



## **2022-2023 CONSUMER INFORMATION**

1211 EAST DOUGLAS AVENUE  
WICHITA, KANSAS  
67211

14133 US HWY 40  
KANSAS CITY, MISSOURI 64136

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

Effective Date 7.1.2022

Consumer Information may be updated through the 2022-2023 award year. Old Town Barber College reserves the right to change the contents of this document at any time.



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# Old Town BARBER COLLEGE



## Academic Programs:

1200 Hour Barbering Program - The program shall consist of twelve hundred (1,200) clock hours of technical instruction and practical operations covering all practices and the art of barbering. The Barbering program is designed to prepare students for the state licensing examination and for entry-level employment as a barber.

Hours	Description
280 Hours	History of Barbering and Scientific Fundamentals, Professional Ethics, Hygiene Grooming and First Aid, Study of the Hair, Skin, Scalp and Structure of the Head, Elementary Chemistry, Sanitation, Sterilization, Bacteriology, and Economics of Shop Management
800 Hours	Barbering Practical Work, Shaving, Facials, Massage Honing and Stropping, Male and Female Haircutting and Styling, Permanent Waving, Hair Tinting, Temporary, Semi-Permanent and Permanent
120 Hours	Shop Management, Business Management and Laws Relating to State Barber Boards
1200 Total Hours	

For more information, please review the OTBC Catalog located at [www.otbcollege.com](http://www.otbcollege.com)

## Accreditation:

Old Town Barber College has been granted accreditation by the Accrediting Commissions of Career Schools and Colleges (ACCSC), an agency recognized by the United States Department of Education since 1965. In 1967, the commission received recognition from the U.S. Department of Education as a non-profit, independent accreditation agency which confirmed the commission's status as a reliable authority for the establishment of educational standards. A student or any member of the public may file a complaint about this institution with ACCSC.

Accrediting Commission of Career Schools and Colleges (ACCSC)  
2101 Wilson Boulevard, Suite 302  
Arlington, Virginia 22201  
P: 703.247.4212  
[www.accsc.org](http://www.accsc.org)

For more information, please review the OTBC Catalog located at [www.otbcollege.com](http://www.otbcollege.com)

## Annual Security Report:

Please see the Annual Security Report located at [www.otbcollege.com](http://www.otbcollege.com)



**OTBC Financial Aid Office:**

The Old Town Barber College Financial Aid Office is available to provide financial access to all students who qualify. Abiding by federal and institutional guidelines, we seek to meet our student's financial need and help students make responsible financial decisions. The College is committed to providing our students with information they need to make college as affordable as possible.

OTBC's Financial Aid Office is available to help make educational goals obtainable. Students must file a Free Application for Federal Student Aid ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) to determine financial need. All applicants for their programs must be United States Citizens or eligible non-citizens.

Satisfactory Academic Progress must be maintained while attending the College in order to continue to receive federal or private financial funds. Prospective students and their parents/spouses are encouraged to visit with an Old Town Barber College Financial Assistance Coordinator for detailed information about financial assistance programs available. A student who needs financial assistance is urged to contact the College as early as possible. A student's financial package may be certified up to the cost of attendance at OTBC and when disbursed, funding is applied to the student account. The College has the right to deny any student Federal Loans if the loans are deemed to be detrimental to the student's financial situation.

**For More Information Contact:** The OTBC Financial Assistance Coordinator Office

**Code of Conduct:**

Our employees with Title IV loan responsibilities adhere to a code of conduct policy. This policy is available here and prohibits conflicts of interest for our financial aid personnel. OTBC staff are required to comply with this code of conduct

Financial Aid Compliance Code of Conduct - OTBC is committed to ensuring the integrity of its employees and students with respect to all aspects of its schools and operations. The position you hold within OTBC is evidence of the trust we have in you. Compliance with all applicable laws, regulations, and OTBC policies and procedures, and performance of duties according to the highest standards of honesty and integrity, is expected of all of us.

This Code of Conduct for Financial Aid Compliance professionals applies to all OTBC employees who are employed in a compliance role. If you violate provisions of the Code of Conduct, you subject yourself to discipline, up to and including termination of your employment. If you do not understand or if you have any questions about OTBC policies and procedures, a school Catalog, or this Code of Conduct, you should contact your supervisor, or school director.



**IRS Data Retrieval Tool:**

The IRS Data Retrieval Tool (IRS DRT) allows students to transfer data from their federal income tax returns into their FAFSA electronically. The 2022-2023 FAFSA requires 2020 tax information. Using the IRS DRT process can reduce errors on your FAFSA, as well as reduce the amount of requested documents from the Financial Assistance Coordinator's Office. When students submit the request, the IRS will confirm their identity. For more information on transferring tax information to the FAFSA, click on the following link: <https://studentaid.ed.gov/sa/sites/default/files/transfer-tax-info-to-fafsa.png>

**Verification:**

Verification is a process to confirm the information students, and if applicable parents, provided on the FAFSA - Free Application for Federal Student Aid. Verification selection can be random or because FAFSA data was incomplete, estimated or inconsistent. The U.S. Department of Education selects students for the verification process; however, an institution also has the ability to select students to complete the verification process. OTBC verifies all students selected by the Department of Education. If a student is selected for verification, OTBC that the student provide documentation to confirm the information reported on your FAFSA. This will include a verification worksheet and may include a copy of a tax transcript or tax return. If the student is a dependent student, we may also request a copy of the parent's tax transcript or tax return. Additional documentation that may be requested for verification may include but are not limited to the following: household size, number in college, child support paid or received, food stamps recipient, high school completion status and/or identity/statement of educational purpose. The student will be notified by the Financial Assistance Coordinator if they have been selected for verification. The notification to the student will explain what documentation the student will need to provide to the Financial Aid office to complete verification and how they may obtain and provide such information.

All documentation requested by Old Town Barber College in connection with financial aid verification must be provided to the Financial Aid Office within 15 days, which may be extended, if the student can show that there is a good reason for the deadline to be extended. Students who fail to provide all required documentation to the financial aid office may not be eligible to receive federal student aid in their current term and in the future. Failure to provide the requested documentation may also prevent the student from correcting erroneous information on record with the Department of Education.

If the data reported on the FAFSA is confirmed, the Financial Aid Office can determine the eligibility for financial aid and may prepare an award letter.

