine whether or not the student has withdrawn. In the event CST cannot make this determination before the 30th calendar day since the student's last date of attendance, the School will determine the student has withdrawn from CST. Students who return to School between the 30th and 44th day may re-establish enrollment subject to CST approval.
- D. CST may opt not to disburse funds for students who fail to attend School for five (5) or more consecutive school days. In the event of a shortened week due to holiday(s), CST may opt not to disburse funds for students who fail to attend School for fewer than five (5) consecutive school days.
- E. An electronic clock is the official record of hours attended for all CST campuses. Students must clock in and out when arriving at School, leaving for lunch, returning from lunch, taking breaks, and when leaving School at day's end
- F. A manual CST Attendance Sheet can be utilized by students as an alternative to the electronic time clock in limited circumstances, such as a time clock malfunction, an electrical outage, an administrative delay in clearance for suspension, recording of field trip hours, or an erroneous use of the time clock by a new student (first 4 weeks of the program)*. CST Attendance Sheets can be obtained by request from a Campus Director, or an instructor designated by the Campus Director. The student must print his/her name with the sign-in and/or out times on the CST Attendance Sheet upon arriving at School and/or when leaving School (as well as when taking breaks for lunch or other reasons). To receive credit for the time manually recorded by a student, the time must be approved by a CST instructor and the Student Services Department. Subject to the exceptions set forth hereinabove, a student who simply forgets to clock in or out or who is suspended cannot receive attendance credit through a CST Attendance Sheet or any other version of manually recorded time. Each student is responsible for his / her own record.
 - *Exception: In the rare instance when a student who has been enrolled at CST for more than 4 weeks forgets to clock in, but attends school, a CST instructor can attest to the student's attendance by completing a <u>Verification of Attendance</u> form. If a <u>Verification of Attendance</u> form is completed by a CST instructor, the student will receive credit for the hours he/she attended school that day. However, the student will be counseled about the requirement to clock in by the instructor and will receive a written disciplinary warning for failing to do so. CST management reserves the right to deny this exception at any time in which case the student will not receive credit for hours attended that day (see item H. below).
- G. Students who have clocked into their campus electronic time clock or entered time manually on a CST Attendance Sheet also might be required to manually write their names on a sign-in sheet for two types of classes: (i) Theory class; and (ii) an instructor-led training on the practical floor. Manual sign-in sheets for Theory and practical trainings are for the limited purpose of monitoring a student's attendance at a specific class and do not replace a student's time recorded on the electronic clock or manually written on an approved CST Attendance Sheet.
- H. Students who do not clock in or clock out may lose all hours for that day.
- I. Students are to take 30 minutes for lunch and breaks as permitted by the daily schedule.
- J. Because alerting students to attendance issues can help prevent them from being prematurely terminated from their program, the Student Services Department contacts those students with low attendance and/or their references on at least a weekly basis. If a student fails to clock in a total of 30 hours per week without an approved Leave of Absence, it could result in Student Services Department contacting that student and/or any personal references provided by the student, including but not limited to, those listed on his/her Emergency Contacts/References Sheet.
- K. No student is allowed to clock / sign in or out for another student. All students caught in such misbehavior are subject to disciplinary action up to and including possible termination of enrollment.
- L. All students who are clocked in must be available for a random "roll-call." Any student who is clocked in and is nowhere to be found on campus is subject to disciplinary action up to and including possible termination of enrollment.

- M. A student is allowed to take a leave of absence if CST approves it. Approval for a leave of absence is subject to the School's determination that there is a reasonable expectation the student will return to CST. Please read the leave of absence policies herein below for specifics on requesting and obtaining approval for a leave of absence.
- N. Students must arrive to Theory class on time. Tardy students can be denied access to the classroom if prior arrangements have not been made.
- O. Students are expected to attend School every Saturday for practical training.

XIX. ATTENDANCE POLICY - CREDIT HOUR PROGRAMS

The nature of the class sequence in term-based programs makes attendance essential for successful progression. Each quarter term is a period of twelve (12) weeks and is comprised of 3 four-week sessions. There are approximately 16 scheduled classes during each session. Six (6) or more unexcused absences within one session will result in academic failure. The student will be required to repeat the session and will incur additional charges based on the number of credits repeated. If the student's attendance of the repeated session leads to academic failure again, the student's enrollment will be terminated. Students terminated for failing the attendance policy may reapply for admission but cannot be readmitted until a minimum of one grading period has passed.

