



Consumer Information

Required update by October 1st; annually

Last Updated 10/2018

for

Stewart School

604 N. West Ave.

Sioux Falls, SD 57104

Required Updates:

Student Right to Know by July 1st; annually

Annual Security Report by October 1st; annually

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ACCSC Graduation and Employment Charts October 2018

Stewart School allows no exclusions to our definition of: "placed". To be considered placed; graduate must have become employed in an industry related position in the ACCSC required timeframe.

*Nail Technology:

Approved Program Title:	Nail Technician													
Program Code:	845													
Credential:	Diploma													
Report Date:	7/2018	Program Length in Months: <input type="text" value="3"/>												
Beginning Date:	12/2016	End Date:		11/2017									<input type="button" value="CALCULATE"/>	
Is this chart for a satellite location? <input type="radio"/> Yes <input checked="" type="radio"/> No														
Is this chart for a program offered 100% via Distance Education? <input type="radio"/> Yes <input checked="" type="radio"/> No														
REPORTING PERIOD														
Class Start Date (eg 01/15):	02/17	08/17											Total	%
Number Started:	6	6											12	
Transfers to Another Program:	0	0											0	0%
Transfers from Another Program:	0	0											0	0%
Total Starts (+/- Transfers):	6	6	0	12										
Unavailable for Graduation:	0	0											0	0%
Students Available For Graduation:	6	6	0	12	100%									
Withdrawn/Terminated Students:	0	0											0	0%
Graduates within 150% Program Length:	6	6	0	12	100%									
GRADUATION RATE	100%	100%	0%		100%									
Graduates - Further Education:	0	0											0	0%
Graduates - Unavailable for Employment:	0	0											0	0%
Graduates - Available for Employment:	6	6	0	0	0	0	0	0	0	0	0	0	12	100%
Graduates - Employed in Field:	5	5											10	83%
EMPLOYMENT RATE	83%	83%	0%		83%									
Graduates - Unrelated Occupation:	0	0											0	0%
Graduates - Unemployed:	0	0											0	0%
Graduates - Unknown:	0	0											0	0%
Non-Graduated Students Who Obtained Training Related Employment	0	0											0	0%
Employment Rate with Non-Graduated Employed Students	83%	83%	0%		83%									

*Cosmetology

Approved Program Title:	Cosmetology													
Program Code:	810													
Credential:	Diploma													
Report Date:	7/2018		Program Length in Months:	15										
Beginning Date:	6/2015		End Date:	5/2016		<input type="button" value="CALCULATE"/>								
Is this chart for a satellite location? <input type="radio"/> Yes <input checked="" type="radio"/> No														
Is this chart for a program offered 100% via Distance Education? <input type="radio"/> Yes <input checked="" type="radio"/> No														
REPORTING PERIOD														
Class Start Date (eg 01/15):	06/15	09/15	11/15	01/16	03/16								Total	%
Number Started:	16	26	15	10	7								74	
Transfers to Another Program:	0	0	0	0	0								0	0%
Transfers from Another Program:	0	0	0	0	0								0	0%
Total Starts (+/- Transfers):	16	26	15	10	7	0	0	0	0	0	0	0	74	
Unavailable for Graduation:	0	0	0	0	0								0	0%
Students Available For Graduation:	16	26	15	10	7	0	0	0	0	0	0	0	74	100%
Withdrawn/Terminated Students:	6	4	4	2	2								18	24%
Graduates within 150% Program Length:	10	22	11	8	5	0	0	0	0	0	0	0	56	76%
GRADUATION RATE	63%	85%	73%	80%	71%	0%	0%	0%	0%	0%	0%	0%		76%
Graduates - Further Education:	0	0	0	0	0								0	0%
Graduates - Unavailable for Employment:	0	0	0	0	0								0	0%
Graduates - Available for Employment:	10	22	11	8	5	0	0	0	0	0	0	0	56	100%
Graduates - Employed in Field:	8	18	8	7	5								46	82%
EMPLOYMENT RATE	80%	82%	73%	88%	100%	0%	0%	0%	0%	0%	0%	0%		82%
Graduates - Unrelated Occupation:	0	0	0	0	0								0	0%
Graduates - Unemployed:	0	0	0	0	0								0	0%
Graduates - Unknown:	0	0	0	0	0								0	0%
Non-Graduated Students Who Obtained Training Related Employment	0	0	0	0	0								0	0%
Employment Rate with Non-Graduated Employed Students	80%	82%	73%	88%	100%	0%	0%	0%	0%	0%	0%	0%		82%

*Esthetics

Approved Program Title:	Esthetics													
Program Code:	830													
Credential:	Diploma													
Report Date:	7/2018	Program Length in Months:	5											
Beginning Date:	9/2016	End Date:	8/2017	<input type="button" value="CALCULATE"/>										
Is this chart for a satellite location? <input type="radio"/> Yes <input checked="" type="radio"/> No														
Is this chart for a program offered 100% via Distance Education? <input type="radio"/> Yes <input checked="" type="radio"/> No														
REPORTING PERIOD														
Class Start Date (eg 01/15):	01/17	07/17											Total	%
Number Started:	9	7											16	
Transfers to Another Program:	1	0											1	6%
Transfers from Another Program:	0	0											0	0%
Total Starts (+/- Transfers):	8	7	0	0	0	0	0	0	0	0	0	0	15	
Unavailable for Graduation:	0	0											0	0%
Students Available For Graduation:	8	7	0	0	0	0	0	0	0	0	0	0	15	100%
Withdrawn/Terminated Students:	0	0											0	0%
Graduates within 150% Program Length:	8	7	0	0	0	0	0	0	0	0	0	0	15	100%
GRADUATION RATE	100%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		100%
Graduates - Further Education:	0	0											0	0%
Graduates - Unavailable for Employment:	0	0											0	0%
Graduates - Available for Employment:	8	7	0	0	0	0	0	0	0	0	0	0	15	100%
Graduates - Employed in Field:	7	7											14	93%
EMPLOYMENT RATE	88%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		93%
Graduates - Unrelated Occupation:	0	0											0	0%
Graduates - Unemployed:	0	0											0	0%
Graduates - Unknown:	0	0											0	0%
Non-Graduated Students Who Obtained Training Related Employment	0	0											0	0%
Employment Rate with Non-Graduated Employed Students	88%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		93%

Student Right to Know

Stewart School

7/2018

The following information is provided to you as a student or perspective student (before any financial commitment is made) of Stewart School. Please contact our Admissions Department at (605) 336-2775 or toll free at (800) 537-2625 if you have additional questions regarding course specifications:

Cosmetology

- Stewart School Cosmetology Graduation Rate: Of the **68** enrollees between 9/1/15 and 8/31/16, **52 (76%)** successfully completed the program. **41** of the **68** were certificate seeking, first-time, full-time undergraduate students. **29 (71%)** of those **41** successfully completed within 150% of the normal program length.

Breakdown of the **41** first-time enrollees:

- 29 (71%) of the 41 female students successfully completed.
- 0 (0%) of the 1 Hispanic students successfully completed. 1 (50%) of the 2 American Indian/Alaska Native students successfully completed. 1 (100%) of the 1 African American students successfully completed. 1 (100%) of the 1 Asian students successfully completed. 26 (72%) of the 36 Caucasian students successfully completed.
- 8 (42%) of the 19 Pell Grant recipients successfully completed.
- 14 (93%) of the 15 who received Stafford Loan (but no Federal Pell grant) successfully completed.
- 9 (90%) of the 10 who received no Pell or Stafford Loan successfully completed.
- Stewart School Cosmetology Employment Rate: From enrollees 9/1/15 through 8/31/16, of the **52** graduates available for employment, **43 (83%)** were placed in Cosmetology related fields. **23 (79%)** of the **29** certificate-seeking, first-time, full-time undergraduate students were placed in Cosmetology related fields.
- Stewart School Cosmetology Licensing and Exam Pass/Fail Rate: From enrollees 9/1/15 through 8/31/16, **51** of the **52** Stewart School graduates took the state board exam and of those **51**, 100% was successful in achieving Cosmetology licensing. **40** of the **41**

first-time full-time graduates took the state board exam and of those **40**, 100% were successful in achieving Cosmetology licensing.

Esthetics

- Stewart School Esthetic Graduation Rate: Of the **17** enrollees between 9/1/15 and 8/31/16, **16 (94%)** successfully completed the program. **3** of the **17** were certificate seeking, first-time, full-time undergraduate students. **3 (100%)** of those **3** successfully completed within 150% of the normal program length.

Breakdown of the 3 first-time enrollees:

- 3 (100%) of the 3 female students successfully completed.
- 3 (100%) of the 3 Caucasian students successfully completed.
- 1 (100%) of the 1 Pell Grant recipients successfully completed.
- 1 (100%) of the 1 Stafford Loan (but no Federal Pell grant) successfully completed.
- 1 (100%) of the 1 who received no Pell or Stafford Loan successfully completed.
- Stewart School Esthetic Employment Rate: From enrollees 9/1/15 through 8/31/16, of the **16** graduates available for employment **12 (75%)** were placed in Esthetic related fields. **1 (33%)** of the **3** certificate-seeking, first-time, full-time undergraduate students were placed in Esthetic related fields.
- Stewart School Esthetic Licensing and Exam Pass/Fail Rate: From enrollees 9/1/15 through 8/31/16, **16** of the **16** Stewart School graduates took the state board exam and of those **15**, (94%) were successful in achieving Esthetic licensing. **3** of the **3** first-time full-time graduates took the state board exam and of those **2**, (67%) were successful in achieving Esthetic licensing.

Stewart School IPEDS 2017 Retention Rate: **85%** of the first-time full-time students who began their studies in the fall of 2015 returned in the fall of 2016.

Stewart School Transfer-Out Rate: The school does not track transfer out rates.

Confidentiality of Student Records:

Stewart School provides privacy and protection concerning information in student files in accordance with The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99). This is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies (Stewart School charges a \$10 fee).
- Parents or eligible students have the right to request that school correct records, which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, Stewart School must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;

- Organizations conducting certain studies for or on behalf of the school;
- Accrediting organizations;

Accreditation: The Accrediting Commission for Career Schools and Colleges accredits Stewart School. (ACCSC)

Licensure: The South Dakota Cosmetology Commission licenses Stewart School.

Financial Aid Availability: Stewart School provides general Financial Assistance information regarding financial aid programs, application processing, and financial aid awarding. Financial Aid is available to all students who qualify.

Vaccination Policy: Stewart School currently does not have any vaccination requirements.

Campus Crime Report: Stewart School has on file the Campus Crime Report filed with the Federal Department of Education: <http://ope.ed.gov/security/>. Stewart School also has a written policy for crime reporting that is available on our website www.stewartschool.edu.

Employment Opportunities: Cosmetologists licensed in the state of South Dakota may find employment in a beauty salon, beauty school, beauty spa, beauty supply company or manufacturer, or in department store cosmetic counters. Many cosmetologists choose to own and operate their own salon business. Employment opportunities are posted on a job placement notification board within the school.

Estheticians licensed in the state of South Dakota may find employment in a beauty school, beauty spa, beauty supply company or manufacturer, or in department store cosmetic counters. Employment opportunities are posted on a job placement notification board within the school.

Compensation: According to the South Dakota Department of Labor Wage Estimate, Hairdressers, Hairstylists and Cosmetologists annual mean wage is \$29,820. http://www.bls.gov/oes/current/oes_sd.htm#39-0000

The most common forms of compensation for Cosmetology Arts and Science employees and Estheticians are commission or standard hourly wages. The cosmetologist or esthetician may also opt for independent contracting status. In all instances, compensation should increase as skill, speed, and clientele development progresses.

Physical Demands: Cosmetology and Esthetic services require good physical stamina to allow standing for long periods of time. Use of hands and arms are necessary, and precise finger dexterity is essential. Use of sight and ability to communicate effectively are required. There is light lifting (10 - 25lbs) necessary for moving light equipment and supplies.

Safety Requirements: Cosmetology and Esthetics are considered a "personal service worker" occupation for OSHA. Therefore, they both must adhere to the safety regulations of the Center for Disease Control. Sterilization and sanitation of work area and equipment, plus knowledge of disease prevention that affects the personal service worker in today's society are necessary. Cosmetologists and Estheticians are required to wash hands before attending clients and to wear disposable gloves for certain services or particularly when potential of blood borne pathogens may be present. Contaminated trash and "sharps" must be disposed of properly. Sanitation and safety laws governing cosmetology in South Dakota can be found in South Dakota Codified Law, Chapter 36-15 and South Dakota Administrative Rule, Rule 20:42 http://dlr.sd.gov/cosmetology/laws_rules.aspx Also, possible allergies resulting from exposure to hair products and chemicals that a cosmetologist is exposed to should be considered.

Licensing Fees and Requirements: The South Dakota Cosmetology Commission licenses South Dakota Cosmetology Arts and Science practitioners and Estheticians. South Dakota Cosmetology and Esthetic graduates must pass a national cosmetology licensing examination. At Stewart School, the South Dakota licensing exam is scheduled after the student successfully graduates meeting the 2100-hour requirement for Cosmetology and 600-hour requirements for Esthetics. The fee to take the exam is \$80.00 and is the full responsibility of the student. Students who successfully pass the state exam will be issued a Cosmetology or Esthetic License. The renewal fee for licensure in the state of South Dakota is annually on their birthdate at the cost of \$20.00. Information on other states licensing requirements can be obtained from the school

director. These licensing fees are applicable for South Dakota Licensing only. Should the student seek licensure in any other state, the student must adhere to that state's licensing requirements and the cost of the out-of-state licensure and testing is the student's responsibility.

Violence Against Women Act: Stewart School provides programs regarding sexual assault, sexual assault risk reduction, sexual assault education, and sexual assault reporting process to civil authorities and college authorities. These programs are scheduled throughout the year for students and employees. Stewart School's VAWA policy is available in our [Consumer Information](#) report under the Annual Security and Fire Safety Report, available on our website www.stewartschool.edu Filing a report with the School is confidential and will not obligate the victim to prosecute, nor will it subject the victim to scrutiny, negative repercussion, or judgmental opinions from the School. Sexual assault statewide counseling opportunities can be found at the following website http://www.sdnafvsa.com/membership_directory.php.

Annual Security Report

Update 10/1/2018

Crime Log:

2014-2016	Stewart Campus			Non-Campus Building or Property			Public Property			TOTAL		
	15	16	17	15	16	17	15	16	17	15	16	17
OFFENSE	15	16	17	15	16	17	15	16	17	15	16	17
<i>Murder</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Manslaughter</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Forcible Sex Offenses</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Robbery</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Aggravated Assault</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Burglary</i>	0	1	0	0	0	0	0	0	0	0	1	0
<i>Arson</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Motor Vehicle Theft</i>	0	0	0	0	0	0	0	0	0	0	0	0
HATE CRIMES												
<i>Race</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Gender</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Religion</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Sexual Orientation</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Ethnicity</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Disability</i>	0	0	0	0	0	0	0	0	0	0	0	0
ARRESTS												
<i>Liquor Law Violations</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Drug Abuse Violations</i>	0	0	0	0	0	0	0	0	0	0	0	0
<i>Weapon Law Violations</i>	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0

Stewart School is a small campus located at 604 N. West Avenue in Sioux Falls, South Dakota. There have been no crime reports on campus.

- There were no reports of assaults on campus
- There were no reports of rape on campus
- Theft reports were negligible.

Parking:

Stewart School has street parking for students. The street is by the school, as well as the area is well lit at night. Stewart School encourages students to go to their vehicles in pairs, to never walk alone at night.

Student Safety:

Stewart School also provides speakers and programs for students on topics of rape awareness, physical and domestic abuse, drug and alcohol abuse and self-defense. These classes are made available during the student's regular schedule and they are required to attend at least one per academic year. To further protect our students, the school does not disclose full names, attendance status, or schedules of students. We also encourage them not to share their full name, schedule, or any other personal information with clients

Protection Order/Restraining Order:

Any student or staff member is strongly encouraged to provide legal documentation regarding their safety to the school. As well we recommend giving the school a photo of the person the order is against to insure prompt identification.

Reporting and Procedures for Crime Related Offenses:

Petty theft is addressed internally, but on occasion police intervention is used. Even though stealing is rare, it is inevitable with a large group. Stewart School provides locked lockers for student's personal belongings and has a printed policy discouraging borrowing and lending. Students are advised not to bring large sums of cash to school. Students caught stealing from the school, staff, students, or clients are terminated from school immediately.

Emergency Notification Procedures:

Stewart School utilizes an overhead paging/intercom system to notify all students of any potential danger or announcements that may affect their safety in school. It is published in the Student Handbook that any non-school time announcements will be made over the radio or television stations. This is in regard to weather related situations, as well as student emergency issues.

Emergency Response & Evacuation Personnel:

School Director: Angela Taylor 1-605-336-2775 ext. 3
 Admissions Director: Katie VanBallegooyen 1-605-336-2775 ext.2
 Academic Director: Caitlin Hoogland 1-605-336-2775 ext. 4

How To Report an Emergency:

Call 911 from a landline phone and calmly state:

- Your Name
- The building and room location of the emergency.
 Stewart School
 604 N. West Avenue
 Sioux Falls, SD 57104
- The nature of the emergency-fire, chemical spill, etc.
- Whether injuries have occurred.
- Hazards present, which may affect responding emergency personnel.
- A phone number near the scene where can be reached. 605-336-2775

Timely Warning:

In the event of a situation, either on or off campus that in the judgment of Stewart School management constitutes an on-going or continuing threat to the college community a "timely warning" will be issued through the local media and using the in school overhead paging/intercom system. Local media, phone messages, text messages, Facebook and/or e-mail will be used if possible and deemed necessary.

Evacuation Procedures:

Stewart School has an evacuation procedure that is reviewed at orientation. Emergency and Fire evacuation routes are posted throughout the school. The overhead paging/intercom system is used to verbally notify the students in case of an emergency.