If the College finds differences between the data reported on the FAFSA and the information submitted, corrections to the FAFSA may be required. If assistance from students is required, a Financial Aid Administrator will contact students and notify them of the corrections process. OTBC will submit corrections to the Department of Education via our third party servicer, DJA Financial Aid Services, Inc. Once corrections have been completed and the school receives a verified estimated family contribution (EFC), we may prepare an award letter. If due to the verification process, a student's EFC changes and



results in a change in the amount of the applicant's federal financial aid award, the student will be notified of such changes in writing.

Students are advised that OTBC will report to any potential fraud or falsified information (on the part of the student, the parent, preparer of financial aid applications, or related parties) to the Department of Education, Office of Inspector General.

Anyone who suspects fraud or abuse may make a confidential report by contacting the Office of Inspector General at 1-800- MIS-USED (1-800-647-8733) or online at <https://oighotlineportal.ed.gov>

### **Entrance Interview**

As part of the financial assistance process, the Financial Aid Office conducts entrance counseling as required by the Department of Education for student loan borrowers. Federal loans will not be issued until this requirement has been met. Entrance counseling may be conducted in one-on-one interviews, a group session and/or electronically. Student loan borrowers must complete the required entrance counseling documentation. The purpose of entrance loan counseling is to inform students of their rights and responsibilities as a student loan borrower. For more information regarding entrance counseling, click the following link: <https://studentaid.ed.gov/sa/sites/default/files/loan-entrance-counseling-color.pdf>

### **Entrance Interview – PLUS Loans**

As part of the financial assistance process, the Financial Aid Office conducts entrance counseling as required by the Department of Education. Entrance counseling may be conducted in one-on-one interviews, a group session and/or electronically. Parent PLUS loan borrowers are also encouraged to complete PLUS entrance counseling, however it is not required unless the parent borrower has an adverse credit history. If the parent borrower has an adverse credit history but qualifies for a Plus loan either by getting a loan endorser or being reconsidered due to special circumstances they must complete special loan counseling for PLUS loan borrowers. The purpose of entrance loan counseling is to inform parents of their rights and responsibilities as loan borrowers. For more information regarding entrance counseling, click the following link: <https://studentaid.ed.gov/sa/sites/default/files/loan-entrance-counseling-color.pdf>

### **Exit Interview**

At the completion of the student's program, withdrawal of the student's program or if a student falls below half time enrollment the Financial Aid Office conducts exit counseling as required by the Department of Education for student loan borrowers. Exit counseling may be conducted in one-on-one interviews, a group session and/or electronically. Student loan borrowers must complete the required exit counseling documentation. In the event the student loan borrower does not complete exit



counseling with the Financial Aid Office, required exit counseling documentation will be mailed to the student. The purpose of exit loan counseling is to inform students of their rights and responsibilities as a student loan borrower. For more information regarding exit counseling, click on the following link: <https://studentaid.ed.gov/sa/sites/default/files/loan-exit-counseling-color.pdf>

**Title IV:**

Financial Aid Eligibility can be reviewed in the OTBC Catalog located at [www.otbcollege.com](http://www.otbcollege.com)

OTBC offers a one-on-one meeting with a Financial Aid professional to discuss financial assistance programs available and financial access to all students who qualify.

Students must file a Free Application for Federal Student Aid ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) to determine need. Once the FAFSA is completed, the financial information will be used in a formula established by the US Congress that calculates the estimated family contribution (EFC), need, and helps determine eligibility. When combined with other aid and resources, a student's aid package may not exceed the cost of attendance.

For more information contact: OTBC Financial Aid

**Students Rights and Responsibilities**

At OTBC we believe in the possibility of higher education for everyone assisting our students to obtain all the financial aid they may qualify for.

Please visit with our financial aid staff to discover your personalized options. OTBC participates in Title IV funding through the Department of Education and administers the following programs:

- Pell Grant
- Federal Stafford and PLUS Loan programs

**Federal Pell Grant**

Awards are based upon financial need, cost of attendance and enrollment status. The maximum amount of Pell grant for the 2022-2023 award year is \$6,895.00 annually. The federal government establishes pell awards and reserves the right to modify pell amounts at any time.

Beginning with the 2017-2018 award year, eligible students may receive up to 150% of the student's Federal Pell Grant Scheduled Award. Any Pell Grant received will be included in determining the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU) in accordance with section 401(c)(5) of the Higher Education Act.





Applicants must be enrolled in an approved post-secondary institution and in an eligible program. Students pell eligibility is measured in scheduled awards and measured by the percentage of lifetime eligibility used (LEU). Maximum duration of pell lifetime eligibility used (LEU) is 600%. If a student has used 600% or greater of pell lifetime eligibility, they are ineligible to receive further pell awards. All students should apply; however, not all students may be eligible. Applicants' eligibility is determined by information reported on the Free Application for Federal Student Aid (FAFSA). Students can complete a FAFSA at <http://www.fafsa.ed.gov>.

For more information contact: OTBC Financial Aid

#### **Federal Subsidized Stafford Loan Program**

Awards are based upon financial need. The maximum amount of subsidized loans a student can receive for the 2022-2023 award year is \$3,500.00 for first year students, \$4,500.00 for second year students and \$5,500.00 for third year students and beyond. Loans have a fixed interest rate with a cap of 8.25% adjusted every July 1. The interest rate for loans first disbursed on or after 7/1/22 is 4.99%. The federal government establishes student loan interest rates and reserves the right to modify interest rates at any time.

Applicants must be enrolled in at least half-time basis in an approved postsecondary institution and in an approved program and must demonstrate financial need. As of July 1, 2013, eligibility for a subsidized loan is limited to 150% of the length of the student's academic program. Once a borrower has reached the 150% limitation, student eligibility for an interest subsidy also ends for all outstanding subsidized loans that were disbursed on or after July 1, 2013. At that point, interest on those previously borrowers loans would begin to accrue and would be payable in the same manner as interest on unsubsidized loans. In June of 2021, The FAFSA Simplification Act, part of the Consolidated Appropriations Act, 2021, provides for a repeal of the 150% Subsidized usage Limit Applies (SULA) requirements. New Direct Subsidized Loans disbursed on or after July 1, 2021, will received the maximum benefit of the regulatory changes.