Residential coursework attendance is taken by the instructor at the beginning of class and documented by a sign in sheet. Counting a student as "present" for students who must leave class early for extemporaneous and unavoidable circumstances is at the discretion of the instructor. Hybrid distance education attendance is recorded when a student signs in to the learning management system (CANVAS) and completes the theory class. Attendance progress is recorded electronically in the student information system and stored securely on a terminal server to be maintained and archived permanently.

XX. HOURS OF OPERATIONS/ENROLLMENT DATES/ACADEMIC CALENDAR/SCHOOL HOLIDAYS

Career Schools of Texas hours of operation are Monday through Friday from 8:00 am until 5:00 pm and Saturday from 9:00 am until 3:00 pm.

Barber Program: New classes typically occur every other Tuesday each month. Unless weather conditions make driving impossible, all campuses are open year-round for instruction every week, Tuesday through Saturday, subject to the following designated holidays and break periods:

Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.

Holidays				
Thanksgiving	November 28 and 29, 2024			
New Year's Day	January 1, 2025			
Break	Period			
Winter Break	December 24 through 31, 2024			

HVAC-R Technician Program: New classes start once per month per the following schedule:

Start Date	Anticipated Grad Date
August 29, 2023	May 14, 2024
September 27, 2023	June 12, 2024
October 25, 2023	July 11, 2024
November 22, 2023	August 8, 2024
December 21, 2023	September 9, 2024

HVAC-R students will receive 10 minutes of break time for every hour of instruction. Students will also receive forty minutes of break time for lunch. In addition to online instruction, students will attend school two days per week for 6 hours per day. The daily schedule of instruction is as follows:

Instruction Begins	Break One	Break Two	Lunch	Break Three	Dismissed
8:30 am	9:20 am – 9:30	10:20 am - 10:30	11:20 am –	12:50 pm –	2:00 pm
	am	am	12:00 pm	1:00 pm	

XXI. COMPLAINT/GRIEVANCE POLICY

The School has the following procedure for filing a complaint. Each campus emphasizes an open-door policy with regard to needs and or complaints associated with students, staff, and clients. All students are apprised of procedures for filing a complaint during orientation. We encourage anyone experiencing difficulties within the School environment, procedures, or policies to address the issue with School personnel at the earliest possible time.

All staff is trained to address issues and, in most cases, can bring resolution to an issue without a need to file a formal complaint. In the event someone deems it necessary to file a formal complaint, forms are made readily available at all campuses. Students may take the following steps:

- 1) Write the complaint in a simple and legible format. Typing is not necessary.
- 2) Sign the complaint.
- 3) Submit the complaint to a Student Services Representative in person or by certified mail to the attention of the Director of Student Services, Daniel Clinton at P.O. Box 421206, Houston, TX 77242.

Upon receipt of a formal complaint, and within five (5) business days, a CST Student Services Representative will notify the student of recommendations for resolution.

If the complaint is unresolved the student can file a complaint with the School's licensing and/or accreditation agency. Those agencies' contact information is the following:

<u>Licensing Agency – Barber Students</u> Texas Department of Licensing and Regulation

P.O. Box 12157 Austin, TX 78711 800.803.9202 (phone) www.tdlr.texas.gov

Note: This program is not regulated or approved by the Texas Workforce Commission, Career Schools and Colleges.

Licensing Agency – HVAC-R Tech Students

Texas Workforce Commission

Career Schools and Colleges, Room 226T

101 East 15th Street Austin, Texas 78778-0001 Phone: 512-936-3100

texasworkforce.org/careerschools

Accrediting Agency: Council on Occupational Education

7840 Roswell Road Building 300, Suite 325 Atlanta, GA 30350 770.396.3898 800.917.2081 770.396.2790 (fax)

www.council.org

The Chief Administrator for Career Schools of Texas is Marie Spencer; Email address <u>marie@txbarber.edu</u>; Phone number: (713) 703-5812.