Designated Safe Area:

- Weather Emergency: Basics classroom, inner hallways, and student break-room
- Fire Emergency or Bomb Threat: Vacate the building through the nearest exit (exits posted throughout the school).
 - North Exit: Proceed across Lake Avenue to the park where emergency response and evacuation personnel will meet you.
 - East Exit: Proceed across Lake Avenue to the park where emergency response and evacuation personnel will meet you.
 - West Exit: Proceed across the frontage road to gather in the median between the frontage road and West Avenue where emergency response and evacuation personnel will meet you.

Building Evacuation:

Upon hearing the announcement, or seeing a fire or dangerous situation inside building, begin evacuation procedures.

- Keep yourself and others calm, do not run! Crawl if overwhelmed by smoke.
- Quickly proceed to nearest exit, using the posted planned evacuation route, if necessary, to North, West or East exit door.
- Educators take your Attendance Book and a pen or pencil with you for a correct head count.
- Report immediately to the designated safe area so we can ensure everyone is accounted for.
- Wait for instructions from emergency response and evacuation personnel.
Do not re-enter the building until told it is safe to do so.

RACE:

If you discover fire or smoke, do not panic!

- Remove/Relocate individuals away from danger if possible without endangering your safety.
- Active Alarm – Call 911.
- Confine/Contain fire and smoke by closing doors and windows.
- Extinguish/Evacuate – Extinguish fire only if trained and fire is small, using the nearest fire extinguisher and evacuate by the nearest safe exit.

Building Safety Systems:

Fire Extinguishers: Location of Extinguishers, as well as the types of extinguishers and location will be reviewed upon orientation and during yearly fire drill. Fire extinguishers are located throughout building. As well the location of fire extinguishers as well as nearest exits are posted throughout the building.

First Aid Kit (For minor injuries not requiring medical attention): There is a First Aid Kit in the dispensary.

Hostage/Intruder Situation Plan:

If an intruder(s) enters a classroom or enclosed area with a weapon and threatens to shoot or injure persons, this guideline should be followed:

School Director/Designee

1. Immediately notify Police/Sheriff and appropriate law enforcement agencies (911).
2. Initiate Action Secure Building by paging CODE RED
 - a. Lock down building, and do not let any students that are not in class enter the building.
 - b. Alert all rooms of the event.
 - c. Educators lock your classroom doors and do not let student leave the classroom until the police evacuate them.
 - d. Advise Students and others to stay off of their phone to prevent from locking down the phone system.
3. Monitor hostage situation the best you can without doing anything to exacerbate it.
4. Follow instructors of law enforcement officials who will take over when they arrive on site.

Staff

1. Remain calm. Talk with the individual(s) in a low-key, non-threatening manner. Do not argue with or antagonize the individual(s) in any way.
2. Keep your distance. Give the intruder(s) ample personal space.
3. Do not attempt to deceive or threaten the intruder(s).
4. Do not “buy into” the delusions of the intruder(s)
5. Suggest marching the students and /or staff quietly out the back door. Back off if this approach angers the intruder(s).
6. Constantly be alert and prepared for violence. Initial Action, Duck, Cover and Hold if the intruder(s) open fire.

Note: If the school becomes involved in a hostage situation, the primary concern must be the safety of students, co-workers, and guests. Individuals who

take hostages are frequently emotionally disturbed, and the key to dealing with them is to make every attempt to avoid antagonizing them. Communication must be handled in a non-joking manner, always remembering that it may take very little to cause such persons to become violent.

If an individual(s) enters campus and acts in a threatening way (with or without a weapon) or begins firing a weapon, the following actions will be taken:

School Director/Designee:

1. Inform staff supervising students in classrooms to initiate Action Duck, Cover, and Hold.
2. Immediately notify Police/Sheriff (911) and appropriate law enforcement agencies.
3. Work in coordination with supervisors of law enforcement agencies until the situation is resolved.
4. Initiate student release procedures and/or evacuation procedures only if it becomes necessary.
5. In classrooms, lock classroom and maintain Action Duck, Cover and Hold until the situation is resolved.
6. In open areas, move students to safer areas as quickly as possible. Only in extreme cases should it become necessary to initiate Action Drop, Cover and Hold; this should be done only when there is no chance for students to reach safer areas.
7. Students that are locked in safe rooms should remain there until police remove them.

Severe Weather Plan:

Severe weather includes Tornadoes, Severe Thunderstorms, Violent Snow Storms and Flooding. Weather Safe Area: Inner Hallways, Basics room, Student break room.

Tornados/Severe Thunderstorms Watch:

Definition of a Watch: A severe thunderstorm or tornado watch is issued by the National Weather service, when the weather conditions are such that a severe thunderstorm, a tornado or both, are more likely to develop and you should be prepared to move to a designated area.

If a tornado or a severe thunderstorm WATCH has been issued in an area that includes the campus:

- Monitor Local Emergency Alert Weather or the National Weather Service.

- Co-workers should be alerted to close all windows, inform students of building's safe areas, and be ready to relocate to those areas in case the WATCH is upgraded to a WARNING.

Tornados/Severe Thunderstorms Warning:

Definition of a Warning: A severe thunderstorm or tornado warning is issued by the National Weather Service when a thunderstorm or a tornado has been sighted or indicated by weather radar. At this point the danger is very serious and you should move to a designated safe area.

If a tornado or severe thunderstorm WARNING has been issued in an area which includes the campus:

- Move students and co-workers to safe area IMMEDIATELY
- Close classroom, laboratory, and/or office doors.
- Educators move your students to designated safe areas and take attendance book with you.
- Remain in safe area until warning expires or until the all clear has been issued.
- Advise Students and others to stay off of their phone to prevent from locking down the phone system.

Violent Snow Storm/Flooding:

In the event of a violent snow storm or flooding, co-workers and students will be notified of early dismissal/school closing (or allowing students to stay till weather clears) by: Teachers announcement, phone call to the students, announcements to be made on local radio/television news channel and Facebook.

Missing Student Notification & Procedure:

Students must call in all absences prior to starting time for each absence. If a student does not report an absence, Stewart School will attempt to contact the student that day. Additionally, Stewart School requires each student to sign a release for an emergency contact in the event a student is unable to be reached.

Registered Sex Offenders Information:

Stewart School asks for full disclosure of any prior misdemeanor (other than minor traffic violations) or felony on the enrollment application to advise students of potential state licensing denial. This information, including sex offender registry, is kept in student's confidential file. Beginning 2011, Stewart School will retain the right to perform background checks on all applications. Visit <http://sor.sd.gov> for a list of local registered sex offenders.

Drug and Alcohol Policy: Updated July 1, 2018

This statement is provided annually to students, faculty and staff of Stewart School in compliance with the requirements of the Drug-Free Schools and Communities Act, Public Law 101-226.

The unlawful manufacture/distribution/dispensation/possession and/or use of a controlled substance (drugs) and the unlawful possession or use, of alcohol are prohibited in and on property owned or controlled by Stewart School.

No employee or student is to report for work, attend class, or participate in a Stewart School activity while under the influence of illegal drugs, alcohol, or prescription drugs that would affect his/her performance.

Stewart School Disciplinary Sanctions:

Violation of the policies and laws referenced above by an employee or student will be grounds for disciplinary actions up to and including termination or expulsion in accordance with the applicable Stewart School policies. A referral may also be made for prosecution consistent with local, state and federal criminal laws. Disciplinary action taken against a student or employee by the School does not preclude the possibility of criminal charges being filed against that individual. The filing of criminal charges similarly does not preclude action by Stewart School.

Stewart School may conduct searches for illegal drugs or alcohol on School facilities at any time, without prior notice to employees and students. With regard to employees, School Facilities include, without limitation: offices, desks, drawers, cabinets, files, lockers, equipment, including computers, email and voicemail, School vehicles, and any area on the School's premises. With regard to students, School Facilities include, without limitation: desks, drawers, lockers, and any area on the School's premises. These examples are provided as an illustration only and do not create an expectation of privacy in locations not listed.

Students and employees should have no expectation of privacy with respect to items brought onto Company property and/or stored in company facilities. In addition, when Stewart School has a reasonable suspicion that a School policy is being violated that necessitates a search, employees and students may be required to submit to reasonable searches of personal vehicles, parcels, purses, handbags, backpacks, briefcases, lunch boxes, student kits or any other possessions or articles brought on to the company's property.

Employees and students are expected to fully cooperate. Persons entering the premises who refuse to cooperate in an inspection conducted pursuant to this policy may not be permitted to enter the premises. All employees must

cooperate in an inspection; failure to do so is insubordination and will result in disciplinary action, up to and including discharge.

As a condition of employment, Stewart School employees must consent to a drug or alcohol screening at any time during employment if the School has reasonable suspicion that the employee is under the influence of drugs and/or alcohol. The refusal to consent to testing may result in disciplinary action, including termination. Stewart School will cover the costs associated with such drug and/or alcohol screening.

Local, State and Federal Sanctions:

Local State and Federal laws prohibit the possession of alcoholic beverage by persons under age 21. No person may sell, give, serve alcoholic beverages to a person under age 21, and it is unlawful for a person under age to misrepresent his or her age in order to obtain alcohol.

It is a crime for any person to possess or distribute a controlled substance (drug).

The City of Sioux Falls has established ordinances regarding alcoholic beverages. The City regulates licensing and sales of alcoholic beverages. As well the City of Sioux Falls has ordinances that deal with the consumption of alcohol on public streets, sidewalks and/or alleyways. The violation is a petty offence resulting in a maximum of a \$500 fine and/or up to 30 days in jail.

State Criminal and Civil Penalties for Unauthorized Possession or Distribution of Alcoholic Beverages:

Offense	Penalty
SDCL 35-9-2 Purchase, possession, or consumption of beverage by person under twenty-one years prohibited--Exception--Misrepresentation of age--Violation as misdemeanor. It is a Class 2 misdemeanor for any person under the age of twenty-one years to purchase, attempt to purchase, or possess or consume alcoholic beverages except pursuant to § 35-9-1.1 or when consumed in a religious ceremony and given to the person by an authorized person, or to misrepresent his or her age with the use of any document for the purpose of purchasing or attempting to purchase alcoholic beverages from any licensee licensed under this title.	SDCL 22-6-2. (2) Thirty days imprisonment in a county jail or five hundred dollars fine, or both
SDCL 32-12-52.4 Suspension for certain alcohol-related offenses by a minor. Upon a first conviction or a first adjudication as a child in need of supervision for a violation of § 35-9-2 while in a vehicle.	The court shall suspend the driver license or driving privilege of the driver, if the driver was under the age of twenty-one when the offense occurred, for a period of thirty days.
Upon a second conviction or a second adjudication as a child in need of supervision for a violation of § 35-9-2 while	The court shall suspend the driver license or driving privilege of the driver, if the driver was under the age of twenty-one

in a vehicle. Upon a third or subsequent conviction or a third or subsequent adjudication as a child in need of supervision for a violation of § 35-9-2 while in a vehicle,	when the offense occurred, for a period of one hundred eighty days. The court shall suspend the driver license or driving privilege of the driver, if the driver was under the age of twenty-one when the offense occurred, for a period of one year. For any offense under this section, the court may issue an order, upon proof of financial responsibility pursuant to § 32-35-43.1, permitting the person to operate a vehicle for purposes of the person's employment, attendance at school, or attendance at counseling programs.
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State of South Dakota Criminal and Civil Penalties for Possession or Distribution of Marijuana:

A civil penalty, not to exceed \$10,000, may be imposed in addition to any criminal penalty, upon a conviction of a violation of these sections of the South Dakota Codified Law.

Offense	Penalty
SDCL 22-42-6 Possession of marijuana prohibited-- Degrees according to amount. No person may knowingly possess marijuana. The possession of two ounces of marijuana or less.	Class 1 Misdemeanor; One year imprisonment in a county jail or two thousand dollars fine, or both.
The possession of more than two ounces of marijuana but less than one-half pound of marijuana.	Class 6 Felony; Two years imprisonment in the state penitentiary or a fine of four thousand dollars, or both.
The possession one-half pound but less than one pound of marijuana.	Class 5 Felony; Five years imprisonment in the state penitentiary. In addition, a fine of ten thousand dollars may be imposed.
The possession of one to ten pounds of marijuana.	Class 4 Felony; Ten years imprisonment in the state penitentiary. In addition, a fine of twenty thousand dollars may be imposed.
The possession of more than ten pounds of marijuana.	Class 3 Felony; Fifteen years imprisonment in the state penitentiary. In addition, a fine of thirty thousand

	dollars may be imposed.
SDCL 22-42-7 Distribution or possession with intent to distribute specified amounts of marijuana. The distribution, or possession with intent to distribute, of less than one-half ounce of marijuana without consideration. The distribution, or possession with intent to distribute, of one ounce or less of marijuana. The distribution, or possession with intent to distribute, of more than one ounce but less than one-half pound of marijuana. The distribution, or possession with intent to distribute, of one-half pound but less than one pound of marijuana. The distribution, or possession with intent to distribute, of one pound or more of marijuana.	Class 1 Misdemeanor; One year imprisonment in a county jail or two thousand dollars fine, or both. Class 6 Felony; Two years imprisonment in the state penitentiary or a fine of four thousand dollars, or both. Class 5 Felony; Five years imprisonment in the state penitentiary. In addition, a fine of ten thousand dollars may be imposed. Class 4 Felony; Ten years imprisonment in the state penitentiary. In addition, a fine of twenty thousand dollars may be imposed. Class 3 Felony; Fifteen years imprisonment in the state penitentiary. In addition, a fine of thirty thousand dollars may be imposed.
SDCL 22-42-11 Inhabiting room where controlled substances illegally stored or used as misdemeanor. Any person who inhabits a room knowing that any controlled drug or substance is being illegally stored or used therein, is guilty of the following:	Class 1 Misdemeanor; One year imprisonment in a county jail or two thousand dollars fine, or both.
SDCL 22-42-16 Delivery or manufacture of noncontrolled substance represented to be controlled substance as felony. No person may deliver or possess with intent to deliver or knowingly manufacture any noncontrolled substance which the person represents to be a substance controlled under the provisions of this chapter. Any person who violates this section is guilty of:	Class 6 Felony; Two years imprisonment in the state penitentiary or a fine of four thousand dollars, or both.

Federal Penalties for Illegal Possession of Controlled Substances:

21 U.S.C. 844 (a)

1st conviction: Up to 1 year imprisonment and fined at least \$1000 but not more than \$100,000, or both.

After 1 prior drug conviction: At least 15 days in prison, not to exceed 2 years and fined at least \$2500 but not more than \$250,00, or both.

After 2 or more prior drug convictions: At least 90 days in prison, not to exceed 3 years and fined at least \$5,000 but not more than \$250,000, or both.

Special sentencing provision for possession of crack cocaine: Mandatory at least 5 years in prison, not to exceed 20 years and fined up to \$250,000, or both,

if:

- (a) 1st conviction and the amount of crack possessed exceeding 5 grams.
- (b) 2nd crack conviction and the amount of crack possessed exceeding 3 grams.
- (c) 3rd or subsequent crack conviction and the amount of crack possessed exceeds 1 gram.

21 U.S.C. 853(a)(2) and 881(a)(7)
 Forfeiture of personal and real property used to possess or facilitate possession of a controlled substance if that offense is punishable by more than one year imprisonment (see special sentencing provisions re: crack.)

21 U.S.C 881(a)(4)
 Forfeiture of vehicles, boats, aircraft or any other conveyance used to transport or conceal a controlled substance.

21 U.S.C. 844(a)
 Civil fine of up to \$10,000 (pending adoption of final regulations.)
 21 U.S.C. 853a
 Denial of Federal benefits, such as student loans, grants, contracts, and professional and commercial licenses, for up to 1 year for first offense, up to 5 years for second and subsequent offenses.

Health Risks Associated with use and abuse of Alcohol and Illegal Drugs:
 Alcohol consumption causes a number of marked changes in behavior. Even low doses of alcohol significantly impair the judgment and coordination required to drive a car safely, increasing the likelihood that the driver will be involved in an accident. The use of even small amounts of alcohol by a pregnant woman can damage the fetus. Low to moderate doses of alcohol also increases the likelihood of a variety of aggressive acts.

Moderate to high doses of alcohol cause marked impairment in higher mental functions, severely altering a person's ability to learn and remember information. Heavy use may result in chronic depression and suicide, and may also be associated with the abuse of other drugs. Very high doses can cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce effects described above for very high doses. Long-term, heavy alcohol use can cause digestive disorders, cirrhosis of the liver, circulatory system disorders and impairment of the central nervous system, all of which may lead to early death.

Repeated use of alcohol can lead to dependence, and at least 15-20 percent of heavy users eventually will become problem drinkers or alcoholics if they continue drinking. Sudden cessation of alcohol intake is likely to produce

withdrawal symptoms, including severe anxiety, tremors, hallucinations and convulsions, which can be life threatening. The use of illegal drugs, and the misuse of prescription and other drugs, poses a serious health threat. For example, the use of marijuana (cannabis) may cause impairment of short-term memory, comprehension, and ability to perform tasks requiring concentration.

The use of marijuana also may cause lung damage, paranoia and possible psychosis. The use of narcotics, depressants, stimulants and hallucinogens may cause nervous system disorders and possible death as the result of an overdose. Illicit inhalants can cause liver damage.

There are significant risks associated with the use of alcohol and drugs. These risks include impaired academic or work performance; lost potential; financial problems; poor concentration; blackouts; conflicts with friends and others; vandalism, theft and murder, sexual assault and other unplanned sexual relationships; spouse and child abuse; sexually transmitted diseases; and unusual or inappropriate risk-taking which may result in physical or emotional injury or death.

The school maintains drug and alcohol education information that can be obtained from the Student Services Director.