All students should apply; however, not all students may be eligible. Qualified students are not required to make payments nor pay interest while enrolled at least half time; the federal government "subsidizes" the interest during this period of enrollment. Interest begins accruing during the grace period. Repayment of interest charges and principle begin six months after the student leaves school or drops below half time enrollment status. Applicant eligibility is determined by information reported on the Free Application for Federal Student Aid (FAFSA). Students can complete a FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Subsidized and unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 10.1.2020 and before 10.1.2023 have a 1.057% origination fee. The origination fee is assessed and automatically deducted by the federal government. Since the origination fee is deducted before the federal government disburses the loan to OTBC, the amount credited to the student's account will be less than the loan amount borrowed. Origination fees are determined by the Department of Education.

For more information contact: OTBC Financial Aid





### **Federal Unsubsidized Stafford Loan Program**

Awards vary. The award may be used in conjunction with the Federal Subsidized Stafford Loan program. The maximum amount for a qualified independent student can receive for the 2022-2023 award year is \$4,000.00 for first year students, \$4,000.00 for second year students and \$5,000.00 for third year students and beyond. Loans have a fixed interest rate with a cap of 8.25% adjusted every July 1. The interest rate for loans first disbursed on or after 7/1/22 is 4.99%. The federal government establishes student loan interest rates and reserves the right to modify interest rates at any time. Some students may also qualify for an additional unsubsidized loan of \$2,000.00.

Applicants must be enrolled in at least half-time basis in an approved post-secondary institution and in an approved program. This award is not based upon financial need and is available to students regardless of income.

All students should apply. Students are responsible for the interest from the date of disbursement. Interest payments may be made in installments while in school or allowed to accrue and be added to the principle (capitalized). Repayment begins six months after the student leaves school or drops below half time enrollment status. Students can complete a FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Subsidized and Unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 10.1.2020 through 10.1.2023 have a 1.057% origination fee. The origination fee is assessed and automatically deducted by the federal government. Since the origination fee is deducted before the federal government disburses the loan to OTBC, the amount credited to the student's account will be less than the loan amount borrowed. Origination fees are determined by the Department of Education.

For more information contact: OTBC Financial Aid

### **Federal Additional Unsubsidized Stafford Loan Program**

Some students may qualify for an additional Unsubsidized loan. Federal Additional Unsubsidized Stafford Loans do accrue interest while the student is enrolled in school and may be paid quarterly or be added to the principle amount of the loan. Repayment of principle begins six months after the student ceases to be enrolled at least half time. The maximum loan amount that a first, second, or third year student and beyond may borrow is \$2,000.00. The interest rate for loans first disbursed on or after 7.1.2022 is 4.99%. The federal government establishes student loan interest rates and reserves the right to modify interest rates at any time.

Subsidized and Unsubsidized Federal Direct Stafford Loans that have a first disbursement date on or after 10.1.2020 and before 10.1.2023 have a 1.057% origination fee. The origination fee is assessed and automatically deducted by the federal government. Since the origination fee is deducted before the federal government disburses the loan to OTBC, the amount credited to the student's account will be less than the loan amount borrowed. Origination fees are determined by the Department of Education.



For more information contact: OTBC Financial Aid

### **Federal PLUS Loans Amount**

Award based on cost of dependent student's education minus other financial assistance. Loans have a fixed interest rate with a cap of 10.50% that may adjust every July 1. The interest rate for loans first disbursed on or after 7.1.2022 is 7.54%. The federal government establishes student loan interest rates and reserves the right to modify interest rates at any time.

Applicants must be a parent or legal guardian of a dependent, undergraduate student. Students must be enrolled in at least half-time basis in an approved postsecondary institution and in an approved program.

The parent or legal guardian must complete a credit check to qualify and the parent or legal guardian and student must complete the Free Application for Federal Student Aid (FAFSA) [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The parent or legal guardian is responsible for repayment. Interest is charged beginning at the first disbursement date. Repayment including the interest and principle begins 60 days after the funds are fully disbursed for the academic year, unless a deferment is requested and granted to the parent or legal guardian. For information on a Plus deferment, contact the Department of Education.

If a dependent student's parent or legal guardian is denied a PLUS loan, the student becomes eligible for increased Unsubsidized Stafford loan limits, the same limits as available to independent students. Only one parent needs to apply for and be denied a PLUS loan. However, if one parent is denied a PLUS loan and the other is approved for a PLUS loan, the student is not eligible for increased Stafford loan limits. Federal Direct PLUS Loans that have a first disbursement date on or after 10.1.2020 and before 10.1.2023 have a 4.228% origination fee. The origination fee is assessed and automatically deducted by the federal government. Since the origination fee is deducted before the federal government disburses the loan to OTBC, the amount credited to the student's account will be less than the loan amount borrowed.

Origination fees are determined by the Department of Education.

For more information, we recommend you visit the Department of Education's Student Aid website which gives you comprehensive detail about federal student aid programs: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

To apply for financial aid, a student must complete the Free Application for Federal Student Aid (FAFSA) which is the basis of determining your eligibility for Title IV funding. To complete your FAFSA, please go to: [www.fafsa.ed.gov](http://www.fafsa.ed.gov).



### **State Financial Assistance**

State Financial Assistance State funding organizations provide funding to help qualified students meet the costs of post-secondary education. Awarding of funds is determined by the individual organizations. State funding programs include:

- Veteran's Education Training
- WIA Workforce Investment Act
- Workforce Development
- Trade Readjustment Allowance (TRA)
- Social Rehabilitation Services (SRS)
- Vocational Rehabilitation

Not all funding programs are available at all campus locations

### **Veteran's Affairs**

Veteran Affairs Benefits (VA) If a student has questions regarding eligibility in any VA program, the student should contact the VA hotline at 888.442.4551 or the student can also access the VA website, [www.benefits.va.gov](http://www.benefits.va.gov)

Chapter 33—Post 9/11 GI Bill®— Active Duty This education benefit is available to eligible veterans and service members. For more information regarding Chapter 33, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov).

Yellow Ribbon Program Bryan University has elected to enter into an agreement with the VA to fund tuition costs. For more information regarding the Yellow Ribbon program, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov)

Chapter 30 - Montgomery GI Bill® – Active Duty This education benefit is available to any man or woman who is active duty or honorably discharged from the military and completed his/her high school education. The VA office determines eligibility for this program. Monthly entitlements increase every year on October 1st with the Consumer Price Index increase. The rates may increase at other times by an act of Congress. Current monthly entitlement amounts are listed at [www.benefits.va.gov](http://www.benefits.va.gov). A student may qualify for increases above the basic monthly rates. The additional money is referred to as a "kicker." The VA office and the VA website have information regarding who qualifies for "kicker."

Chapter 1606 - Montgomery GI Bill® – Selected Reserves This program is for members of the Selected Reserve, including the Army, Navy, Air Force, Marine Corps and Coast Guard Reserves, the Army National Guard and the Air Guard. The selected Reserve component decides who is eligible for the program. For more information, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov).



Chapter 1607 - REAP (Reserve Education Assistance Program) It is a Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. This program makes certain reservists who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits. The National Defense Authorization Act of 2016 ended REAP on 11.25.2015. Some individuals remain eligible for REAP benefits until 11.25.2019, while others are no longer eligible for REAP benefits.

VEAP - Veteran's Educational Assistance Program Veterans who first entered active duty between January 1, 1977 and June 30, 1985 were able to voluntarily contribute to an education account to establish eligibility. The initial contribution must have been made by April 1, 1987. For more information, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov)

Chapter 35 - Dependent Educational Assistance Benefits This program provides education benefits for the spouse and dependent children of veterans who are permanently and totally disabled from service connected causes, veterans who died in service or who died of service connected causes, and certain other veterans and service persons, such as those currently missing in action or captured in the line of duty. The VA determines eligibility for these benefits. For more information, please visit the VA website at [www.benefits.va.gov](http://www.benefits.va.gov)

Veterans Benefits and Transition Act of 2018 In accordance with Section 103 of the Veterans Benefits and Transition Act of 2018, Bryan University ensures that we will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirements that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veterans Affairs.

Students who do not meet the institution's standards of satisfactory progress, or those students who withdraw from school, forfeit all future Federal financial assistance funds for which they previously were eligible until reinstated by the University.

### **Repayment**

For most loans, repayment begins six or nine months after graduation, leaving school, or dropping below half-time enrollment. Students should use this time to get financially settled, determine their expected income and expenses, and select a repayment plan. Once students enter repayment, they must make payments on time to avoid delinquency and default.

Students have a choice of several repayment plans that are designed to meet their needs, including plans that base payment amounts on income. The amount paid and the length of time required to repay student loans will vary depending on the repayment plan chosen. The charts on the following pages summarize the repayment plans that are available for each loan type and the borrowers who qualify for each plan.

For more detailed repayment plan information and to calculate estimated repayment amounts under

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each of the different plans, use the Repayment Estimator at [StudentAid.gov/repayment-estimator](http://StudentAid.gov/repayment-estimator). The repayment plan options below do not include PLUS loans made to parents, Direct Consolidation Loans and FFEL Consolidation Loans, or Federal Perkins Loans.

For information about repayment plan options for PLUS loans made to parents, see the brochure Direct Loan Basics for Parents at [studentaid.gov/sites/default/files/direct-loan-basicsparents.pdf](http://studentaid.gov/sites/default/files/direct-loan-basicsparents.pdf).

For information about repayment of consolidation loans, see [StudentAid.gov/consolidation](http://StudentAid.gov/consolidation). For information about repayment of Federal Perkins Loans, contact the school that made the loan.

<b>Overview of Direct Loan and FFEL Program Repayment Plans</b>			
<b>Repayment Plan</b>	<b>Eligible Loans</b>	<b>Monthly Payment and Time Frame</b>	<b>Eligibility and Other Information</b>
Standard Repayment Plan	Direct Subsidized and Unsubsidized Loans Subsidized and Unsubsidized Federal Stafford Loans all PLUS loans all Consolidation Loans (Direct or FFEL)	Payments are a fixed amount that ensures your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).	All borrowers are eligible for this plan. Usually pay less over time than under other plans. Standard Repayment Plan with a 10-year repayment period is not a good option for those seeking Public Service Loan Forgiveness (PSLF). Standard Repayment Plan for Consolidation Loans is not a qualifying repayment plan for PSLF.
Graduated Repayment Plan	Direct Subsidized and Unsubsidized Loans Subsidized and Unsubsidized Federal Stafford Loans all PLUS loans all Consolidation Loans (Direct or FFEL)	Payments are lower at first and then increase, usually every two years, and are for an amount that will ensure your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).	All borrowers are eligible for this plan. Pay more over time than under the 10-year Standard Plan. Generally not a qualifying repayment plan for PSLF.
Extended Repayment Plan	Direct Subsidized and Unsubsidized Loans Subsidized and Unsubsidized Federal Stafford Loans	Payments may be fixed or graduated, and will ensure that your loans are paid off within 25 years.	If you're a Direct Loan borrower, you must have more than \$30,000 in outstanding Direct Loans.

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	<p>all PLUS loans all Consolidation Loans (Direct or FFEL)</p>		<p>If you're a FFEL borrower, you must have more than \$30,000 in outstanding FFEL Program loans. Your monthly payments will be lower than under the 10-year Standard Plan or the Graduated Repayment Plan. Pay more over time than under the 10-year Standard Plan. Not a qualifying repayment plan for PSLF.</p>
<p>Revised Pay As You Earn Repayment Plan (REPAYE)</p>	<p>Direct Subsidized and Unsubsidized Loans Direct PLUS loans made to students Direct Consolidation Loans that do not include PLUS loans (Direct or FFEL) made to parents</p>	<p>Your monthly payments will be 10 percent of discretionary income. Payments are recalculated each year and are based on your updated income and family size. You must update your income and family size each year, even if they haven't changed. If you're married, both your and your spouse's income or loan debt will be considered, whether taxes are filed jointly or separately (with limited exceptions). Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20</p>	<p>Any Direct Loan borrower with an eligible loan type may choose this plan. Usually pay more over time than under the 10-year Standard Plan. You may have to pay income tax on any amount that is forgiven. Good option for those seeking PSLF.</p>



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		years (if all loans were taken out for undergraduate study) or 25 years (if any loans were taken out for graduate or professional study).	
Pay As You Earn Repayment Plan (PAYE)	Direct Subsidized and Unsubsidized Loans Direct PLUS loans made to students Direct Consolidation Loans that do not include (Direct or FFEL) PLUS loans made to parents	Your monthly payments will be 10 percent of discretionary income, but never more than you would have paid under the 10-year Standard Repayment Plan. Payments are recalculated each year and are based on your updated income and family size. You must update your income and family size each year, even if they haven't changed. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years.	You must be a new borrower on or after Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011. You must have a high debt relative to your income. Your monthly payment will never be more than the 10-year Standard Plan amount. You'll usually pay more over time than under the 10-year Standard Plan. You may have to pay income tax on any amount that is forgiven. Good option for those seeking PSLF.
Income-Based Repayment Plan (IBR)	Direct Subsidized and Unsubsidized Loans Subsidized and Unsubsidized Federal Stafford Loans all PLUS loans made to students	Your monthly payments will be either 10 or 15 percent of discretionary income (depending on when you received your first loans), but never more	You must have a high debt relative to your income. Your monthly payment will never be more than the 10-year Standard Plan amount.