Volunteers of America
 1401 West 51st Street
 Sioux Falls, SD 57105
 (605) 339-1199

Narcotics Anonymous
 4112 S. West Ave
 Sioux Falls, SD 57104
 (605) 334-5419

Alcoholics Anonymous
 4112 S West Ave
 Sioux Falls, SD 57105-6652
 (605) 332-9911

SD Network Against Family Violence & Sexual Assault
 1705 S. Cleveland Ave. Suite 5
 Sioux Falls SD 57109
 605-731-0041

Fire and Law Enforcement Emergency	911
Sioux Falls Police Department	605-367-7212
SD Highway Patrol	605-367-5700
Sioux Falls Fire Department	605-367-7000
Ambulance	911
National Suicide Prevention Hotline	800-784-2433
National Suicide Prevention Lifeline	800-273-TALK (8255)
Poison Control Center	800-222-1222
U.S. Department of Homeland Security	800-232-5378

American Red Cross	605-336-2448
Avera McKennan Hospital	605-322-8000
Sanford Hospital	605-333-4444
Employee and Family Services	605-336-1974

Federal Drug Free Work-Place Requirements:

The following are required of the Stewart School and its employees and students:

1. An employee or student shall notify his or her supervisor, or other appropriate management representative, of any criminal drug statute conviction for a violation occurring in the work place no later than (5) days after such conviction.
2. The School shall notify any federal contacting agency within ten days of having received notice that an employee or student engaged in the performance of such contract or grant has had a criminal drug statute conviction for a violation occurring in the work place.
3. The School will take appropriate action against any employee or student who is convicted for a violation occurring in the work place and will require the employee or student's satisfactory participation in a drug abuse assistance or rehabilitation program.

Standards of Conduct:

The Drug and Alcohol Prevention Program policy applies to all Employees/students. The unlawful possession, use, or distribution of elicits drugs and/or alcohol is strictly prohibited at this school. Employees/Students not complying with these standards will be subject to institutional sanctions. The prohibitions for use, possession, and distribution of illegal drugs or alcohol apply to all students on school property or as part of any school activity.

Drug Violation-Financial Aid Eligibility:

Federal Law prohibits illegal drug possession or sale. A student who is convicted of either offense, while receiving Federal Financial Aid, will lose Federal Financial Aid eligibility, as follows:

1. Possession of Illegal Drug
Possession conviction results in loss of Federal Aid for 1 year from date of conviction; two possession convictions results in 2 years from conviction date.
2. Sale of Illegal Drug
Conviction of the Sale of illegal drugs results in loss of Federal Aid for 2 years from date of conviction.

A student may reinstate Federal Financial Aid eligibility upon documented successful completion of an acceptable drug rehabilitation program, which includes at least two unannounced drug tests, and:

The program is qualified to receive funds from federal, state or local government or from a federally (or state) licensed insurance company or be administered or recognized by a Federal, State or local government agency or court, or federally or state-licensed hospital, health clinic or medical

This policy will be distributed to all employees and students annually. We will review our Drug and Alcohol Policy for effectiveness at least once every two years. We will track the number of drug and alcohol related disciplinary actions, treatment referrals, and incidents reported by police. We will also survey students, staff, and employees at least every two years about attitudes and perceptions about drug/alcohol problems at Stewart School. We will inform all new enrollees and hires upon start and annually thereafter of this policy.

Title IX - VIOLENCE AGAINST WOMEN ACT

Stewart School is committed to providing a work and educational environment free of sexual harassment, including sexual violence, and to full compliance with Title IX of the Education Amendments Act of 1972 and other federal and state laws governing such conduct. Stewart School policy prohibits harassment or discrimination based on race, religion, creed, color, national origin, ancestry, sex (including pregnancy, childbirth or related medical conditions), military or veteran status, physical or mental disability, medical condition, marital status, age, sexual orientation, gender, gender identity or expression, genetic information or any other basis protected by the federal, state or local law.

The following individuals have been designated as the Title IX Coordinators by Stewart School to handle inquiries regarding Title IX policies, including receiving and responding to information about any incident of sex discrimination.

Title IX Coordinator:

Angela Taylor, School Director
604 N. West Ave
Sioux Falls, SD 57104
605-336-2775 ext. 3
angela.taylor@stewartschool.com

Title IX Coordinator:

Katie Van Ballegooyen, Admissions Director

604 N. West Ave
Sioux Falls, SD 57104
605-336-2775 ext. 2
dowhatyoulove@stewartschool.com

Stewart School educates the incoming and current student and employees about sexual violence, violence prevention, and all relevant policies and procedures during all orientations held for new and current students at the onset of a class and at least annually.

In addition, Stewart School conducts new and current employee training on these topics at least annually. The Title IX Coordinator is responsible for training all current students and employees about Stewart School policies regarding sexual violence and for conducting the new student and employee training.

The training sessions include:

- A statement that Stewart School prohibits crimes of dating violence, domestic violence, sexual assault, and stalking;
- The definitions of those crimes under federal and state law;
- The definition of consent, in reference to sexual activity, if available under state law;
- A description of safe and positive options for bystander intervention;
- Information on risk reduction;
- Information contained in Stewart School's policies and procedures related to preventing, reporting, and responding to sexual offenses, including disciplinary procedures and victim rights; and
- A description of Stewart School's ongoing prevention and awareness campaigns for students and employees.

Information regarding sexual discrimination, including sexual harassment or sexual violence, may also be reported by anyone to: U.S. Office for Civil Rights by email at ocr@ed.gov or at the addresses provided at the following website: <https://www.hhs.gov/civil-rights/filing-a-complaint/index.html>.

Stewart School's anti-harassment policy applies to all persons involved in the operation of the School, and prohibits unlawful harassment by any

employee of the School, as well as students, customers, vendors or anyone who does business with the School. It further extends to prohibit unlawful harassment by or against students. Any employee, student or contract worker who violates this policy will be subject to disciplinary action. To the extent a customer, vendor or other person with whom the School does business engages in unlawful harassment or discrimination, the School will take appropriate corrective action.

As part of the Stewart School's commitment to providing a harassment-free working and learning environment, this policy shall be disseminated to the School community through publications, the School website, new employee orientations, student orientations, and other appropriate channels of communication. The School provides training to key staff members to enable the School to handle any allegations of sexual harassment or sexual violence promptly and effectively. All students and staff of Stewart School are expected to report incidents of sexual discrimination (including sexual harassment or sexual violence) to the Title IX Coordinator. The school will respond quickly to all reports, and will take appropriate action to prevent, to correct, and if necessary, to discipline behavior that violates this policy.

Definitions

Sexual Harassment is defined as unwelcome conduct of a sexual nature. It includes unwelcome sexual advances, requests for sexual favors, and other verbal, nonverbal, or physical conduct of a sexual nature. Sexual harassment is conduct that explicitly or implicitly affects a person's employment or education or interferes with a person's work or educational performance or creates an environment such that a reasonable person would find the conduct intimidating, hostile or offensive.

Sexual Violence is defined as physical sexual acts engaged in without the consent of the other person or when the other person is unable to consent to the activity. Sexual violence includes sexual assault, rape, battery, and sexual coercion; domestic violence; dating violence; and stalking.

Domestic Violence is defined as abuse committed against an adult or a minor who is a spouse or former spouse, cohabitant or former cohabitant, or someone with whom the abuser has a child, has an

existing dating or engagement relationship, or has had a former dating or engagement relationship.

Dating Violence is defined as abuse committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim.

Sexual Assault occurs when a physical sexual activity is engaged in without the consent of the other person or when the other person is unable to consent to the activity. The activity or conduct may include physical force, violence, threat, or intimidation, ignoring the objections of the other person, causing the other person's intoxication or incapacitation through the use of drugs or alcohol, and taking advantage of the other person's incapacitation (including voluntary intoxication).

Stalking is behavior in which a person repeatedly engages in conduct directed at a specific person that places that person in reasonable fear of his or her safety or the safety of others.

Consent is informed, voluntary and revocable. Consent is an affirmative, unambiguous, and conscious decision by each participant to engage in mutually agreed-upon sexual activity. It must be given without coercion, force, threats or intimidation. Consent must be ongoing throughout a sexual encounter and can be revoked at any time. Once consent is withdrawn, the sexual activity must stop immediately.

Prohibited Conduct

This policy strictly prohibits sexual or other unlawful harassment or discrimination as well as sexual violence, as defined above. Sexual or other unlawful harassment or discrimination includes any verbal, physical or visual conduct based on sex, race, age, national origin, disability or any other legally protected basis if:

- i. *submission to such conduct is made either explicitly or implicitly a term or condition of an individual's education or employment;*
- ii. *submission to or rejection of such conduct by an individual is used as a basis for decisions concerning that individual's education or employment; or*
- iii. *it creates a hostile or offensive work environment, which means the alleged conduct is sufficiently serious to limit or deny a*

student's or ability to participate or benefit from the student's education program.

Unlawful harassment or discrimination may include racial epithets, slurs and derogatory remarks, stereotypes, jokes, posters or cartoons based on race, national origin, age, disability, marital status or other legally protected categories.

Sexual harassment is conduct based on sex, whether directed towards a person of the opposite or same sex, and may include explicit sexual propositions, sexual innuendo, suggestive comments, sexually oriented "kidding" or "teasing", practical jokes, jokes about or displays of obscene printed or visual material, questions about sexual fantasies, preferences or history, and physical contact such as patting, pinching, or intentionally brushing against another person's body. Gender-based harassment, including acts of verbal, nonverbal or physical aggression, intimidation, or hostility based on sex or sex-stereotyping are strictly prohibited, even if those acts do not involve conduct of a sexual nature.

Complaint/Grievance Procedure

If you are a victim of sexual violence, including sexual violence, dating violence, domestic violence, or stalking, your first priority should be to get to a place of safety. You should then obtain any necessary medical treatment. Information about the alleged offense should be provided to the Title IX Coordinator as soon as possible. Time is a critical factor for evidence collection and preservation.

Stewart School strongly advocates that a victim of sexual violence report the incident to police in a timely manner and, if requested to do so by the victim, Stewart School's Title IX Coordinator will assist the victim in contacting the police. Filing a police report will not obligate the victim to prosecute, nor will it subject the victim to scrutiny or judgmental opinions from officers. The victim has the right at all times to decline to notify police of the incident.

If you believe that you have witnessed harassment or sexual violence, notify the Title IX Coordinator as soon as possible after the incident. Do not allow an inappropriate situation to continue by not reporting it, regardless of who is creating the situation. No employee, contract worker, student, vendor or other person who does business with the

School is exempt from the prohibitions in this policy. All complaints will be reported to the Title IX Coordinator for student-related complaints as well as complaints that involve an employee. In order to facilitate the investigation, your complaint should include details of the incident or incidents, names of the individuals involved and names of any witnesses. All complaints will be referred to the campus's Title IX Coordinator.

The School ensures that its employee(s) designated to serve as Title IX Coordinator(s) have adequate training on what constitutes sexual harassment, including sexual violence, and that they understand how the School's grievance procedures operate. Because complaints could also be filed with an Instructor, these employees also receive training on the Stewart School's grievance procedures and other procedures used for investigating reports of sexual harassment.

Once the Title IX Coordinator receives a report of sexual violence, the Title IX coordinator will provide the individual making the report with written information regarding existing counseling, health, mental health, victim advocacy, legal assistance and other services available for victims in the community.

Investigation of Complaints

In response to all complaints, Stewart School will conduct prompt and equitable resolution through a reliable and impartial investigation of complaints, including the opportunity for both parties to present witnesses or other evidence. The time necessary to conduct an investigation will vary based on complexity but will generally be completed within sixty (60) days of receipt of the complaint. The School shall maintain confidentiality for all parties to the extent possible, but absolute confidentiality cannot be guaranteed. In cases where a student does not give consent for an investigation, the School will weigh the student's request for confidentiality against the impact on School safety to determine whether an investigation must proceed. Complainants should be aware that in a formal investigation due process generally requires that the identity of the charging party and the substance of the complaint be revealed to the person charged with the alleged harassment.

The preponderance of the evidence standard will apply to investigations, meaning the School will evaluate whether it is more likely than not that

the alleged conduct occurred. Both parties will receive written notice of the outcome of the complaint.

During the investigation, the School will provide interim measures, as necessary, to protect the safety and wellbeing of students and/or employees involved.

If the School determines that unlawful harassment or sexual violence has occurred, immediate appropriate corrective action will be taken in accordance with the circumstances involved, and the School will take steps to prevent the recurrence of any harassment or discrimination. Any employee determined by the School to be responsible for unlawful harassment or discrimination will be subject to appropriate disciplinary action, up to and including termination. Remedies for student-related claims may include, but are not limited to, an order to stay away, suspension or expulsion.

To initiate a criminal investigation, reports of sexual violence should be made to "911" or local law enforcement. The criminal process is separate from the School's disciplinary process. To the extent that an employee or contract worker is not satisfied with the School's handling of a harassment or discrimination complaint, he or she may also contact the appropriate state or federal enforcement agency for legal relief.

Confidentiality

Reports about sexual violence or other crimes may be provided informally and in confidence to Stewart School's Title IX Coordinator, who will make every attempt to maintain privacy of the information in accordance with your request and Family Educational Rights and Privacy Act of 1974 (FERPA) regulations unless Stewart School is under an obligation to disclose your identity to protect the safety of others. You will be informed if the school cannot maintain the requested confidentiality of the information.

Stewart School strongly encourages victims of sexual violence who do not want to report an incident to police, or file a complaint using the school institutional procedures, to report the incident to the Title IX Coordinator voluntarily and on a confidential basis, solely to permit the inclusion of that information in the school's annual crime statistics. With such information, the school can keep an accurate record of the number

of similar incidents, determine where there is a pattern of crime with regard to a particular location, method, or assailant, and alert the campus community to potential danger. Stewart School will make best efforts to maintain the privacy of that information and to comply with FERPA.

Stewart School is required to, and will, keep the identity of victims of sexual violence private in any public report of Clery Act crimes. Reporting to the institution will also enable the victim to receive protective measures. At the victim's request, the school will maintain as confidential any protective measures provided to the victim, to the extent that making such information confidential does not impair the ability of the institution to provide those protective measures. The victim will be informed by the institution if providing a protective measure may reveal the identity of the victim.

Sanctions and Protective Measures

Sanctions that may be imposed by Stewart School include, but are not limited to:

- Written warning;
- Mandatory counseling;
- Mandatory education and training;
- Changes in academic or working arrangements;
- Revocation of certain campus privileges;
- Suspension; or
- Expulsion.

The school has flexibility in the type and range of sanctions to impose on the perpetrator depending on the severity of the incident. Stewart School has a process in place to ensure that sanctions imposed are consistent with sanctions imposed in past incidents of similar conduct and are not imposed unequally based on gender or gender identity.

Protective measures that the school may utilize to protect the complainant included, but are not limited to:

- Changes to academic situations;
- Ensuring the complainant and perpetrator do not share classes or clinic together;
- Arranging for the complainant to restart with a different class with no academic or financial penalty.

When determining what protective measures to establish, Stewart School will consider a number of factors including the specific needs and requests expressed by the complainant; the severity or pervasiveness of the conduct; any continuing effects on the complainant; whether the complainant and alleged perpetrator share the same class or clinical times.

Retaliation Prohibited

The School will not retaliate against you for filing a complaint, and will not tolerate retaliation by students or employees. If you believe you have been retaliated against, you should promptly notify your Title IX Coordinator.

Reporting Requirements

Victims of sexual misconduct should be aware that Stewart School must issue timely warnings for incidents reported to them that pose a substantial threat of bodily harm or danger to other members of the campus community. The School will make every effort to ensure that a victim's name and other identifying information is not disclosed, while still providing enough information for community members to make safety decisions in light of the danger. The School reserves the right to notify parents/guardians of dependent students regarding any health or safety risk, or a change in student status.

Additional Information

Employees should contact the School Director for more information or any questions related to this policy. Students may contact the Title IX Coordinator(s) with any questions related to this policy. In addition, the U.S. Department of Education Office for Civil Rights ("OCR") investigates complaints of unlawful harassment of students in educational programs or activities. This agency may serve as a neutral fact finder and will attempt to facilitate the voluntary resolution of disputes with the parties. For more information, visit the OCR website at:

<http://www.hhs.gov/ocr/>.

Rights and Options of Victims of Sexual Violence

Within 24 hours of a Title IX Coordinator receiving a report of dating violence, domestic violence, sexual assault, or stalking, whether the offense occurred on or off campus, the institution will provide the student or employee with a written explanation of the student's or employee's rights and options. That notice will contain the following information:

This document outlines your rights under Title IX. You may have additional rights under other federal and state laws. Title IX of the Education Amendments of 1972 prohibits sex discrimination—which includes sexual violence—in educational programs and activities. All public and private schools, school districts, colleges, and universities receiving federal funds must comply with Title IX. If you have experienced sexual violence, here are some things you should know about your Title IX rights:

Your School Must Respond Promptly and Effectively to Sexual Violence

- You have the right to report the incident to your school, have your school investigate what happened, and have your complaint resolved promptly and equitably.
- You have the right to choose to report an incident of sexual violence to the school or local law enforcement, but a criminal investigation does not relieve your school of its duty under Title IX to respond promptly and effectively.
- Your school must adopt and publish procedures for resolving complaints of sex discrimination, including sexual violence. Your school may use student disciplinary procedures, but any procedures for sexual violence complaints must afford you a prompt and equitable resolution.
- Your school should ensure that you are aware of your Title IX rights and any available resources, such as victim advocacy, housing assistance, academic support, counseling, disability services, health and mental health services, and legal assistance.
- Your school must designate a Title IX coordinator and make sure all students and employees know how to contact him or her. The Title IX coordinator should also be available to meet with you.

- All students are protected by Title IX, regardless of whether they have a disability, are international or undocumented, and regardless of their sexual orientation and gender identity.

Your School Must Provide Interim Measures as Necessary

- Your school must protect you as necessary, even before it completes any investigation. Your school should start doing this promptly once the incident is reported.
- Once you tell your school about an incident of sexual violence, you have the right to receive some immediate help, such as changing classes. When taking these measures, your school should minimize the burden on you.
- You have the right to report any retaliation by school employees, the alleged perpetrator, and other students, and your school should take strong responsive action if this occurs.