# Old Town BARBER COLLEGE



	<p>Consolidation Loans (Direct or FFEL) that do not include Direct or FFEL PLUS loans made to parents</p>	<p>than you would have paid under the 10-year Standard Repayment Plan.          Payments are recalculated each year and are based on your updated income and family size.          You must update your income and family size each year, even if they haven't changed.          If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return.          Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years or 25 years, depending on when you received your first loans.          You may have to pay income tax on any amount that is forgiven.</p>	<p>You'll usually pay more over time than under the 10-year Standard Plan.          You may have to pay income tax on any amount that is forgiven.          Good option for those seeking PSLF.</p>
<p>Income-Contingent Repayment Plan (ICR)</p>	<p>Direct Subsidized and Unsubsidized Loans          Direct PLUS Loans made to students          Direct Consolidation Loans</p>	<p>Your monthly payment will be the lesser of</p> <ul style="list-style-type: none"> <li>• 20 percent of discretionary income,</li> <li>or</li> <li>• the amount you would pay on a repayment plan with a fixed payment over 12 years, adjusted according to your income.</li> </ul>	<p>Any Direct Loan borrower with an eligible loan type may choose this plan.          You'll usually pay more over time than under the 10-year Standard Plan.          You may have to pay income tax on any amount that is forgiven.</p>

# Old Town BARBER COLLEGE



		<p>Payments are recalculated each year and are based on your updated income, family size, and the total amount of your Direct Loans.</p> <p>You must update your income and family size each year, even if they haven't changed.</p> <p>If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return or you choose to repay your Direct Loans jointly with your spouse.</p> <p>Any outstanding balance will be forgiven if you haven't repaid your loan in full after 25 years.</p>	<p>Good option for those seeking PSLF.</p> <p>Parent borrowers can access this plan by consolidating their Parent PLUS Loans into a Direct Consolidation Loan.</p>
<p>Income-Sensitive Repayment Plan</p>	<p>Subsidized and Unsubsidized Federal Stafford Loans FFEL PLUS Loans FFEL Consolidation Loans</p>	<p>Your monthly payment is based on annual income, but your loan will be paid in full within 15 years.</p>	<p>You'll pay more over time than under the 10-year Standard Plan. The formula for determining the monthly payment amount can vary from lender to lender. Available only for FFEL Program loans, which are not eligible for PSLF.</p>

### **Loan Consolidation**

If a student has multiple federal student loans, a student can consolidate them into a single Direct Consolidation Loan. This may simplify repayment if the student is making separate loan payments to different loan holders or servicers as consolidation will consolidate multiple payments into one



payment. However, the student will need to review the advantages and possible disadvantages of consolidating before making a decision.

Once the student has selected a repayment plan, the student can change to another one with no financial penalties – although some restrictions may apply.

For further information regarding student loan repayment, please visit the following website:  
<http://studentaid.ed.gov/h/manage-loans>

### **Maximum Loan Payment**

What's the maximum loan payment you can afford? If the monthly student-loan payment exceeds the range of loan payments listed below for the student's annual income, explore a flexible repayment option or loan consolidation. Maximum affordable monthly payments assume that payments do not exceed 8 percent to 10 percent of the gross monthly income.

Estimated Annual Income	Estimated Loan Payments
\$15,000	\$100 - \$125
\$20,000	\$133 - \$167
\$25,000	\$167 - \$208
\$30,000	\$200 - \$250
\$35,000	\$233 - \$292
\$40,000	\$267 - \$333
\$45,000	\$300 - \$375
\$50,000	\$333 - \$417
\$75,000	\$500 - \$625
\$100,000	\$667 - \$833

### **Estimated Repayment Chart**

The sample loan repayment schedules listed below help illustrate the differences in your monthly payments based on the choice of repayment plan. The monthly payments listed below are based on the following:

\$16,000.00 total federal student loans borrowed (\$8,000 Subsidized and \$8,000 Unsubsidized)

4.53% interest rate

\$25,000 starting Adjusted Gross Income (AGI) (This amount from the federal tax return is used for several of the available repayment plans.)

Other assumptions: Borrower's marital status is single, with a family size of one, living in Kansas.

# Old Town BARBER COLLEGE



<b>Repayment Plan</b>						
Repayment Plan	First Monthly Payments	Last Monthly Payment	Total Amount Paid	Total Interest Paid	Projected Loan Forgiveness	Repayment Period
Standard	\$166.00	\$166.00	\$19,926.00	\$3,926.00	\$0.00	120
Graduated	\$93.00	\$280.00	\$20,920.00	\$4,920.00	\$0.00	120
Extended, Fixed	NA	NA	NA	NA	NA	NA
Extended, Graduated	NA	NA	NA	NA	NA	NA
Revised Pay As You Earn	\$47.00	\$51.00	\$11,846.00	NA	\$17,206.00	216
Pay As You Earn	\$47.00	\$51.00	\$11,846.00	NA	\$18,409.00	216
Income-Based Repayment (IBR)	\$47.00	\$51.00	\$11,846.00	NA	\$18,409.00	216
Income-Contingent Repayment (ICR)	\$92.00	\$88.00	\$26,420.00	\$10,420.00	\$0.00	252

To determine repayment on specific loan amounts borrowed, use the repayment estimator located on the following website: <https://studentaid.gov/loan-simulator/>

For additional information regarding repayment comparisons, please visit the following website: <https://studentaid.gov/loan-simulator/>

**Payment Relief Options** If the student is unemployed, facing certain other personal financial difficulties, returning to school, or pursuing certain other educational or training programs, they may qualify for temporary payment relief on Federal Stafford loans. Federal Loan Programs provide two general options for student loan payment relief:

**Deferment:** If the student meets the qualifications for deferment and submit the required documentation, they are entitled to defer principal payments, in the case of unemployment or economic hardship, for up to a total of three years during the term of the loans. There is no maximum time limit for deferment while you are continuously enrolled at least half time in school or participating in a qualified graduate-fellowship or rehabilitation-training program.

**Forbearance:** If the student does not meet the requirements for deferment but still needs payment relief, they may appeal to the lender or loan servicer for forbearance. Forbearance permits the student to reduce or postpone payments or extend the time for making payments, usually at the discretion of the lender. A forbearance request typically is granted for a period of up to 12 months.



### **National Student Loan Data System (NSLDS)**

As required by the Department of Education, Bryan University reports enrollment data of student loan borrowers to the National Student Loan Data System (NSLDS). Changes to a student's enrollment status is completed by Bryan University. In addition, all Title IV loans are submitted to NSLDS and student loan information is accessible by authorized agencies, lenders and other institutions. A student authorizes the school to release information to lenders by signing the promissory note as part of the loan application process. This authorization covers information relevant to the student's or parent's eligibility to borrower as well as locating the borrower.

### **Professional Judgment**

OTBC may administer a professional judgment on a case-by-case basis only to adjust the student's cost of attendance or the data used to calculate the student's EFC. The reason for the adjustment is documented in the student's file. Inconsistent or conflicting information must be resolved before making any adjustments and decision regarding adjustments is final and cannot be appealed to the Department. If a student would like to file a professional judgment, they may contact the financial aid office and complete the professional judgment request. Additional documentation may be required from the student to complete the request for a professional judgment.

### **Dependency Override**

OTBC may administer a dependency override on a case-by-case basis for students with unusual circumstances. If OTBC determines that an override is appropriate, a statement and supporting documentation must be included in the student's file. None of the following conditions singly or in combination qualify as unusual circumstances meriting a dependency override: Parents refuse to contribute to the student's education, Parents are unwilling to provide information on the FAFSA or for verification, Parents do not claim the student as a dependent for income tax purposes and/or the student demonstrates total self-sufficiency. Unusual circumstances do include abandonment by parents, an abusive family environment that threatens the health or safety of the student, a student unable to locate their parents. In such cases a dependency override may be warranted. Dependency overrides do not carry over from year to year and the unusual circumstance must be reaffirmed to justify the dependency override. If a student would like to file a dependency override, they may contact their financial assistance coordinator and complete the dependency override request. Additional documentation may be required from the student to complete the request for a dependency override.



### **Student Right-to-Know Graduation Rates**

The overall graduation rate is also known as the “Student Right-to-Know” or Integrated Postsecondary Education Data System (IPEDS) graduation rate. It tracks the progress of students who began their studies as full time, first-time degree or certificate seeking students to see if they complete a degree or other award such as a certificate within 150% of “normal time” for completing the program in which they are enrolled. Note that not all students at the college are tracked for these rates. Students who have already attended another postsecondary institution, or who began their studies on a part-time basis, are not tracked for this rate.

#### Wichita - Main

Overall Graduation rate for students who began their studies in 2018-2019:

72% Overall Graduation Rate

#### Kansas City - Branch

Overall Graduation rate for students who began their studies in 2018-2019:

No data available per College Navigator.

For more information regarding the U.S. Department of Education’s College Navigator website, click on the following link: <https://nces.ed.gov/collegenavigator/?q=old+town+barber+college&s=all&id=155353>  
In addition to providing the overall graduation rate, the College Navigator website also provides the Student-Right-to-Know graduation rate and Diversity of Student Body disaggregated by:

- Gender
- Major racial and ethnic subgroup (as defined by the U.S. Department of Education)
- Recipients of a Federal Pell Grant
- Recipients of a subsidized Stafford Loan who did not receive a Pell Grant
- Students who did not receive either a Pell Grant or subsidized Stafford Loan



### **Accrediting Commission of Career Schools and Colleges Graduation and Employment Rates**

The ACCSC Graduation and Employment (G&E) rate is the Commission's mechanism for collecting, for each program, the rate at which students graduate from a program and the rate at which those graduates obtain employment in a training related field. The G&E rate reflects "cohorts" of students and tracks individual student results within that cohort through program completion and employment outcomes.

#### Wichita - Main

Available for placement: 45

62% Overall Graduation Rate

75% Employment Rate

#### Kansas City - Branch

Available for placement: 4

100% Overall Graduation Rate

75% Employment Rate

### **Integrated Postsecondary Education Data System (IPEDS) Retention Rates**

IPEDS is a system of interrelated surveys conducted annually, which gathers information from every college, university, and technical and vocational institution in the United States and other jurisdictions (such as Puerto Rico) that participates in the federal student financial aid programs. The Higher Education Act of 1965, as amended, requires that institutions that participate in federal student aid programs report data on enrollments, program completions, graduation rates, faculty and staff, finances, institutional prices, and student financial aid. These data are made available to students and parents through the [College Affordability and Transparency Center](#) web sites.

Retention rates measure the percentage of first-time students who return to the institution to continue their studies. For IPEDS purposes, the main campus and branch campus retention rates are combined.

#### Wichita – Main and Kansas City - Branch

63% Retention Rate

For more information regarding the U.S. Department of Education's College Navigator website, click on the following link: <https://nces.ed.gov/collegenavigator/?q=old+town+barber+college&s=all&id=155353>  
Current and prospective students also may request a copy of any OTBC Student-Right-to-Know disclosure from the Campus Director.





### **Copyright Policy**

Copyright is a form of legal protection to the authors of original works, in whatever medium, that is provided for by the laws of the United States to the owners of copyright. Copyright law applies to types of works that include, but are not limited, to literary, dramatic, musical, artistic, pictorial, graphic, film and multi-media works. This protection is available to both published and unpublished works. Many people understand that printed works such as books and magazine articles are covered by copyright laws but they are not aware that the protection extends to software, digital works, and unpublished works and it covers all forms of a work, including its digital transmission and subsequent use.

The Digital Millennium Copyright Act (DMCA) was enacted into law on October 28, 1998. This act amended the copyright law to provide regulations for works cited in the World Wide Web. This act obligates the University to block access to infringing material when a copyright violation is reported.

Students who engage in illegal file-sharing are subject to civil penalties from copyright owners as well as disciplinary action from OTBC. Universities and individuals can be subject to the imposition of substantial damages for copyright infringement incidents relating to the use of University network services. In a civil action, the individual infringer may be liable for either actual damages or statutory damages of up to \$30,000 (which may be increased to up to \$150,000 if the court finds the infringement was willful). In addition, individual infringers may be subject to criminal prosecution. Criminal penalties include up to ten years imprisonment depending on the nature of the violation.