Your School Should Make Known Where You Can Find Confidential Support Services

- Your school should clearly identify where you can go to talk to someone confidentially and who can provide services like advocacy, counseling, or academic support. Some people, such as counselors or victim advocates, can talk to you in confidence without triggering a school's investigation. Because different employees have different reporting obligations when they find out about sexual violence involving students, your school should clearly explain the reporting obligations of all school employees.
- Even if you do not specifically ask for confidentiality, your school should only disclose information to individuals who are responsible for handling the school's response to sexual violence. Your school should consult with you about how to best protect your safety and privacy.

Your School Must Conduct an Adequate, Reliable, and Impartial Investigation

- You have the right to be notified of the time frames for all major stages of the investigation.
- You have the right to present witnesses and evidence.
- If the alleged perpetrator is allowed to have a lawyer, you have the right to have one too.

- Your school must resolve your complaint based on what they think is more likely than not to have happened (this is called a preponderance-of-the-evidence standard of proof). Your school cannot use a higher standard of proof.
- You have the right to be notified in writing of the outcome of your complaint and any appeal, including any sanctions that directly relate to you.
- If your school provides for an appeal process, it must be equally available for both parties.
- You have the right to have any proceedings documented, which may include written findings of fact, transcripts, or audio recordings.
- You have the right not to “work it out” with the alleged perpetrator in mediation. Mediation is not appropriate in cases involving sexual violence.

- South Dakota Network Against Family Violence and Sexual Assault <http://www.sdnafvsa.com/legalservices.php>
- National Alliance to End Sexual Violence <http://endsexualviolence.org/>
- Rape, Abuse & Incest National Network <https://www.rainn.org/get-help>
- Sexual Assault Hotline: 800-656-4673

Your School Must Provide Remedies as Necessary

- If an investigation reveals that sexual violence created a hostile environment, your school must take prompt and effective steps reasonably calculated to end the sexual violence, eliminate the hostile environment, prevent its recurrence, and, as appropriate, remedy its effects.
- Appropriate remedies will generally include disciplinary action against the perpetrator, but may also include remedies to help you get your education back on track (like academic support, retaking a class without penalty, and counseling). These remedies are in addition to any interim measures you received.
- Your school may also have to provide remedies for the broader student population (such as training) or change its services or policies to prevent such incidents from repeating.
- If you want to learn more about your rights, or if you believe that your school is violating federal law, you may contact the U.S. Department of Education, Office for Civil Rights, at (800) 421-3481 or (800) 421-3481 or ocr@ed.gov. If you wish to fill out a complaint form online, you may do so at <http://www.ed.gov/ocr/complaintintro.html>.

Resources Available in the Community

Additional Consumer Information:

Academic Programs, Facilities & Instructional Personnel

Instructional Personnel

Name	Title
Danielle Bouwman	Cosmetology Instructor
Lyndsey Braunesreither	Student Salon Director/Cos Instructor
Amanda Doyle	Cosmetology Instructor
Caitlin Hoogland	Academic Director/ Cos Instructor
Samantha Kastengren	Cosmetology Instructor
Madaline Knutson	Cosmetology Instructor
Julia Luke	Massage Instructor
Angi Marso	Cosmetology Instructor
Arielle Miller	Student Service Director/Cos Instructor
Karma Sanner	Esthetic Director/ Cos Instructor
Angela Taylor	School Director/Cos Instructor
Katie VanBallegooyen	Admissions Director/Cos Instructor

Stewart School Hours of operation:

Student schedules vary based on start date. Students are scheduled to attend 40 hours a week unless arranged otherwise with administrative staff.

Monday	9:00 am – 4:30 pm (administration only)
Tuesday	9:00 am – 8:00 pm
Wednesday	9:00 am – 4:30 pm
Thursday	9:00 am – 8:00 pm
Friday	9:00 am – 4:30 pm
Saturday	9:00 am – 3:00 pm

Diversity of Student Body

Percent of Undergraduate enrollment (last reported IPEDS Fall 2017)

- Men: 1%
- Women: 99%
- White: 85%
- Asian: 6%
- Black or African American: 4%
- Hispanic/Latino: 2%
- Native Hawaiian or Other Pacific Islander 1%
- American Indian or Alaskan Native: 1%
- Two or more races: 1%

Notice to Enrolled Students of Availability of Consumer Information:

Students receive an orientation checklist during their first week of school

notifying where the consumer information is found both electronically and hard copy. The checklist is below.

Stewart School - Orientation Checklist

Student Name: _____ Start Date _____

Please read the statement below and **initial** all areas as they apply.

- _____ 1. I have participated in a complete tour of the facilities.
- _____ 2. I have participated in a Financial Planning Entrance Interview.
- _____ 3. I have received the ACCSC welcome letter.
- _____ 4. I have received a copy of the Stewart School Catalog (that includes all policies affecting students). I have read the catalog and agree to follow said policies.
- _____ 5. I have been advised that my full acceptance to Stewart School will not occur until I have successfully completed my trial period and participated in an interview to determine my continuation in the program. (This statement does not apply to students in our Esthetics, or Nail Tech programs, or transfer students)
- _____ 6. I understand and agree to the attendance policy stated in the Stewart School catalog that limits absences to no more than 20 hours within the first 9 weeks of basic training (10 hours Esthetics and 4 hours Nail Tech while in basics). Any time missed beyond the allowed amount will be unexcused time.
- _____ 7. I understand and agree to the "Unexcused Absence Policy". I understand that I must call and speak to a school employee before my schedule start time if I am going to be late or absent.
- _____ 8. I have received a clear description of the approved uniform that I am required to wear during my attendance at Stewart School.
- _____ 9. I have received and read a copy of the schools "Consumer Information Report".
- _____ 10. I have received and read a copy of "Student Right to Know" which includes disclosure of Stewart School's completion, graduation and licensing rates for the program for which I have enrolled.

- _____ 11. I have received and read a copy of the schools "Title IX Policy".
- _____ 12. I have received and read a copy of the "Drug and Alcohol Policy".
- _____ 13. I have received, read and signed a copy of my Enrollment Agreement.
- _____ 14. I have read and understand "Campus Security and Safety Information" outlined in the Stewart School Student Handbook.
- _____ 15. I received a Voter Registration Application.
- _____ 16. I have received and read a copy of the "Gainful Employment Documentation"

Student Signature

Date

School Official Signature

Date

Personal Responsibility for Providing Consumer Information:

Angela Taylor can be reached at angela.taylor@stewartschool.com.

Textbook Pricing and Equipment List

Books/Equipment Kit:

The kit contains the instruments and textbooks necessary for the satisfactory completion of the program. Students are not required to purchase books/kit from school, but books must be current version and equipment of same quality level (to be determined by school). The kit is to remain in the school for classroom and clinic use. Equipment needed for class is posted one-week prior therefore students who come to class without the needed kit items will be sent home for the remainder of the day. The student must replace items if broken or lost. Equipment being taken out of the building in sacks, kits or bags is subject to search by a school staff member. The use of another student's equipment without permission is unacceptable. It could be considered theft and may be grounds for disciplinary action or termination. A purchase receipt is required to take any product out of the building. The school reserves the right to inspect lockers, styling stations, sacks, kit bags and equipment at any time. Student must surrender their kit at time of taking a leave (or being suspended), to be held as collateral for any balance owed. If student fails to return kit items or pay balance within five days, balance will be assigned to a professional collections agency immediately. Students who terminate and owe a balance to the school must surrender their kit items until balance is paid in full.

Cost per individual item subject to change, but totals remain constant for published period.

Stewart School Cosmetology Kit			
Item	Quant	Student Cost	ISBN
Badge - Name	1	\$5.32	
Bag - Stewart	1	\$7.02	
Blow Dryer - HT Nano Ceramic	1	58.19	
Book – Pivot Point Text & LAB	1	139.08	978-1-940593-58-6
Book – Pivot Point Study Guide	1	116.37	978-1-940593-58-6
Book – Miscellaneous Handouts/supplies	1	83.48	
Book - State Law	1	\$2.63	State of SD no isbn
Book - Nuts and Bolts, set of three	1	170.30	To be determined. No ISBN available 714-970-6887
iPad	1	\$329.00	
iPad Case	1	\$21.22	
Cape - Kiddie	1	\$9.58	
Cape – Cutting Color Ultimate	2	\$25.40	
Clipper/Trimmer Set - Wahl Professional	1	80.89	
Clips - Butterfly 3" Pack	1	\$1.75	
Clips - Duck Bill Box	1	\$1.58	
Clip Board	1	\$5.61	
Curling Iron - HT Marcel Titanium 3/4"	1	\$34.42	
Curling Iron - Nano Ceramic 1.25"	1	\$34.42	
Cuticle Pusher	1	\$2.82	
Dampen Dish	1	\$0.41	
Flat Iron - Solid Ceramic Tourmaline 1"	1	\$41.16	
Fleece Jacket -Stewart	1	\$38.25	
Hand Sanitizer	1	\$2.41	
Mannequin American 14112	1	\$63.85	
Mannequin Suzi 14901	1	\$45.40	
Mannequin Barbara 14122	1	\$68.11	

Mannequin Male	1	\$56.06
Mannequin Stand and Extension	1	\$12.06
Nail Polish Kit OPI	1	\$45.41
Nail Practice Finger	5	\$4.19
Nail Sculpt Brush	1	\$5.61
Roller Cover Bag	3	\$6.77
Shear - Mannequin - Shape #786	1	\$24.06
Shear Kit, Razor, Blades, Case Kasho	1	\$149.01
Spray Bottle 8 oz	1	\$2.48
State Board Kit Items	1	\$81.41
Tweezer Stainless	1	\$7.93
Uniform Apron	2	26.89
Whistle	1	\$2.77
Total		\$1979.34
w/tax		\$2108.00

Handout Materials /Supplies	6.93	
iPad	\$350.00	
Book-Pivot Point Set (text, study guide & state board)	\$214.93	978-936349-47-0
Book-State Law Book	\$2.38	No ISBN
Name Tag	\$4.67	
Pencil Sharpener	\$0.35	
Professional Kit Deluxe Bag	25.99	
Small Cosmetic Bottles	\$2.22	
State Board Kit	\$29.57	
Small Utensil Set	\$12.12	
Stewart Bag	38.31	
Terry Cloth Headband	\$1.88	
Uniform/Vest	\$43.77	
10 Well Makeup Palette	\$1.17	
Makeup Kit	\$216.62	
Mannequin & Stand	\$20.68	
total	\$1232.86	
W/tax		\$1313.00

Stewart School Esthetics kit		
Kit Item Qty	Student Cost	ISBN
Air Brush Machine	\$177.43	
Air Brush Cleaner	\$15.32	
Clinical Care Conquer(Zit) Kit	\$20.70	
Clinical Care Jump Start Kit	\$20.70	
Clinical Care Solutions Product Information	\$0	
Clipboard	\$4.54	
Comb-out Cape	\$2.95	
Eyelash Curler	\$1.53	
Eyelash & Glue	\$6.71	
Facial Exfoliation Brush	\$1.05	
Fan Brush set	\$7.51	
Hand Mirror	\$1.64	
Hand Sanitizer	\$1.18	

Stewart Nail Kit		
Kit Item Qty.	Student Cost	ISBN
Badge - Name	\$7.09	
Bag - Stewart	\$8.26	
Book - Pivot Point text/LAB Access	\$153.58	978-1-936349-50-0
Book - Pivot Point workbook	\$80.04	978-1-936349-50
Book - Pivot Point exam review	\$50.00	978-0-9789765-1-4
Book - State Laws	\$3.09	no ISBN number
Cuticle Pusher	\$3.32	
Dappen Dish	\$0.25	
File Set	\$4.96	
Handout materials/supplies	\$99.70	

Hand Sanitizer	\$2.82	
Nail Polish Kit OPI	\$45.54	
Nail Practice Hand	\$19.95	
Nail Wrap Kit	\$14.61	
Nail Sculpt Brush	\$13.19	
Nail Tip Cutter	\$5.97	
Odorless Product	\$16.22	
State Board Kit Items	\$56.44	
Tweezers Stainless	\$9.33	
total		
w/tax		\$633.00
	<i>Optional Items</i>	
iPad	\$350.00 w/tax \$372.75	
OPI Nails on the Go Kit	\$112.12 w/tax \$119.41	

Verification Requirements

Any financial aid applicant selected for verification by the U.S. Dept. of Education or Stewart School, must submit appropriate documentation within two weeks of verification selection. Extension will be granted for extenuating circumstances. Upon completion of verification, financial aid will be awarded to eligible students.

Financial Aid

FINANCIAL AID

* **Financial Aid – Code of Conduction for Education Loans:**

The Code of Federal Regulations, Section 601.21, require the development, administration, and enforcement of a code of conduct governing educational loan activities. Our officers, employees, trustees and agents, and other organizations associated with Stewart School, agree to the provisions of this Code of Conduct and will refrain from:

- Accepting impermissible gifts, goods, or services from a lender, lender servicer, or guarantor. The institution may accept default prevention, financial literacy, or student aid-related educational services, materials, or items of a nominal value.
- Accepting philanthropic contributions from a lender, lender servicer, or guarantor that are related to the educational loans provided by the entity that is making the contribution.
- Serving on or otherwise participating as a member of an advisory council for a lender, lender affiliate, or lender servicer.
- Accepting from a lender or its affiliate any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or other contract to provide education loan-related services to or on behalf of the lender.
- Accepting fees or other benefits in exchange for endorsing a lender or the lender's loan products.
- Requesting or accepting an offer of funds for private education loans from a lender, in exchange for our promise to provide the lender with placement on a preferred lender list, or a certain number of volume of private education loans.
- Refusing to certify or delaying the certification of an education loan based on a borrower's choice of lender.
- Assigning a first-time borrower to a particular private education loan lender through the student's financial aid award or another means.
- Packaging a private education loan in a student's financial aid award, except when the student is ineligible for other financial aid, has exhausted his or her federal student aid eligibility, has not filed a Free Application for Federal Student Aid, or refuses to apply for a federal student loan.

This institution is committed to providing the information and resources necessary to help every student achieve educational success. To accomplish this goal the financial aid staff will consider each student's individual needs.

* **Financial Aid – Entrance Counseling and Direct Loans:**

* **STEWART SCHOOL FINANCIAL AID AWARDING POLICY**

- * It is the policy of Stewart School to award financial aid as follows:
- * 1. **Grant Aid** - PELL and FSEOG grants are the priority aid awarded, as this form of aid is awarded to neediest students. Grant aid is not required to be repaid.
- * It is the policy of Stewart School to award FSEOG only if the student's need exceeds the total PELL, other available aid, and \$1,000.00 in self-help (employment or loan). The FSEOG award will be \$100.00 to \$1,000.00 per academic year. Due to limited funds, FSEOG is awarded for first academic year only, with priority to PELL recipients, unless more funds are available.
- * If a student has a PELL credit balance, it will be released for purchase of books within 7 days.
- * 2. **Student Loan** - Direct Stafford Student Loan (STAF), and the PLUS (Parent Loans) are self-help financial aids that are repaid after graduation (STAF) or during school (PLUS). It is expected that all students will contribute toward their educational cost in self-help which may include loans. Students who apply for a loan must first apply for PELL and FSEOG grant aid.
- * **BORROWER LOAN HISTORY ON LINE : www.nslds.ed.gov/nslds_SA/**
- * **Borrower loan information is accessible to authorized guarantee agencies, lenders and colleges.**
- * 3. **Other Student Resources** - Estimated Family Contribution (EFC), JTPA, Voc Rehab, Scholarships, Grant and Loan are subtracted from the cost of attendance to assure that a student is not being over awarded more aid than education cost. * **Students must inform the School of additional funding not included on their award letter.**
- * **FINANCIAL AID REFUND POLICY**
- * **Whenever a student terminates, and a refund is due, the amount of funds is to be returned to the Title IV Program within 45 days of withdrawal, calculated according to section 485(f) 970 of the regulations, with priority in the following order:**
- * 1. **DIRECT Loan - UNSUB/SUB Stafford, PLUS-Parent Loan**
- * 2. **PELL Grant/FSEOG** 3. **Other Funding Agency** 4. **Student**
- * **The amount of financial aid earned is based on the hours scheduled. It is not equal to tuition earnings. A STUDENT FUNDED WITH FINANCIAL AID, WHO DOES NOT COMPLETE THE ENTIRE PROGRAM, MAY STILL OWE THE COLLEGE MONEY AT THE TIME OF WITHDRAWAL.**
- * ***IF ALL AID IS EARNED, THE COLLEGE WILL REFUND ANY CREDIT BALANCE IN THE FOLLOWING ORDER:***
- * 1. **STAFFORD STUDENT LOAN & PLUS-PARENT LOAN**
- * 2. **ALTERNATIVE LOAN** 3. **OTHER AGENCY** 4. **STUDENT**
- * ***I authorize School to use financial aid refund to reduce my Title IV loan debt. I understand that I may rescind this order of refund when all aid is earned, upon written request.***
- * **Financial Aid – Exit Counseling Title IV Programs:**

Stewart School Financial Aid Exit Interview

Date: _____

Student Name: _____

Loan Servicer: _____

Loan Amount: _____ Approximate Monthly Payment: _____

Your first payment will be due approximately 6 months after you graduate or your last day attended. _____

For loan servicer contact information, see attached sheet. This is whom you will be making payments to.

This guide explains what you need to know about repayment of your Stafford student loan, including grace period, deferments, and your rights and responsibilities as a student borrower in repayment. The Master Promissory Note may include multiple loans under one note. Like any other debt, a student loan debt is a serious financial, moral, and legal obligation. You need to plan your living expenses carefully based on your potential starting income and budget accordingly. Don't let your student loan come as a surprise six months down the road. You will need to prioritize your debts, and student loans should be at the top. This might mean the postponement of a new car, home, or wanted vacation. The repayment of your student loan can result in a long-term benefit for you and your family. You will have to demonstrate good credit on these loans so you can obtain future credit for car, business, and mortgage loans. Dissatisfaction with, or non-receipt of, the educational services being offered by the school does not excuse borrowers from repayment of their student loan. Please refer to the Direct Loan Exit booklet for additional detailed information.

Grace Period

The stage between graduation and the beginning of repayment is called the "grace period". This begins immediately after you cease at least halftime enrollment status. During this period, no payments are required on your loans. A grace period is six months. If you return to school on at least a halftime basis before your grace period expires, you can again postpone repayment and be eligible for another full grace period. If you've already used your grace period on prior student loans, your repayment will begin immediately!

During this grace period, you will be receiving information from your loan servicer regarding the repayment of your loan. It is very important to keep in contact with them. You will receive a payment schedule and payment due dates. If payments are too high or too low, contact your loan servicer right away; do not wait until they are due. Remember: Your loans are due when your grace period expires whether or not you've heard from your loan servicer.

The purpose of your grace period is to give you time to establish yourself financially. During this time you should be actively seeking employment, accumulating savings, or making other plans.

Repayment Chart

Use provided chart to get an idea of the approximate monthly student loan payments you can expect to face depending on how much you borrow. Repayment begins 6 months after you are out of school. Lender will provide the approximate Monthly Repayment Schedule.

Deferments

Under certain conditions, you may defer (postpone) repayment of your student loan for a period of time. Deferments are not automatic; if you believe you are eligible, contact your loan servicer.

The following conditions may warrant a deferment:

- Periods during which the borrower is pursuing at least a halftime course of instruction as determined by an eligible institution; you must file a deferment at that institution and send it to your loan servicer.
- Periods during which the borrower is pursuing a course of study under a graduate fellowship program.
- Periods during which the borrower is pursuing rehabilitation or a training program for disabled individuals approved by the Secretary.
- Up to three years during periods in which the borrower is seeking and unable to find full-time employment; and
- Up to three years for periods in which the loan servicer determines, under regulations prescribed by the Department of Education, that the borrower has experienced or will experience an economic hardship.

Loan Consolidation

Phone: 1 (800) 557-7392

www.loanconsolidation.ed.gov

What Are My Responsibilities? When you complete the loan application and sign the Promissory Note, you promise to repay the amount borrowed. You are responsible for repaying the entire amount of the loan and any accrued interest in full and on time.

You must keep your lender informed of any address, phone or name changes. You should contact your lender immediately after graduation with your new address. It is not your school's responsibility to give them a correct address. You must contact them no later than 90 days prior to the end of your grace period. If you are eligible for a deferment, it is your responsibility to notify your lender and complete any documentation needed.

What Are My Rights?

As a borrower you also have rights which are listed below:

- The lender (Direct Loan) must provide a copy of the disclosure statement no later than the time the loan is disbursed. The lender will return the original application and promissory note upon payment in full.
- You will make a minimum payment of \$600 per calendar year. This could result in a repayment schedule of less than five years.
- You may, at your option, prepay without penalty, all or part of your student loan and interest.
- If you are eligible, you have the right to a deferment of a loan repayment. During an eligible deferment period, the government will pay your interest.
- Your loan obligation will be canceled if you become totally and permanently disabled or deceased.
- If you are willing, but financially unable to make payments according to the repayment schedule, you may ask for a temporary forbearance from your lender. You must file a forbearance form.
- If your loan is sold or being serviced, you have the right to be notified.
- If you fail to meet your obligations your loan could become delinquent or in default.

Why Should I Pay?

Not only are you legally obligated to pay back your student loans, but by doing so you are making it possible for other students to attend school with the help of student loans. **This is a government obligation.**

What If I Don't Repay?

If you fail to make a scheduled payment and have not made any previous arrangements with your loan servicer, your loan will become delinquent. It is your responsibility to contact your loan servicer if you can't make a payment, and to make every effort to keep your student loan account current. If you are experiencing personal or financial hardship, your lender may be willing to adjust your repayment schedule.

If the situation is not remedied to the loan servicer's satisfaction, your student loan will go through a "due diligence" process in which your lender will make every effort to work with you to make your account current. If no cooperation is received, you will be notified that your loan is being turned over to the state agency and your loan is now in default. When payment is 270 days delinquent, it will default!

Once your loan has been placed in default, the lender can demand payment in full, file legal (suit) action, garnish wages, or bank accounts, attach property, and can withhold your state and federal income tax refund checks for payment until the loan is paid in full.

A default will be reported to the credit bureau and to the school for which you borrowed the money to attend. Once the school has received notification of default, it will be noted in your file and you cannot receive any future financial assistance at any college. If a transcript is requested by another school, it will be noted on the transcript that you have defaulted on a previous loan.

Your future credit may be damaged or denied for car loans, home mortgages, or business loans due to a default on a student loan. It is good to check your credit history and view all of your student loan information at this free website:
www.annualcreditreport.com

OMBUDSMAN Student Loan Office: This agency is available to field specific questions on issues concerning student loans: ie:

You do have a PLUS (parent) loan in the amount of \$_____ with payments approximately of \$_____.

*** Financial Aid – Loan servicers assistance in preparing educational counseling, financial literacy, or debt management materials. Current loan servicers are:**

Cornerstone Education Loan Services

Phone: 1-800-663-1662

Website: www.mycornerstoneloan.org

EdFinancial Services

Phone: 1-855-337-6884

Website: www.edfinancial.com/DL

EdManage

Phone: 1-855-479-0490

Website: <https://edmanage.myedloan.com/info/home>

FedLoan Servicing (PHEAA)

Phone: 1-800-699-2908

Website: www.myfedloan.org

Granite State Management Resources

Phone: 1-888-556-0022

Website: www.gsmr.org

Great Lakes Educational Loan Services

Phone: 1-800-236-4300

Website: mygreatlakes.org

Mohela

Phone: 1-888-866-4352

Website: www.mohela.com

Nelnet

Phone: 1-888-486-4722

Website: www.nelnet.com/home.aspx

OSLA Servicing

Phone: 1-866-264-9762

Website: www.osla.org

Navient

Phone: 1-800-722-1300

Website: www.navient.com

*** Financial Aid Penalties for Drug Violations:**

Drug Violation-Financial Aid Eligibility

Federal Law prohibits illegal drug possession or sale.

A student who is convicted of either offense, while receiving Federal Financial aid, will lose Federal Financial Aid eligibility, as follows:

1. Possession of Illegal Drug

Possession conviction results in loss of Federal Aid for 1 year from date of conviction.

Two possession convictions results in 2 years from conviction date.

2. Sale of Illegal Drug

Conviction of the Sale of illegal drugs results in loss of Federal Aid for 2 years from date of conviction.

A student may reinstate Federal Financial Aid eligibility upon documented successful completion of an acceptable drug rehabilitation program, which includes at least two unannounced drug tests, and:

The program is qualified to receive funds from federal, state or local government or from a federally (or state) licensed insurance company or be administered or recognized by a Federal, State or local government agency or court, or federally or state-licensed hospital, health clinic or medical doctor.

*** Financial Aid Refund Policies:**

Cosmetology Official Withdrawal/Minimum Cancellation and Settlement

The postmark on written notification (or date on received/confirmed email) or the date said information is delivered in writing to the administrator/owner in person will determine the cancellation (or official withdrawal) date. This policy applies regardless of whether or not the student has actually started training.

1. An applicant not accepted by the school shall be entitled to a refund of all monies paid, including the application fee.
2. Applicants (or in case of a student under legal age, his/her parent or guardian) who have not visited the school prior to enrollment have the opportunity to withdraw without penalty within three business days following either the regularly scheduled orientation procedures (first day

of class) or following a tour of the school facilities and inspection of equipment where training and services are provided. All monies paid by such applicant will be refunded if requested within three days after first visiting school.

3. An applicant (or in case of a student under legal age, his/her parent or guardian) requesting cancellation/withdrawal, in writing, more than three days after visiting the school, but within 10 days after signing an enrollment agreement (signed on the first day of class), is entitled to a refund of all monies paid minus \$50 application fee and \$100 registration fee. Refunds will be made within 30 days. This trial period benefit does not apply to transfer students.
4. The Stewart School refund policy conforms to all requirements known to school administration. The South Dakota Cosmetology Commission has no defined refund policy requirements for schools.
5. For students who enroll and begin classes, the following refund policy will apply, based on scheduled hours:

Institutional Refund Policy

Percent of enrollment to total time of course:

- 0 % to 3.8 %
- 3.81 % to 4.99 %
- 5.0 % to 9.99 %
- 10.0 % to 14.9 %
- 15.0 % to 24.9 %
- 25.0 % to 50.49 %
- 50.5 % to 100.0 %

Tuition school shall receive/retain:

- 0% received/retained -- Trial 9 days
- 20% received/retained
- 30% received/retained
- 40% received/retained
- 45% received/retained
- 60% received/retained
- 100% received/retained

* If signer of this contract notifies Stewart School in writing, within the aforementioned trial period, that they wish to discontinue; this contract will become null and void. Signer does, however, understand Stewart School will retain the application fee (\$50) and the registration fee (\$100) if more than three days have elapsed from first visiting the school. Enrollment time is defined as the scheduled hours elapsed between the actual class start and withdrawal date from school. Trial period benefit does not apply to transfer students.

6. Examples of the application of the refund policy are available upon request from the admissions office.
7. If more than three school days have passed from the signing of the contract (done on the first day of class). Student will be charged for all issued kit/book/uniform items not returned or unreturnable, and a prorated charge for items returned in good condition, in addition to tuition determined by above refund policy. Cosmetology students who discontinue during the trial period are required to return all issued items in good condition. Transfer students will be charged for all items issued after contract is signed.
8. In the case of disabling illness or accident, death in the immediate family, or other circumstances beyond the control of the student, the school will make a settlement, which is reasonable and fair, to both parties.
9. Any money due the applicant (defined above) shall be refunded by check through the mail within 15 days of formal cancellation by the student, or formal termination by the school, which shall occur no more than 15 days from the last day of physical attendance (not counting approved leaves).

Refunds are calculated based on the official withdrawal date of the student. If student does not give notice of withdraw, the college will terminate the enrollment within 15 days (withdrawal date based on the last day of physical attendance, determined by school's daily attendance records). If student does give notice of withdrawal within 15 days of last date attended, the date notice is given will be official withdrawal date

10. If the student has a balance owed to Stewart School at the time of withdrawal, the student must make payment in full within 30 days of withdrawal. Added costs incurred to collect a delinquent account will be added to student's balance. If a student fails to meet his/her tuition obligation as outlined in the enrollment agreement, the student will pay the cost of collection, including reasonable attorney fees. I hereby allow the school to release any data I have provided the school to a collection service.
11. In the event the school closes and cannot provide the currently enrolled student the instruction as described in the course description, arrangements for course completion and/or a pro-rata refund will be made through the Director of the school.
12. If a course is cancelled (or postponed) following a student's enrollment, but before class begins, the school will, as an option, provide a full refund of all tuition/fees paid, or the student may choose to start at a later date.
13. If a student must take a leave of absence (allowed for medical, family emergency or other serious circumstances), time allowed is 60 days or less. Documented circumstances that would require more will be considered, but leave time cannot total more than 180 days (details/limitations in student handbook). If a student fails to return from a leave of absence, or is absent for 14 consecutive days without notifying the school, the student will be terminated from school. Withdrawal date to be determined as the last date student physically attended based on school's daily attendance records.
14. Any student who fails to maintain Satisfactory Academic Progress, outlined in Student Handbook and determined at evaluation periods, may be terminated and lose financial aid eligibility (if applicable).
15. All students must complete a school exit interview.
16. Any student receiving Financial Aid must complete a Financial Aid exit interview.
17. If a student who has received financial aid withdraws, Federal Law determines the amount of Title IV Federal Financial Aid the students earns, based on the scheduled hours in the respective payment period of the aid. Up to the 60% point in the payment period, a pro rata scheduled is used to determine the amount of Title IV funds at the time of withdrawal. After the 60% point-in-time for the payment period, student has earned 100% of the funds he/she was scheduled to receive during the period.
18. If a student discontinues enrollment, the amount of Federal Title IV Aid earned and/or returned to Title IV programs is determined by federal regulations. Any return of Title IV Aid is returned within 45 days of the withdrawal date, with priority in the following order: Direct Loan-Unsubsidized, Subsidized, Plus, PELL Grant, FSEOG Grant.

19. Post Withdrawal Disbursement (PWD): If a student receives less Title IV aid than earned, a Post withdrawal Disbursement is calculated and applied to the student account, with priority to refund grant funds. Within 10 days of Withdrawal, borrower is notified of eligible loan funds. In the case of loan disbursements, notice and written confirmation from student or parent borrower is required before making a post withdrawal disbursement of loan funds. Written confirmation response must be received from borrower within 14 days of mailing. Any funds earned beyond tuition and fees will be disbursed directly to student within 14 days. Post-Withdrawal disbursement amount is determined by Title IV aid earned, it does not relate to incurred school charges.
20. I agree, should I qualify for additional PELL Grant funds or scholarships not determined at the time of my student loan filing, that I will use these funds to reduce my student loan obligation. I understand this is in my best interest, as it will reduce my monthly student loan payment and interest earned. I understand I can rescind this recommendation. I understand information regarding any applicable third-party funding agency refund or return of funds policies are included with student award letter information and may also be obtained from our Financial Aid Office, 1.800.728.7222.
21. V.A. Program: The refund procedure outlined by the V.A. Policies applies to all students enrolled at Stewart School under the V.A. Program and supersedes any refund policies outlined in the enrollment agreement for the students who qualify. The V.A. Policy specifically requires that a student's VA benefits may be interrupted, and/or the student's enrollment may be cancelled if they are absent for more than 14 consecutive days.

Other Course Information:

Cosmetology classes are in session: Tuesday 9:00 am ~ 8:00 pm, Wednesday 9:00 am - 4:30pm, Thursday 9:00 am - 8:00pm, Friday 9:00 am - 4:30 pm and Saturday 9:00 am ~ 3:00 pm. (Basics Cosmetology (10 weeks), will have a Tuesday - Friday schedule, 8:30 - 4:00 pm.) After Basics students will be assigned to a specific schedule to average 32.5 hours per week, to include nights and/or Saturdays. Specific schedules are subject to change at the discretion of the school, but students generally attend one night (till 8 pm) and attend a two Saturdays on and one-off schedule. Please ask director for specific or requested schedule.

- The student must obey all the rules of the school posted or as outlined in the student handbook or face possible dismissal.
- Should a student be asked to withdraw from school because of a violation of rules as stated in the catalog, all charges will be due and payable as outlined in the enrollment contract.
- To graduate (successfully complete) from Stewart School a student must:
 - Complete the contracted number of hours, complete and pass (75% min) all class assignments (including job search), tests and senior testing (80% min), and complete an exit interview.
 - Meet all academic policies (including maintaining satisfactory academic and attendance progress) and financial obligations to the school.
 - Pass all advancement levels.
- The student is not to remove any of the equipment from the school without permission.

- Students must acquire and maintain current books and equipment kit required for theory and practical training. Most items need not be purchased from the school. Items must, however, be current and of similar quality, to be determined by director. Books and equipment (kit) issued by the college will be billed over all periods of enrollment. If a student withdraws or is expelled before completion, a kit balance may be owed to the college. A student has the right to return any unused or returnable kit items within 20 days of withdrawal, and a pro-rata kit refund will be credited to the student account. Anything returned must be in good condition, electronics wiped clean with no ID or password associated (even if forgotten by student).
- While Stewart School does not guarantee placement after graduation, job placement assistance is offered to students to assist them in securing suitable employment, to identify job openings, to help with employment interview skills and classes on applications and employment forms.
- I do, by signing this contract; give Stewart School the right to contact my parent/spouse/legal guardian and/or *references*, regarding any issue the school feels appropriate regarding academic progress, attendance, rule violations, loan repayment and job placement. This permission may be withdrawn at any time with the written notice of an adult student.
- I agree that if my student loan(s) (if applicable) becomes delinquent, I give Stewart School permission to share my personal information and loan status to a third party, and to work with them to prevent default.
- I give Stewart School permission to use my name and photo on its Facebook, website and/or other marketing media to promote the school, as well as my achievements and/or work. I further agree that Stewart School may disclose my name and clinic schedule to clients, in order to book practical clients with me for Cosmetology, Esthetics, and/or Nail Services.
- A copy of the final transcript will be given to the student upon completion of all requirements and after meeting all financial obligations to the school.
- Stewart School is licensed by The South Dakota Cosmetology Commission to offer Post-Secondary education in Cosmetology.
- After a student successfully completes all requirements of Stewart School, they must take the South Dakota State Board exam at their own expense. The student will be granted a temporary license upon proof of employment, which will allow them to work in the field until they take the State Exam. If the student passes the State Exam they will be granted an Operator License. If the student fails the State Exam they will lose the temporary license and will not be allowed to work in the field until they retake and pass the State Exam. Stewart school is not responsible for changes or limitations imposed by the State of South Dakota (or other States) in regard to licensing (i.e. some states may not allow individuals with criminal history to become licensed).
- Exam Retake Fee: There will be a fee of \$80.00 for every practical or theory senior final exam taken after the third attempt. This amount may be waived if student chooses to perform and present proof of five hours approved community service.

- I understand that the training offered includes supervised, practical education on clients who pay the school a discounted price, that I will not be compensated for this practice, and that I am not an employee of the school. I understand my tuition cost would be significantly higher without this practice and waive any claim for compensation for this reason.