Because technology makes it so easy to copy and transmit protected works, copyright is a serious issue. While Old Town Barber College encourages the free flow of ideas and provides resources such as internet access to support this activity, OTBC does not condone the illegal or inappropriate use of material that is subject to copyright protection and covered by state and federal laws.

Following are some examples of copyright infringement that may be found in a college setting:

- Downloading and sharing MP3 files of music, videos, and games without permission of the copyright owner
- Using corporate logos without permission
- Scanning a photograph that has been published and using it without permission or attribution
- Downloading licensed software from non-authorized sites without the permission of the copyright or license holder
- Making a movie file or a large segment of a movie available on a web site without permission of the copyright owner

US Copyright Law allows you to create MP3s only for the songs to which you already have rights; that usually means you purchased the CD or downloaded a file via a subscription service. US Copyright Law allows you to make a copy of a purchased file only for your personal use. Personal use does not mean that you can give, or sell, a copy to other people. While some copyright holders do give official permission to download MP3 files and you might be able to find a limited number of videos that are not copyright protected. It is also true that some MP3 files are copyright free and some MP3 files can be



legally obtained through subscription services. However, most MP3 and video files that are shared do not fall into any of these categories.

Peer-to-Peer networks that share files are not allowed to be used on the OTBC network. Some examples of the Peer-to-Peer sites include, but are not limited to, LimeWire, Gnutella, Kazaa, Bit Torrent, eDonkey2000, Frostwire, ZTorrent, BearShare, and the Pirate Bay. If this software is installed on a student's computer who is requesting internet access from Old Town Barber College, the request will be denied. A list of legal alternatives for downloading music, video, images, etc is available upon request.

A list of legal alternatives for downloading music, video, images, etc is available upon request.

A copyright holder represented by organizations such as the Recording Industry Association of America, the Business Software Association, and the Motion Picture Association of America are making serious efforts to stop the downloads of copyrighted music, movies, and software without purchasing it. By using automated systems, the companies or their agents locate possible copyright infringements. OTBC's network has a range of IP addresses and all computers connected to the network have an IP address assigned to it. When we get a violation notice, OTBC will locate the IP address and whenever possible, the user of that address. At that point, OTBC is required to act on the notification.

If a person is determined to have committed copyright infringement while connected to the Old Town Barber College network, the following steps will be taken:

#### First Offense:

The DMCA Agent will issue a formal written counseling form. The agent will inform the student of the seriousness of the violation and the possible repercussions of further violations. The agent will also inform the student of possible methods to complete their schoolwork while also complying with copyright law. The agent will provide a copy of this counseling form to the student, and will retain a copy for three years or until the student is no longer enrolled, whichever is shorter.

#### Additional Offenses:

For additional offenses, the student will have all internet access blocked until the campus Academic Manager determines the appropriate sanctions. Sanctions may include, but are not limited to, permanent blockage of internet access, suspension leading up to, and including expulsion. Legal Alternatives Legal Alternatives for Acquiring Copyrighted Material The Higher Education Opportunity Act of 2008 requires an Educational institution to offer legal alternatives to illegal downloading or otherwise acquiring copyrighted material. The institution must periodically review the legal alternatives for downloading or otherwise acquiring copyrighted material, and make the results of the review available to its students through a Web site or other means.



### Cost of Attending the Institution – Tuition and Fee Schedule

<b>Tuition</b>	<b>\$15,300.00</b>
<b>Barber Kit and Clinic Supplies</b>	<b>\$1,800.00</b>
<b>Books</b>	<b>\$200.00</b>
<b>State Fees</b>	<b>\$200.00</b>
<b>Administrative Fees</b>	<b>\$300.00</b>
<b>Application Fee</b>	<b>\$50.00</b>

OTBC reserves the right to change the tuition and fees and make subject changes without prior notice when necessary; any change will not affect current (attending students).

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

For more information, please review the OTBC Catalog located at [www.otbcollege.com](http://www.otbcollege.com)

### Course Schedule Information

Course schedule information is available upon request to any school representative or school director.

### Emergency Notification

In the event of a campus closure the method of alerting the school community without delay is through text, local media, and campus information boards.

For more information, please see the Annual Security Report located at [www.otbcollege.com](http://www.otbcollege.com)

### Fraud Prevention

Help Prevent Financial Assistance/Scholarship Fraud

On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial assistance fraud. It also charged the Department of



Education, working in conjunction with the Federal Trade Commission (FTC), with implementing national awareness activities, including a scholarship fraud awareness site on the ED Web site. As a student or parent seeking financial assistance you can help prevent financial assistance/scholarship fraud. If you witness the following telltale pitch lines used by fraud perpetrators, you should file a complaint.

According to the FTC, perpetrators of financial aid fraud often use these telltale lines.

- The scholarship is guaranteed or your money back.
- You can't get this information anywhere else.
- I just need your credit card or bank account number to hold this scholarship.
- We'll do all the work.
- The scholarship will cost some money.
- You've been selected by a "National Foundation" to receive a scholarship or "You're a Finalist", in a contest you never entered.

To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357). Or visit: <http://www.consumer.ftc.gov/articles/how-avoid-scholarship-and-financial-aid-scams>

### **FERPA Rights - The Family Educational Rights and Privacy Act**

The Family Educational Rights and Privacy Act (FERPA) requires that access to areas containing student-sensitive materials be posted as restricted and that access be limited to OTBC employees or appropriate federal agencies or authorized individuals.

Students are permitted limited or no access to the following areas.

- Instructors' computers, desks, and file cabinets. (Absolutely no access by students.)
- Administrative Offices are restricted unless the student has received direct permission by the administrator to be there. The student may not enter any administrative office without that administrator or an authorized OTBC employee being present.

### **Student Civil Rights and Complaint Procedures**

OTBC encourages all students to appreciate the opportunity to participate in both your local and national government process. OTBC offers opportunities at the school to be able to register to vote if they have previously not been registered. We also encourage students to vote and if unable to vote prior or after class, a student may arrange to leave class to vote. Please contact your Director to receive this approval.