Esthetics Course Official Withdrawal/Minimum Cancellation and Settlement Refund Policy:

1. The postmark on written notification (or date on received/confirmed email) or the date said information is delivered in writing to the administrator/owner in person will determine the cancellation (or official withdrawal) date. This policy applies regardless of whether or not the student has actually started training.
2. An applicant not accepted by the school shall be entitled to a refund of all monies paid, including the application fee.
3. Applicants (or in case of a student under legal age, his/her parent or guardian) who have not visited the school prior to enrollment have the opportunity to withdraw without penalty within three business days following either the regularly scheduled orientation procedures (first day of class) or following a tour of the school facilities and inspection of equipment where training and services are provided. All monies paid by such applicant will be refunded if requested within three days after first visiting school.
4. An applicant (or in case of a student under legal age, his/her parent or guardian) requesting cancellation/withdrawal, in writing, more than three days after visiting the school, but within 10 days after signing an enrollment agreement (signed on the first day of class), is entitled to a refund of all monies paid minus \$50 application fee and \$100 registration fee. Refunds will be made within 30 days. This trial period benefit does not apply to transfer students.
5. The Stewart School refund policy conforms to all requirements known to school administration. The South Dakota Cosmetology Commission has no defined refund policy requirements for schools.
6. For students who enroll and begin classes, the following refund policy will apply, based on scheduled hours:

Institutional Refund Policy

Percent of enrollment to total time of course:

- 0 % to 3.8 %
- 3.81 % to 4.99 %
- 5.0 % to 9.99 %
- 10.0 % to 14.9 %
- 15.0 % to 24.9 %
- 25.0 % to 50.49 %
- 50.5 % to 100.0 %

Tuition school shall receive/retain:

- 0% received/retained -- Trial 3 days
- 20% received/retained
- 30% received/retained
- 40% received/retained
- 45% received/retained
- 60% received/retained
- 100% received/retained

* If signer of this contract notifies Stewart School in writing, within the aforementioned trial period, that they wish to discontinue; this contract will become null and void. Signer does, however, understand Stewart School will retain the application fee (\$50) and the registration fee (\$100) if more than three days have elapsed from first visiting the school. Enrollment time is defined as the scheduled hours elapsed between

the actual class start and withdrawal date from school. Trial period benefit does not apply to transfer students.

7. Examples of the application of the refund policy are available upon request from the admissions office.
8. If more than three school days have passed from the signing of the contract (done on the first day of class). Student will be charged for all issued kit/book/uniform items not returned or unreturnable, and a prorated charge for items returned in good condition, in addition to tuition determined by above refund policy. Transfer students will be charged for all items issued after contract is signed.
9. In the case of disabling illness or accident, death in the immediate family, or other circumstances beyond the control of the student, the school will make a settlement, which is reasonable and fair, to both parties.
10. Any money due the applicant (defined above) shall be refunded by check through the mail within 15 days of formal cancellation by the student, or formal termination by the school, which shall occur no more than 15 days from the last day of physical attendance (not counting approved leaves). Refunds are calculated based on the official withdrawal date of the student. If student does not give notice of withdraw, the college will terminate the enrollment within 15 days (withdrawal date based on the last day of physical attendance, determined by school's daily attendance records). If student does give notice of withdrawal within 15 days of last date attended, the date notice is given will be official withdrawal date
11. If the student has a balance owed to Stewart School at the time of withdrawal, the student must make payment in full within 30 days of withdrawal. Added costs incurred to collect a delinquent account will be added to student's balance. If a student fails to meet his/her tuition obligation as outlined in the enrollment agreement, the student will pay the cost of collection, including reasonable attorney fees. I hereby allow the school to release any data I have provided the school to a collection service.
12. In the event the school closes and cannot provide the currently enrolled student the instruction as described in the course description, arrangements for course completion and/or a pro-rata refund will be made through the Director of the school.
13. If a course is cancelled (or postponed) following a student's enrollment, but before class begins, the school will, as an option, provide a full refund of all tuition/fees paid, or the student may choose to start at a later date.
14. If a student must take a leave of absence (allowed for medical, family emergency or other serious circumstances), time allowed is 60 days or less. Documented circumstances that would require more will be considered but leave time cannot total more than 180 days (details/limitations in student handbook). If a student fails to return from a leave of absence or is absent for 14 consecutive days without notifying the school, the student will be terminated from school. Withdrawal date to be determined as the last date student physically attended based on school's daily attendance records.

15. Any student who fails to maintain Satisfactory Academic Progress, outlined in Student Handbook and determined at evaluation periods, may be terminated and lose financial aid eligibility (if applicable).
16. All students must complete a school exit interview.
17. Any student receiving Financial Aid must complete a Financial Aid exit interview.
18. If a student who has received financial aid withdraws, Federal Law determines the amount of Title IV Federal Financial Aid the students earns, based on the scheduled hours in the respective payment period of the aid. Up to the 60% point in the payment period, a pro rata scheduled is used to determine the amount of Title IV funds at the time of withdrawal. After the 60% point-in-time for the payment period, student has earned 100% of the funds he/she was scheduled to receive during the period.
19. If a student discontinues enrollment, the amount of Federal Title IV Aid earned and/or returned to Title IV programs is determined by federal regulations. Any return of Title IV Aid is returned within 45 days of the withdrawal date, with priority in the following order: Direct Loan-Unsubsidized, Subsidized, Plus, PELL Grant, FSEOG Grant.
20. Post Withdrawal Disbursement (PWD): If a student receives less Title IV aid than earned, a Post withdrawal Disbursement is calculated and applied to the student account, with priority to refund grant funds. Within 10 days of Withdrawal, borrower is notified of eligible loan funds. In the case of loan disbursements, notice and written confirmation from student or parent borrower is required before making a post withdrawal disbursement of loan funds. Written confirmation response must be received from borrower within 14 days of mailing. Any funds earned beyond tuition and fees will be disbursed directly to student within 14 days. Post-Withdrawal disbursement amount is determined by Title IV aid earned, it does not relate to incurred school charges.
21. I agree, should I qualify for additional PELL Grant funds or scholarships not determined at the time of my student loan filing, that I will use these funds to reduce my student loan obligation. I understand this is in my best interest, as it will reduce my monthly student loan payment and interest earned. I understand I can rescind this recommendation. I understand information regarding any applicable third-party funding agency refund or return of funds policies are included with student award letter information and may also be obtained from our Financial Aid Office, 1.800.728.7222.
22. V.A. Program: The refund procedure outlined by the V.A. Policies applies to all students enrolled at Stewart School under the V.A. Program and supersedes any refund policies outlined in the enrollment agreement for the students who qualify. The V.A. Policy specifically requires that a student's VA benefits may be interrupted, and/or the student's enrollment may be cancelled if they are absent for more than 14 consecutive days.

Other Course Information:

- Esthetics classes are in session: Tuesday 9:00 am ~ 8:00 pm, Wednesday 9:00am -4:30pm, Thursday 9:00am - 8:00pm, Friday 9:00am - 4:30pm and Saturday 9:00 am ~ 3:00 pm. Basics Esthetics (4 weeks), will have a Tuesday - Friday schedule, 8:00 - 4:30 pm. After Basics students will be

assigned to a specific schedule to average 36 hours per week, to include nights and/or Saturdays. Specific schedules are subject to change at the discretion of the school, but students generally attend one night (till 8 pm) and attend a two Saturdays on and one-off schedule. Please ask director for specific or requested schedule.

- The student must obey all the rules of the school posted or as outlined in the student handbook or face possible dismissal.
- Should a student be asked to withdraw from school because of a violation of rules as stated in the catalog, all charges will be due and payable as outlined in the enrollment contract.
- To graduate (successfully complete) from Stewart School a student must:
 - Complete the contracted number of hours, complete and pass (75% min) all class assignments (including job search), tests and senior testing (80% min), and complete an exit interview.
 - Meet all academic policies (including maintaining satisfactory academic and attendance progress) and financial obligations to the school.
 - Pass all advancement levels.
- The student is not to remove any of the equipment from the school without permission.
- Students must acquire and maintain current books and equipment kit required for theory and practical training. Most items need not be purchased from the school. Items must, however, be current and of similar quality, to be determined by director. Books and equipment (kit) issued by the college will be billed over all periods of enrollment. If a student withdraws or is expelled before completion, a kit balance may be owed to the college. A student has the right to return any unused or returnable kit items within 20 days of withdrawal, and a pro-rata kit refund will be credited to the student account. Anything returned must be in good condition, electronics wiped clean with no ID or password associated (even if forgotten by student).
- While Stewart School does not guarantee placement after graduation, job placement assistance is offered to students to assist them in securing suitable employment, to identify job openings, to help with employment interview skills and classes on applications and employment forms.
- I do, by signing this contract; give Stewart School the right to contact my parent/spouse/legal guardian and/or *references*, regarding any issue the school feels appropriate in regard to academic progress, attendance, rule violations, loan repayment and job placement. This permission may be withdrawn at any time with the written notice of an adult student.
- I agree that if my student loan(s) (if applicable) becomes delinquent, I give Stewart School permission to share my personal information and loan status to a third party, and to work with them to prevent default.
- I give Stewart School permission to use my name and photo on its Facebook, website and/or other marketing media to promote the school, as well as my achievements and/or work. I further agree that Stewart School may disclose my name and clinic schedule to clients, in order to book practical clients with me for Cosmetology, Esthetics, and/or Nail Services.

- A copy of the final transcript will be given to the student upon completion of all requirements and after meeting all financial obligations to the school.
- Stewart School is licensed by The South Dakota Cosmetology Commission to offer Post-Secondary education in Esthetics.
- After a student successfully-completes all requirements of Stewart School, they must take the South Dakota State Board exam at their own expense. The student will be granted a temporary license upon proof of employment, which will allow them to work in the field until they take the State Exam. If the student passes the State Exam they will be granted an Operator License. If the student fails, the State Exam they will lose the temporary license and will not be allowed to work in the field until they retake and pass the State Exam. Stewart school is not responsible for changes or limitations imposed by the State of South Dakota (or other States) in regards to licensing (i.e. some states may not allow individuals with criminal history to become licensed).
- Exam Retake Fee: There will be a fee of \$80.00 for every practical or theory senior final exam taken after the third attempt. This amount may be waived if student chooses to perform and present proof of five hours approved community service.
- I understand that the training offered includes supervised, practical education on clients who pay the school a discounted price, that I will not be compensated for this practice, and that I am not an employee of the school. I understand my tuition cost would be significantly higher without this practice and waive any claim for compensation for this reason.

Massage Therapy Official Withdrawal/Minimum Cancellation and Settlement Refund Policy:

1. The postmark on written notification (or date on received/confirmed email) or the date said information is delivered in writing to the administrator/owner in person will determine the cancellation (or official withdrawal) date. This policy applies regardless of whether or not the student has actually started training.
2. An applicant not accepted by the school shall be entitled to a refund of all monies paid, including the application fee.
3. Applicants (or in case of a student under legal age, his/her parent or guardian) who have not visited the school prior to enrollment have the opportunity to withdraw without penalty within three business days following either the regularly scheduled orientation procedures (first day of class) or following a tour of the school facilities and inspection of equipment where training and services are provided. All monies paid by such applicant will be refunded if requested within three days after first visiting school.
4. An applicant (or in case of a student under legal age, his/her parent or guardian) requesting cancellation/withdrawal, in writing, more than three days after visiting the school, but within 10 days after signing an enrollment agreement (signed on the first day of class), is entitled to a refund of all monies paid minus \$50 application fee and \$100 registration fee. Refunds will be made within 30 days. This trial period benefit does not apply to transfer students.

5. The Stewart School refund policy conforms to all requirements known to school administration. The South Dakota Board of Massage Therapy has no defined refund policy requirements for schools.
6. For students who enroll and begin classes, the following refund policy will apply, based on scheduled hours:

Institutional Refund Policy

<u>Percent of enrollment to total time of course:</u>	<u>Tuition school shall receive/retain:</u>
0 % to 3.8 %	0% received/retained -- Trial 3 days
3.81 % to 4.99 %	20% received/retained
5.0 % to 9.99 %	30% received/retained
10.0 % to 14.9 %	40% received/retained
15.0 % to 24.9 %	45% received/retained
25.0 % to 50.49 %	60% received/retained
50.5 % to 100.0 %	100% received/retained

* If signer of this contract notifies Stewart School in writing, within the aforementioned trial period, that they wish to discontinue; this contract will become null and void. Signer does, however, understand Stewart School will retain the application fee (\$50) and the registration fee (\$100) if more than three days have elapsed from first visiting the school. Enrollment time is defined as the scheduled hours elapsed between the actual class start and withdrawal date from school. Trial period benefit does not apply to transfer students.

7. Examples of the application of the refund policy are available upon request from the admissions office.
8. If more than three school days have passed from the signing of the contract (done on the first day of class). Student will be charged for all issued kit/book/uniform items not returned or unreturnable, and a prorated charge for items returned in good condition, in addition to tuition determined by above refund policy. Transfer students will be charged for all items issued after contract is signed.
9. In the case of disabling illness or accident, death in the immediate family, or other circumstances beyond the control of the student, the school will make a settlement, which is reasonable and fair, to both parties.
10. Any money due the applicant (defined above) shall be refunded by check through the mail within 15 days of formal cancellation by the student, or formal termination by the school, which shall occur no more than 15 days from the last day of physical attendance (not counting approved leaves). Refunds are calculated based on the official withdrawal date of the student. If student does not give notice of withdraw, the college will terminate the enrollment within 15 days (withdrawal date based on the last day of physical attendance, determined by school's daily attendance records). If student does give notice of withdrawal within 15 days of last date attended, the date notice is given will be official withdrawal date
11. If the student has a balance owed to Stewart School at the time of withdrawal, the student must make payment in full within 30 days of withdrawal. Added costs incurred to collect a delinquent account will be added to student's balance. If a student fails to meet his/her tuition obligation as outlined in the enrollment agreement, the student will pay the cost of collection, including reasonable attorney fees. I hereby allow the school to release any data I have provided the school to a collection service.

12. In the event the school closes and cannot provide the currently enrolled student the instruction as described in the course description, arrangements for course completion and/or a pro-rata refund will be made through the Director of the school.
13. If a course is cancelled (or postponed) following a student's enrollment, but before class begins, the school will, as an option, provide a full refund of all tuition/fees paid, or the student may choose to start at a later date.
14. If a student must take a leave of absence (allowed for medical, family emergency or other serious circumstances), time allowed is 60 days or less. Documented circumstances that would require more will be considered but leave time cannot total more than 180 days (details/limitations in student handbook). If a student fails to return from a leave of absence or is absent for 14 consecutive days without notifying the school, the student will be terminated from school. Withdrawal date to be determined as the last date student physically attended based on school's daily attendance records.
15. Any student who fails to maintain Satisfactory Academic Progress, outlined in Student Handbook and determined at evaluation periods, may be terminated.
16. All students must complete a school exit interview.
17. V.A. Program: The refund procedure outlined by the V.A. Policies applies to all students enrolled at Stewart School under the V.A. Program and supersedes any refund policies outlined in the enrollment agreement for the students who qualify. The V.A. Policy specifically requires that a student's VA benefits may be interrupted, and/or the student's enrollment may be cancelled if they are absent for more than 14 consecutive days.

Other Course Information:

- Massage Therapy classes are in session: Tuesday 9:00 am ~ 8:00 pm, Wednesday 9:00am -4:30pm, Thursday 9:00am - 8:00pm, Friday 9:00am - 4:30pm and Saturday 9:00 am ~ 3:00 pm. After Basics students will be assigned to a specific schedule to average 32 hours per week, to include nights and/or Saturdays. Specific schedules are subject to change at the discretion of the school, but students generally attend one night (till 8 pm) and attend a two Saturdays on and one-off schedule. Please ask director for specific or requested schedule.
- The student must obey all the rules of the school posted or as outlined in the student handbook or face possible dismissal.
- Should a student be asked to withdraw from school because of a violation of rules as stated in the catalog, all charges will be due and payable as outlined in the enrollment contract.
- To graduate (successfully complete) from Stewart School a student must:
 - Complete the contracted number of hours, complete and pass (75% min) all class assignments (including job search), tests and senior testing (80% min), and complete an exit interview.
 - Meet all academic policies (including maintaining satisfactory academic and attendance progress) and financial obligations to the school.
 - Pass all advancement levels.

- The student is not to remove any of the equipment from the school without permission.
- Students must acquire and maintain current books and equipment kit required for theory and practical training. Most items need not be purchased from the school. Items must, however, be current and of similar quality, to be determined by director. Books and equipment (kit) issued by the college will be billed over all periods of enrollment. If a student withdraws or is expelled before completion, a kit balance may be owed to the college. A student has the right to return any unused or returnable kit items within 20 days of withdrawal, and a pro-rata kit refund will be credited to the student account. Anything returned must be in good condition, electronics wiped clean with no ID or password associated (even if forgotten by student).
- While Stewart School does not guarantee placement after graduation, job placement assistance is offered to students to assist them in securing suitable employment, to identify job openings, to help with employment interview skills and classes on applications and employment forms.
- I do, by signing this contract; give Stewart School the right to contact my parent/spouse/legal guardian and/or *references*, regarding any issue the school feels appropriate in regard to academic progress, attendance, rule violations, loan repayment and job placement. This permission may be withdrawn at any time with the written notice of an adult student.
- I agree that if my student loan(s) (if applicable) becomes delinquent, I give Stewart School permission to share my personal information and loan status to a third party, and to work with them to prevent default.
- I give Stewart School permission to use my name and photo on its Facebook, website and/or other marketing media to promote the school, as well as my achievements and/or work. I further agree that Stewart School may disclose my name and clinic schedule to clients, in order to book practical clients with me for Cosmetology, Esthetics, and/or Nail Services.
- A copy of the final transcript will be given to the student upon completion of all requirements and after meeting all financial obligations to the school.
- After a student successfully graduates from Stewart School, they must take and pass a South Dakota Board of Massage Therapy approved nation exam at their own expense. Once passed the student can apply for licensure with the South Dakota Board of Massage Therapy at their own expense. Stewart School is not responsible for changes or limitations imposed by the State of South Dakota (or other States) in regard to licensing (i.e. some states may not allow individuals with criminal history to become licensed).
- I understand that the training offered includes supervised, practical education on clients who pay the school a discounted price, that I will not be compensated for this practice, and that I am not an employee of the school. I understand my tuition cost would be significantly higher without this practice and waive any claim for compensation for this reason.

Nail Technology Official Withdrawal/Minimum Cancellation and Settlement Refund Policy:

1. The postmark on written notification (or date on received/confirmed email) or the date said information is delivered in writing to the administrator/owner in person will determine the cancellation (or official withdrawal) date. This policy applies regardless of whether or not the student has actually started training.
2. An applicant not accepted by the school shall be entitled to a refund of all monies paid, including the application fee.
3. Applicants (or in case of a student under legal age, his/her parent or guardian) who have not visited the school prior to enrollment have the opportunity to withdraw without penalty within three business days following either the regularly scheduled orientation procedures (first day of class) or following a tour of the school facilities and inspection of equipment where training and services are provided. All monies paid by such applicant will be refunded if requested within three days after first visiting school.
4. An applicant (or in case of a student under legal age, his/her parent or guardian) requesting cancellation/withdrawal, in writing, more than three days after visiting the school, but within 10 days after signing an enrollment agreement (signed on the first day of class), is entitled to a refund of all monies paid minus \$50 application fee and \$100 registration fee. Refunds will be made within 30 days. This trial period benefit does not apply to transfer students.
5. The Stewart School refund policy conforms to all requirements known to school administration. The South Dakota Cosmetology Commission has no defined refund policy requirements for schools.
6. For students who enroll and begin classes, the following refund policy will apply, based on scheduled hours:

Institutional Refund Policy

Percent of enrollment to total time of course:

- 0% to 3.8%
- 3.81% to 4.99%
- 5.0% to 9.99%
- 10.0% to 14.9%
- 15.0% to 24.9%
- 25.0% to 50.49%
- 50.5% to 100.0%

Tuition school shall receive/retain:

- 0% received/retained -- Trial 2 days
- 20% received/retained
- 30% received/retained
- 40% received/retained
- 45% received/retained
- 60% received/retained
- 100% received/retained

* If signer of this contract notifies Stewart School in writing, within the aforementioned trial period, that they wish to discontinue; this contract will become null and void. Signer does, however, understand Stewart School will retain the application fee (\$50) and the registration fee (\$100) if more than three days have elapsed from first visiting the school. Enrollment time is defined as the scheduled hours elapsed between the actual class start and withdrawal date from school. Trial period benefit does not apply to transfer students.

7. Examples of the application of the refund policy are available upon request from the admissions office.
8. If more than three school days have passed from the signing of the contract (done on the first day of class). Student will be charged for all issued kit/book/uniform items not returned or unreturnable, and a prorated charge for items returned in good condition, in addition to tuition

determined by above refund policy. Cosmetology students who discontinue during the trial period are required to return all issued items in good condition. Transfer students will be charged for all items issued after contract is signed.

9. In the case of disabling illness or accident, death in the immediate family, or other circumstances beyond the control of the student, the school will make a settlement, which is reasonable and fair, to both parties.
10. Any money due the applicant (defined above) shall be refunded by check through the mail within 15 days of formal cancellation by the student, or formal termination by the school, which shall occur no more than 15 days from the last day of physical attendance (not counting approved leaves). Refunds are calculated based on the official withdrawal date of the student. If student does not give notice of withdraw, the college will terminate the enrollment within 15 days (withdrawal date based on the last day of physical attendance, determined by school's daily attendance records). If student does give notice of withdrawal within 15 days of last date attended, the date notice is given will be official withdrawal date
11. If the student has a balance owed to Stewart School at the time of withdrawal, the student must make payment in full within 30 days of withdrawal. Added costs incurred to collect a delinquent account will be added to student's balance. If a student fails to meet his/her tuition obligation as outlined in the enrollment agreement, the student will pay the cost of collection, including reasonable attorney fees. I hereby allow the school to release any data I have provided the school to a collection service.
12. In the event the school closes and cannot provide the currently enrolled student the instruction as described in the course description, arrangements for course completion and/or a pro-rata refund will be made through the Director of the school.
13. If a course is cancelled (or postponed) following a student's enrollment, but before class begins, the school will, as an option, provide a full refund of all tuition/fees paid, or the student may choose to start at a later date.
14. If a student must take a leave of absence (allowed for medical, family emergency or other serious circumstances), time allowed is 60 days or less. Documented circumstances that would require more will be considered but leave time cannot total more than 180 days (details/limitations in student handbook). If a student fails to return from a leave of absence or is absent for 14 consecutive days without notifying the school, the student will be terminated from school. Withdrawal date to be determined as the last date student physically attended based on school's daily attendance records.
15. Any student who fails to maintain Satisfactory Academic Progress, outlined in Student Handbook and determined at evaluation periods, may be terminated.
16. All students must complete a school exit interview.
17. V.A. Program: The refund procedure outlined by the V.A. Policies applies to all students enrolled at Stewart School under the V.A. Program and supersedes any refund policies outlined in the enrollment agreement for the students who qualify. The V.A. Policy specifically requires that a student's VA benefits may be

interrupted, and/or the student's enrollment may be cancelled if they are absent for more than 14 consecutive days.

Other Course Information:

- Nail Technology classes are in session: Tuesday 9:00 am ~ 8:00 pm, Wednesday 9:00am -4:30pm, Thursday 9:00am - 8:00pm, Friday 9:00am - 4:30pm and Saturday 9:00 am ~ 3:00 pm. After Basics students will be assigned to a specific schedule to average 36 hours per week, to include nights and/or Saturdays. Specific schedules are subject to change at the discretion of the school, but students generally attend one night (till 8 pm) and attend a two Saturdays on and one-off schedule. Please ask director for specific or requested schedule.
- The student must obey all the rules of the school posted or as outlined in the student handbook or face possible dismissal.
- Should a student be asked to withdraw from school because of a violation of rules as stated in the catalog, all charges will be due and payable as outlined in the enrollment contract.
- To graduate (successfully complete) from Stewart School a student must:
 - Complete the contracted number of hours, complete and pass (75% min) all class assignments (including job search), tests and senior testing (80% min), and complete an exit interview.
 - Meet all academic policies (including maintaining satisfactory academic and attendance progress) and financial obligations to the school.
 - Pass all advancement levels.
- The student is not to remove any of the equipment from the school without permission.
- Students must acquire and maintain current books and equipment kit required for theory and practical training. Most items need not be purchased from the school. Items must, however, be current and of similar quality, to be determined by director. Books and equipment (kit) issued by the college will be billed over all periods of enrollment. If a student withdraws or is expelled before completion, a kit balance may be owed to the college. A student has the right to return any unused or returnable kit items within 20 days of withdrawal, and a pro-rata kit refund will be credited to the student account. Anything returned must be in good condition, electronics wiped clean with no ID or password associated (even if forgotten by student).
- While Stewart School does not guarantee placement after graduation, job placement assistance is offered to students to assist them in securing suitable employment, to identify job openings, to help with employment interview skills and classes on applications and employment forms.
- I do, by signing this contract; give Stewart School the right to contact my parent/spouse/legal guardian and/or *references*, regarding any issue the school feels appropriate in regard to academic progress, attendance, rule violations, loan repayment and job placement. This permission may be withdrawn at any time with the written notice of an adult student.

- I agree that if my student loan(s) (if applicable) becomes delinquent, I give Stewart School permission to share my personal information and loan status to a third party, and to work with them to prevent default.
- I give Stewart School permission to use my name and photo on its Facebook, website and/or other marketing media to promote the school, as well as my achievements and/or work. I further agree that Stewart School may disclose my name and clinic schedule to clients, in order to book practical clients with me for Cosmetology, Esthetics, and/or Nail Services.
- A copy of the final transcript will be given to the student upon completion of all requirements and after meeting all financial obligations to the school.
- Stewart School is licensed by The South Dakota Cosmetology Commission to offer Post-Secondary education in Nail Technology.
- After a student successfully graduates from Stewart School, they must take the South Dakota State Board exam at their own expense. The student will be granted a temporary license upon proof of employment, which will allow them to work in the field until they take the State Exam. If the student passes the State Exam they will be granted an Operator License. If the student fails the State Exam they will lose the temporary license and will not be allowed to work in the field until they retake and pass the State Exam. Stewart school is not responsible for changes or limitations imposed by the State of South Dakota (or other States) in regard to licensing (i.e. some states may not allow individuals with criminal history to become licensed).
- Exam Retake Fee: There will be a fee of \$80.00 for every practical or theory senior final exam taken after the third attempt. This amount may be waived if student chooses to perform and present proof of five hours approved community service.
- I understand that the training offered includes supervised, practical education on clients who pay the school a discounted price, that I will not be compensated for this practice, and that I am not an employee of the school. I understand my tuition cost would be significantly higher without this practice and waive any claim for compensation for this reason.

★ Financial Aid – Return of Title IV Requirements

Treatment Of Title IV Funds When A Student Withdraws From a Clock-Hour Program			
Student Name:			Social Security Number:
Date Form Completed:	Payment Period	Period of Enrollment	Date of School's Determination
Period Used For Calculation:			That Student Withdrew
<small>Monetary amounts should be in dollars and cents (rounded to the nearest penny). When calculating percentages, round to three decimal places. (For example, .489 = .489, or 44.9%)</small>			
STEP 1: Student's Title IV Aid Information			
Title IV Grant Programs			
1. Pell Grant	Amount Disbursed	Amount That Could Have Been Disbursed	E. Total Title IV aid disbursed for the period
2. Academic Competitiveness Grant			A. -
3. National SMART Grant			+ B. -
4. FSEOG			= E. \$ -
5. TEACH GRANT	A. -	C. -	F. Total Title IV aid disbursed and that could have been disbursed for the period.
			A. -
			+ C. -
			= F. \$ -
Title IV Loan Programs			
6. Unsubsidized FFEL/Direct Stafford Loan	Net Amount Disbursed	Net Amount That Could Have Been Disbursed	G. Total Title IV aid disbursed and that could have been disbursed for the period.
7. Subsidized FFEL/Direct Stafford Loan			A. -
8. Perkins Loan			+ B. -
9. FFEL/Direct PLUS (Graduate Student)			= G. \$ -
10. FFEL/Direct PLUS (Parent)	B. -	D. -	
STEP 2: Percentage of Title IV Aid Earned			
Start date	Scheduled end date	Date of withdrawal	
H. Determine the percentage of the period completed: Divide the clock hours scheduled to have been completed as of the withdrawal date in the period by the total clock hours in the period.			
Scheduled hours to complete	+ Total hours in payment period	=	#DIV/0!
▶ If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3. ▶ If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3.			
H. #DIV/0!			
STEP 3: Amount of Title IV Aid Earned by the Student			
Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).			
#DIV/0!	x	#DIV/0!	= I. \$ #DIV/0!
Box H		Box G	
Step 4: Title IV Aid to be Disbursed or Returned			
▶ If the amount in Box I is greater than the amount in Box E, go to Post-withdrawal disbursement (Item J).			
▶ If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).			
▶ If the amounts in Box I and Box E are equal, STOP. No further action is necessary.			
J. Post-withdrawal disbursement From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement. Stop here, and enter the amount in Box I on Page 3 (Post-withdrawal disbursement tracking sheet).			
I	-	E	= J. \$ 0
Box I		Box E	
Step 4: Aid to be Disbursed or Returned			
K. Title IV aid to be returned From the Total Title IV aid disbursed for the period (Box E) subtract the amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.			
E	-	I	= K. \$ #DIV/0!
Box E		Box I	

Withdrawals and the Return of Title IV Aid (R2T4)

When students withdraw from Stewart School (officially or unofficially), the last day of physical attendance (LDA) is used, based on the last day a student physically clocked in.

Stewart School will determine the amount of financial aid earned in each enrollment period. This is determined by the amount of time the student was scheduled to be in attendance based on LDA over the scheduled hours for the enrollment period.

If a student has not reached above 60% attendance in the enrollment period, Stewart School is required to return portions of unearned Title IV Funds. If the amount disbursed directly to the student is greater than the amount earned, the student is responsible for returning funds to the Title IV programs. Funds are returned in the following order: Stafford Unsubsidized Loan, Stafford Subsidized Loan, Parent PLUS Loan, Pell Grant, and Federal Supplemental Educational Opportunity Grant (FSEOG). Stewart School will return the funds for which it is responsible as soon as possible but no more than 45 days after it determines or should have determined the student withdrew.

If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post withdrawal disbursement (PWD) of the earned aid that was not received. If a student is due a post-withdrawal disbursement, then the date of the school's determination must allow for the school to meet the 30 day post-withdrawal disbursement notification requirement. Stewart School will return any Pell Grant funds within 45 days of determination that student withdrew and return any loan funds within 180 days of determination that student withdrew.

STEWART SCHOOL FINANCIAL AID AWARDING POLICY (1/2013)

It is the policy of Stewart School to award financial aid as follows:

1. **Grant Aid** - PELL and FSEOG grants are the priority aid awarded, awarded to most needy students. Grant aid is not required to be repaid.

It is the policy of Stewart School to award FSEOG only if the student's need exceeds the total PELL, other available aid, and \$1,000.00 in self-help (employment or loan). The FSEOG award will be \$100.00 to \$1,000.00 per academic year. Due to limited funds, FSEOG is awarded for first academic year only, with priority to PELL recipients, unless more funds are available.

A PELL credit balances, it will be released for purchase of books within 7 days.

2. **Student Loan** - Direct Stafford Student Loan (STAF), and the PLUS (Parent Loans) are self-help financial aids that are repaid after graduation (STAF) or during school (PLUS). It is expected that all students will contribute toward their educational cost in self-help which may include loans. Students who apply for a loan must first apply for PELL and FSEOG grant aid.

LOAN HISTORY : www.nslsds.ed.gov/nslsds_SA/ Borrower loan history is accessible to **authorized guarantee agencies, lenders and colleges.**

3. **Other Student Resources** - Estimated Family Contribution (EFC), JTPA, Voc Rehab, Scholarships, Grant and Loan are subtracted from the cost of attendance to assure that a student is not being over awarded more aid than education cost. *** Students must inform the School of additional funding not included on their award letter.**

FINANCIAL AID REFUND POLICY

Whenever a student terminates, and a refund is due, the amount of funds is to be returned to the Title IV Program within 45 days of withdrawal, calculated according to section 485(f) 970 of the regulations, with priority in the following order:

1. **DIRECT Loan - UNSUB/SUB Stafford, PLUS-Parent Loan**
2. **PELL Grant/FSEOG**
3. **Other Funding Agency**
4. **Student**

The amount of financial aid earned is based on the hours scheduled. It is not equal to tuition earnings. A STUDENT FUNDED WITH FINANCIAL AID, WHO DOES NOT COMPLETE THE PROGRAM, MAY STILL OWE THE COLLEGE MONEY AT THE TIME OF WITHDRAWAL.

IF ALL AID IS EARNED, THE COLLEGE WILL REFUND ANY CREDIT BALANCE IN THE FOLLOWING ORDER:

1. **STAFFORD STUDENT LOAN & PLUS-PARENT LOAN**
2. **ALTERNATIVE LOAN**
3. **OTHER AGENCY**
4. **STUDENT**

I authorize School to use financial aid refund to reduce my Title IV loan debt. I understand that I may rescind this order of refund when all aid is earned, upon written request.

STUDENTS RESPONSIBILITIES & RIGHTS

1. Stewart School practices no discrimination on basis of sex, race, creed, religion, disability, financial status, or country, area of origin or residence.

Satisfactory Academic and Attendance Progress (SAP) for financial aid eligibility is evaluated at the end of each evaluation period/payment period for your class. SAP must be maintained for all students, regardless of whether they are receiving Federal financial aid or not. Termination may result if student does not meet SAP minimums.

2. Academic Qualitative Standard - You will be given a percentage grade. The minimum grade considered satisfactory is 75%.

3. Attendance Quantitative Standard - Attendance below 80% of scheduled time is unsatisfactory. In rare cases, a waiver to the requirement may be approved, based on an appeal, and citing extenuating circumstances; however a student must graduate in maximum time frame of 1.5 times normal course length.

4. If a student is not meeting satisfactory progress at an evaluation period, the student is placed on **Academic Probation** and may be terminated and lose financial aid eligibility (if applicable). A student may appeal (in writing) termination and loss of financial aid eligibility. If an appeal is granted, the student will be placed on financial aid probation for an additional evaluation period, the student regains financial aid eligibility on a probationary status and may be assigned additional study time, additional practical assignments, or other related activities. Student must meet minimum SAP progress at next evaluation. *** IN EXTREME CASES, THE SCHOOL MAY WAIVE POLICIES FOR STUDENT.**

Request for waiver consideration must be submitted in writing, along with supporting documentation. See student handbook for more information.

5. Appeal Process - The student may appeal termination and loss of financial aid eligibility, based upon extenuating circumstances. Situations such as extreme illness, death of family member, natural disaster, or other documented extreme events may warrant an appeal. Appeal must be in writing and submitted to School Director after

evaluation.

Readmission Policy-Students that wish to be readmitted to Stewart School will be treated as a transfer student. Therefore the school will follow the transfer student guidelines when assessing tuition cost, class placement and financial aid eligibility (if applicable).

6. Stewart School provides eligible students or in the case of a minor, their parents, the right to review the student's own education records to seek disclosure of the information and to limit the disclosure of the information to another person. Academic and hourly transfer information will be provided upon full payment to date of the students account for a nominal fee.

7. Students receiving financial aid are required to pay their direct educational costs as per their enrollment agreement, before receiving financial aid for related costs of education, such as living expenses.

8. Regulations also stipulate cash disbursements to the student not exceed the living costs for the period of enrollment. While it is a rare situation that funds are available to disburse awards to the student for living costs, the monthly budget estimated for the student will be multiplied by the months of enrollment and compared with the aid funds disbursed. If it is found that excess funds have been disbursed, you will be billed for this amount and required to restore the funds to the aid programs. Until such overpayments are restored, you would not be eligible for financial aid at any other institution.

9. Any financial aid applicant selected for verification by the U.S. Depart. of Education or Stewart School, must submit appropriate documentation within two weeks of verification selection. Extension will be granted for extenuating circumstances. Upon completion of verification, financial aid will be awarded to eligible students.

10. As a student receiving student loans, I verify with my signature below that I have had pre-loan counseling from the college concerning the loan repayment obligations, deferments and forbearance. I also understand that I will be required to participate in an exit interview before graduation. I HAVE RECEIVED CONSUMER AND "RIGHT TO KNOW" INFORMATION FROM THE COLLEGE. I UNDERSTAND DISSATISFACTION, OR NONRECEIPT OF EDUCATIONAL SERVICES DOES NOT EXCUSE ME FROM LOAN REPAYMENT OBLIGATIONS.

11. Students with extreme personal/family hardship or medical hardship may request a leave of absence, to be determined by school director. A leave must be requested in writing. Students may take leave up to two months, twice during the program.

12. I give Stewart permission to maintain and budget monthly, financial aid monies beyond the direct costs of tuition and fees for subsequent charges and/or monthly living expenses. When my account is paid in full, resulting in an account credit balance, I may request to receive these remaining funds. **I acknowledge I may rescind this permission at anytime.**

13. I acknowledge the credit to account system of Stewarts and give the school permission to credit all eligible Title IV awards to my account and I will receive a receipt of this credit transaction. I understand aid is awarded at the start of each term, provided I have met Satisfactory Progress standards.

14. **Federal Law** indicates any student on financial aid, who incurs a drug conviction of possession or drug sales, will immediately lose financial aid.

I agree, should I qualify for additional PELL Grant funds or scholarships, not determined at the time of loan filing, that I will use these funds to reduce my student loans. This is in my best interest, as it will reduce my monthly loan payments and interest. **I understand I can rescind this at anytime.**

I have read, understand, and received a copy of this award policy.

Name

Date

*** Financial Aid – State Grant Assistance**

South Dakota-State Grant

The goal of Stewart School, Sioux Falls, South Dakota, in administration of the South Dakota Education Access Foundation Grant, is to focus on students with the greatest financial need. This funding is conditional, based on annual funding appropriations from SDEAF. The Stewart Financial Aid Office will use the SDEAF grant funding to help the most financially needy students reduce student loan, thus giving them an advantage of lower monthly student loan payments upon graduation. Students must be making "Satisfactory Academic Progress" as determined by Stewart's GPA roster. This will be assessed prior to awarding and distributing funds.

1. The Stewart Financial Aid Director will select the neediest students based on the FAFSA EFC range.
2. Selection of applicants of the SDEAF will be those students with 0 EFCs, as determined by their FAFSA.
3. Alternative selections will be considered based on students facing recent education barriers, such as:
 - Documented family medical tragedies within past 12 months.
 - Documented death of parent in past 12 months.
 - Documented "other unusual" circumstance demonstrating an underrepresented background.
 - Documented financial distress within past 12 months due to natural disaster, such as flood, tornado, or fire.

Financial Aid – Median debt:

Stewart - Disclosure Information - Dept of Education Disclosure Requirements

<u>Award Year</u>	<u>CIP Code</u>	<u>SOC Code</u>	<u>Standard Occupation Code</u>	<u>Median</u>	<u>Median</u>	<u>Median</u>
<u>Award Year</u>	<u>CIP Code</u>	<u>SOC Code</u>	<u>Title IV Loan Debt</u>	<u>Private Loan Debt</u>	<u>Institutional Loan Debt</u>	
2017-2018	Cosmetology 12.0401	Cosmetology 39-5012	\$7,762	0	0	
2017-2018	<i>Esthetics 12.0409</i>	<i>Esthetics 39-5094</i>	\$4,904	0	0	
<u>Award Year</u>	<u>CIP Code</u>	<u>SOC Code</u>	<u>Title IV Loan Debt</u>	<u>Private Loan Debt</u>	<u>Institutional Loan Debt</u>	
2016-2017	Cosmetology 12.0401	Cosmetology 39-5012	\$6,388	0	0	
2016-2017	<i>Esthetics 12.0409</i>	<i>Esthetics 39-5094</i>	\$3,596	0	0	
<u>Award Year</u>	<u>CIP Code</u>	<u>SOC Code</u>	<u>Title IV Loan Debt</u>	<u>Private Loan Debt</u>	<u>Institutional Loan Debt</u>	
2015-2016	Cosmetology 12.0401	Cosmetology 39-5012	\$7,890	0	0	
2015-2016	<i>Esthetics 12.0409</i>	<i>Esthetics 39-5094</i>	\$3,596	0	0	
<u>Award Year</u>	<u>CIP Code</u>	<u>SOC Code</u>	<u>Title IV Loan Debt</u>	<u>Private Loan Debt</u>	<u>Institutional Loan Debt</u>	
2014-2015	Cosmetology 12.0401	Cosmetology 39-5012	\$7,307	0	0	
2014-2015	<i>Esthetics 12.0409</i>	<i>Esthetics 39-5094</i>	\$3,666	0	0	

Loan Debt as per Annual Award Year July 1, 2017 - June 30, 2018 course completers.

Net price calculator link available [Net Price Calculator](#) .

General information:

Financial Aid Staff

Angie Carlson-Financial Aid Director
Julie Rettenberger - Financial Aid Assistant Director
Rachel Bradley- Financial Aid Advisor
Kari Bonnet – Financial Aid Advisor
Angela Taylor – Financial Aid Assistant

Address:

Stewart School Financial Aid –Processing Office
PO Box 873 - 395 Main Street
Dubuque, IA 52004-0873

Phone:

563-588-8085
800-728-7222

FAX:

563-588-1988

Staff Code of Conduct

Code of Conduct for Educational Loans

The Code of Federal Regulations, Section 601.21, require the development, administration, and enforcement of a code of conduct governing educational loan activities. Our officers, employees, trustees and agents, and other organizations associated with Stewart School, agree to the provisions of this Code of Conduct and will refrain from:

- Accepting impermissible gifts, goods, or services from a lender, lender servicer, or guarantor. The institution may accept default prevention, financial literacy, or student aid-related educational services, materials, or items of a nominal value.
- Accepting philanthropic contributions from a lender, lender servicer, or guarantor that are related to the educational loans provided by the entity that is making the contribution.
- Serving on or otherwise participating as a member of an advisory council for a lender, lender affiliate, or lender servicer.
- Accepting from a lender or its affiliate any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or other contract to provide education loan-related services to or on behalf of the lender.
- Accepting fees or other benefits in exchange for endorsing a lender or the lender’s loan products.

- Requesting or accepting an offer of funds for private education loans from a lender, in exchange for our promise to provide the lender with placement on a preferred lender list, or a certain number of volume of private education loans.
- Refusing to certify or delaying the certification of an education loan based on a borrower’s choice of lender.
- Assigning a first-time borrower to a particular private education loan lender through the student’s financial aid award or another means.
- Packaging a private education loan in a student’s financial aid award, except when the student is ineligible for other financial aid, has exhausted his or her federal student aid eligibility, has not filed a Free Application for Federal Student Aid, or refuses to apply for a federal student loan.

This institution is committed to providing the information and resources necessary to help every student achieve educational success. To accomplish this goal the financial aid staff will consider each student’s individual needs.

Stewart School Scholarship Application

604 N. West Avenue • Sioux Falls SD 57104 • 605.336.2775

Personal Information:

Name: _____
Address: _____
City, State, Zip _____
Cell Phone _____
Email Address _____
Facebook Address _____
Class Start Date _____

High School Attended _____ Graduation Year: _____
(Please attach a copy of your final high school transcript.)

Years of College Completed (none required): _____ Type of Degree Earned _____
(Please attach any college transcripts.)

Requirements:

- 2.0 or higher GPA based on a 4.0 scale.

- A brief typed essay describing why you have chosen this industry and how you will use your talents, skills and values to be a leader during your training at Stewart School and in your future career.
- List past and current participation in activities in your school, community, and/or church. Applicant may also (if applicable) describe any specific need or hardship for consideration.
- Two letters of Recommendation: From an employer, high school guidance counselor, a teacher, or a professional in the field in which you are applying. Family members cannot be used for recommendations. Both letters must be mailed to the attention of the School Director directly from the person writing the recommendation. Please provide their name, telephone and relationship to you below.

Name 1) _____ 2) _____
 Phone _____
 Relationship to Applicant: _____

Scholarship amount will be applied as the last payment of your tuition upon successful completion. In order to retain this scholarship you must complete your training without interruption and you must maintain the academic and attendance standards of Stewart School.

Scholarships are a form of financial assistance awarded from any of the following: Stewart School, Professional Associations, Civic/Community Organizations, High School Scholarship Programs, and Church Affiliated Scholarships. Contact Stewart School's Admissions Office, your local High School and/or Civic Organizations for more information on current scholarship availability.

Stewart school also awards a Scholarships in memory of Jean Ann Hentges.

Amount awarded is determined by our scholarship committee and ranges from \$250 to \$2,500 (1/4 of standard award for Esthetics applicants), and they choose up to two recipients for memorial scholarships, up to \$1,500.

Scholarship Deadline is Three Weeks Prior to Start Date.

Financial Aid Application

STEWART FINANCIAL AID APPLICATION C_____ D_____/_____
PLEASE FILL OUT THE FRONT AND BACK OF THIS FORM AND RETURN TO:
FINANCIAL AID PROCESSING OFFICE, PO BOX 873, DUBUQUE, IA 52004-0873

TODAY'S DATE: _____ / _____ / _____
 _____ I have already completed my FAFSA on line on _____ (date)
Stewarts FAFSA Code # 010138
 _____ I expect to completed my FAFSA on line on _____ (date)

1. NAME _____
 BIRTHDATE _____ / _____ / _____
 last first mi (maiden) month date year
 STREET ADDRESS _____ SOCIAL SECURITY NO. _____
 CITY _____ STATE ____ ZIP _____

DRIVER'S LICENSE # _____
 PHONE # (____) ____-____ CEL Phone # (____) ____-____ STATE OF ISSUE _____
 I AM: ____ MALE ____ FEMALE UNITED STATES CITIZEN? ____ YES ____ NO
 If No, what is your visa type and endorsement? _____
 MY RACIAL ORIGIN IS: ____ Caucasian (white) ____ Hispanic ____ Asian
 ____ Black
 ____ Native American (Indian) ____ Other (specify) _____

2. Have you previously attended college, business school, trade or technical school or other college?

_____ Yes _____ No **If yes, complete the following:**
 A. _____ From _____ to _____
 Name of school (mo/yr) (mo/yr)
 Received Financial Aid: _____ Yes _____ No
 Address Degree Granted: _____ Yes _____ No
 Type of Degree: _____
 B. _____ From _____ to _____
 Name of school (mo/yr) (mo/yr)
 Received Financial Aid: _____ Yes _____ No
 Address Degree Granted: _____ Yes _____ No
 Type of Degree: _____

3. Applicants Marital Status
 ____ Single ____ Engaged ____ Married ____ Divorced ____ Separated ____ Widowed
 4. Do you have any dependents? ____ Yes ____ No
 If yes, List their ages: _____
 5. Parents Marital Status
 ____ Single ____ Engaged ____ Married ____ Divorced ____ Separated ____ Widowed
 6. Where will you be living while attending school?
 ____ with parents ____ alone or with roommate ____ with spouse
 7. One way distance from your address to Stewarts, while attending school, if driving _____ miles or
 8. Will you receive any of the following benefits while attending school?
 ____ Yes ____ No
 If yes, answer the following:
 ____ social security benefits \$ _____ per month ____ child Support \$ _____ per month
 ____ unemployment comp. \$ _____ per month ____ JTPA \$ _____ per month

___ vocational rehab. \$ _____ per month ___ welfare-public assistance \$ _____ per month
___ veterans's educational bene\$ _____ per month ___ other \$ _____ per month

9. Will you be working while attending Stewarts? ___ Yes ___ No

Estimated earnings per month \$ _____

NOTE ...THE US DEPARTMENT OF EDUCATION **REQUIRES 2 ADULT REFERENCES FOR ALL FINANCIAL AID APPLICANTS. PLEASE FILL IN THE AREAS BELOW. PARENTS MUST BE YOUR FIRST REFERENCE, UNLESS THEY ARE DECEASED....THEN USE ANOTHER REFERENCE IN THEIR PLACE, AND INDICATE THEIR RELATIONSHIP TO YOU.**

Name of nearest relative, other than parent
(must be a different address than student and parent)

Parents Name _____ Name _____
Street Address _____ Street Address _____
City _____ St _____ Zip _____ City _____ St _____ Zip _____
Parents phone # (____) _____ Phone #(____) _____
Specify Relationship _____

STATEMENT OF EDUCATIONAL PURPOSE

I certify that I will use any money I receive under TITLE IV Financial Aid, Loans, Grants, Work Study, only for expenses related to my study at Stewarts College. I understand that I am responsible for repaying my funds that I receive which cannot reasonably be attributed to meeting educational expenses to attendance at Stewarts. I understand ALL LOAN PROCEEDS SUCH AS STAFFORD (student) and PLUS (parent) LOANS MUST BE REPAID.

In addition, I promise to be held responsible for the repayment of any monies received by inadvertent over awarding. I will repay these ineligible funds to the proper financial aid source. I further understand the amount of any repayment is based on federal regulations, as published by the Secretary of Education.

** I certify that I am not required to be registered with selective service because:

- I am female.
- I am in the armed services on active duty. (Note: does not apply to members for the reserves and
- National Guard who are not on active duty).
- I have not reached my 18th birthday.
- I was born before the required date.
- I am a permanent resident of the Trust Territory of the Pacific Islands.
- I am a citizen of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau.

Or

I certify that I am registered with Selective Service.

I certify that, as a condition to receive federal or state financial aid funds, I will not engage in the unlawful manufacture, distribution, dispensation, possession or use of

a controlled substance during the period of enrollment covered by financial aid funds awarded to me.

I also verify all financial information to determine my Financial Aid eligibility is true and correct for myself, and parent or spouse if applicable.

I also verify that I have not borrowed in excess of the annual accumulative limits of Stafford (student) loan.

I certify that I AM NOT in default or owe a refund at any institution of post secondary education for a Student Loan, PLUS Loan, Federal Insured Student Loan, PELL or FSEOG Grants, College Work Study or National Direct Student Loan.

Signed: _____ Date: _____

Signed: _____ Date: _____

Parent (if applying for a PLUS loan)

Financial Aid Brochure Information

Scholarships

Scholarships are forms of Financial Assistance awarded from any of the following:

Stewart School
Professional Associations
Civic/Community Organizations
High School Scholarship Programs
Church Affiliated Scholarships

Contact Stewart School - Admissions Office, your local High School and/or civic organizations for more information on current scholarship availability. Students may be awarded \$100.00 to \$2,500.00. **There is no repayment for scholarships.**

Scholarships are considered in the overall financial aid awarding package, therefore, any scholarship awards must be reported to the Financial Aid Office.

Federal Financial Assistance Programs 2016/2017

Financial Aid Processing Office
Stewart School
395 Main--PO Box 873
Dubuque, IA 52004-0873

Phone 563-588-8085 or 800-728-7222

FAX 563-588-1988

FAFSA School Code # 010138

Upon enrollment at Stewart School, Financial Aid Forms will be sent, if student indicates he/she will apply for aid.

FEDERAL PELL GRANTS

PELL Grants are financial assistance awarded to qualifying under-graduate students. Apply using the Free Application for Federal Student Aid-FAFSA, directly through Stewart School. Awards range: \$ 598 to \$5,815 per academic year, according to need. **There is no repayment for PELL grants.**

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANTS

FSEOG Grants are need-based financial assistance awarded to qualified students. Priority is given to PELL qualifying students. These grants are between \$100 and \$1,000 per year. **There is no repayment for these grants.**

Note...COURSES LESS THAN A FULL ACADEMIC YEAR HAVE REDUCED FINANCIAL AID ELIGIBILITY.

Website : www.stewartschool.edu

FEDERAL DIRECT STAFFORD LOANS

Stafford Loans are available to students at variable low interest rates, from the U.S. Department of Education. Qualified borrowers may receive up to \$5,500 for 1st academic year of their undergraduate study and up to \$6,500 for 2nd academic year. *Independent students may also borrow additional unsubsidized loan up to the remaining need, not to exceed \$4,000 per academic year. Repayment begins six months after the student graduates or leaves school. The interest on Stafford Loan is established by Congress. The **interest rate** for Stafford loans are set annually, based on T-bill rates + add on. **3.76 % is current rate for disbursements through 6/30/17.**

Subsidized or Unsubsidized eligibility is based on family income.

****Subsidized**-Means the federal government will pay the interest while the student is in school at least half time. Eligibility based on family income and prior years of Subsidized eligibility used.

****Unsubsidized**- Loans earn interest as loan is disbursed.

Note: Courses less than a full academic year have reduced loan eligibility.

BORROWER LOAN HISTORY IS AVAILABLE ON LINE :

www.nsls.ed.gov/nsls_SA/

Borrower loan information at NSLDS is accessible to authorized guaranty agencies, lenders and colleges.

Consumer Information Report ~ Stewart School updated document on September 2018

Loans require repayment.

Federal Direct Plus-PARENT loans

PLUS Loans are available to parents of dependent students from the U.S. Department of Education. Parents may borrow up to the need determined by the financial aid office, less other aid the student receives. PLUS Loan repayment begins during the 2nd enrollment period of your course. PLUS-Parent borrowers must pass a credit worthiness evaluation by Direct Loan processing center.

Interest rate for parent loans are set annually, based on T-bill rates + add on. **6.31 % is current rate for disbursements through 6/30/17.**

Stewart School participates in the **Wm D. Ford Direct Loan** Program. Once you qualify for a Stafford or PLUS Loan, the Financial Aid Office will mail loan forms to you. Borrowers rights and responsibilities, loan repayment and deferment information will be reviewed during orientation, and again as you graduate or leave school.

Receiving a student loan is an important financial responsibility. Stewart School wants to be sure you understand all loan information.

Stafford & PLUS Loan Application:

Student and parent must complete respective loan applications.

Loans require repayment.