### **Constitution Day**

OTBC also recognizes Constitution Day each year on September 17. In most cases, Constitution day will be observed on September 17, except in years in which September 17 falls on a Saturday, Sunday or Scheduled Holiday when it will be observed the following week.

### **Net Price Calculator:**

The Net Price Calculator can be located at [www.otbcollege.com](http://www.otbcollege.com)  
It can also be located at: <http://nces.ed.gov/collegenavigator>

### **Official Withdrawal Procedures**

Students are asked to notify the school immediately upon withdrawal. Any student absents without contact with the school for a period of 14 consecutive calendar days will automatically be dropped and the cancellation and settlement policy will take effect.

For more information please see the Cancellation and Settlement Policy in the OTBC Catalog located at [www.otbcollege.com](http://www.otbcollege.com)

### **Privacy Policy**

Our Privacy Policy was developed as an extension of our commitment to combine the highest-quality products and services with the highest level of integrity. It is designed to assist you in understanding how we collect, use and safeguard the personal information you provide and to help you in making informed decisions when using our site, products and services. This Privacy Policy will be continually assessed against new technologies, business practices and our customers' needs.

Access to and use of this web site is available only to United States residents who can form legally binding contracts under applicable law. If you do not qualify, you may not use the web site. In compliance with the Children's Online Privacy Protection Act of 1998, no one under 13 years of age can use the web site. If you are a minor between the ages of 13 and 18, you may use the site only in conjunction with your parent, legal guardian or other responsible adult.

As described below, some of your personally identifiable information will be used by us for the purpose of contacting you regarding the information that you have requested. By using the web site, you expressly consent to our use of your personal information and also to the disclosure to and use of this information in our efforts contact you and for continued marketing effort by our school and agents charged with communicating with our customers and potential customers. You acknowledge that communications to, from and through this web site are not confidential. You agree that by submitting communications through this web site, no confidential, fiduciary, and contractually implied or other relationship is created between you and this web site other than pursuant to this Privacy Policy.



#### What information do we collect?

We collect personally identifiable information you voluntarily choose to disclose and aggregate information that is automatically collected when you visit the web site.

Personally identifiable information refers to information that tells us specifically who you are and is collected when you choose to request information from our school. This information can include your name, address, phone number, current email address, programs of interest and other information you choose to provide. If you choose to correspond with us through email, we may retain your email address and messages together with our responses.

Like many websites, we use "cookies". Cookies are small programs that we transfer to your hard drive that allow us to recognize you and to pass information about your website visit to different portions of this web site. If you do not want us to use cookies, you can easily disable them by going to the toolbar of your web browser, and clicking on the "help" button. Follow the instructions that will prevent the browser from accepting cookies, or set the browser to inform you when you receive a new cookie. In addition, you may visit this and other websites anonymously through the use of utilities provided by other private companies.

#### How do we use the personal information that you provide to us?

Your personal information is used to contact you regarding educational opportunities and products offered by our school. We may store your information for the purpose of communicating with you about the programs and services offered by our school and send you updates if and when they become available. We also use personal information for purposes of administering our business activities, providing customer service, and making other products and services available to our customers and prospective customers. Occasionally, we may also use the information we collect to notify you about important changes to the web site, new services and special offers we think you will find valuable.

#### **Services and Facilities for Students with Disabilities**

OTBC is committed to providing an accessible and supportive environment for students with disabilities, consistent with its obligations under Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. Accordingly, OTBC does not discriminate on the basis of disability against otherwise-qualified individuals in any program, service, or activity offered by OTBC, and strives to ensure that no otherwise-qualified individual with a disability is excluded, denied services, segregated, or otherwise treated differently than other individuals because of the absence of auxiliary aids or other appropriate services. However, accommodations cannot result in an undue burden to OTBC or fundamentally alter the requirements essential to a program of instruction.





### **Textbook / Uniforms / Kits Pricing Information**

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

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

For more information regarding textbooks, uniforms and equipment refer to the OTBC Catalog located at [www.otbcollege.com](http://www.otbcollege.com)

### **Transfer Credit Policies**

Transfer of credits is at the discretion of the receiving institution. OTBC's policy for the receiving of credits from another institution is available in our catalog located at [www.otbcollege.com](http://www.otbcollege.com)

### **Vaccination Policies**

Barbering students attending our Kansas location are required to have a tuberculosis (TB) test certifying that you are free from tuberculosis prior to attending orientation.

Barbering students attending our Missouri location are required to provide documentation from a physician or public health official indicating the recent results of a medical exam.

### **Voter Registration Forms**

OTBC recognizes the right to vote is a fundamental part of being a community at work and vital to our democracy. For your convenience, we have identified the state voter registration website below:

**Kansas:** <https://www.kdor.org/voterregistration/Default.aspx>

**Missouri:** <https://www.sos.mo.gov/elections/goVoteMissouri/register>

Individuals also may visit their local post office to obtain a voter registration form, or visit the U.S. Election Assistance Commission at: [http://www.eac.gov/voter\\_resources/register\\_to\\_vote.aspx](http://www.eac.gov/voter_resources/register_to_vote.aspx) to obtain a National Mail Voter Registration form.





**Finance:**

Old Town Barber College may choose to evaluate the student and their situation and recommend options to the student only if all other financial assistance has been exhausted and a balance remains on the student’s account.

**Cost of Attendance**

The cost of attendance for all campuses is calculated based on the following: Tuition, Books, Fees, Room and board, Personal Expenses, and transportation expenses. These fees are calculated for each academic year.

Budget information for the 2022-2023 award year is based upon the national average provided by the US City Average consumer price index.

- Room and Board \$446 per month (Dependent student living at home)
- Room and Board \$882 per month (All others)
- Personal Expenses \$264 per month
- Transportation \$170 per month

These fees are multiplied by the number of months in the student’s academic year to determine their cost of attendance. The information above is an abbreviated overview of tuition and fee information. For a comprehensive listing of tuition and fees by program please refer to the most recent catalog located at [www.otbcollege.com](http://www.otbcollege.com)

**Refund Policies**

If a student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands their money back, within three (3) business days of the signing of the enrollment agreement or contract, all monies collected by the school shall be refunded. The cancellation date will be determined by the postmark or written notification, or the date said information is delivered to the school administrator in person. If a student cancels his/her enrollment after three (3) business days but prior to entering classes, he/she shall be entitled to a refund of all monies paid to the school, less the application fee (which shall not exceed \$150).

The institutional refund policy is as follows:

<b>% HOURS COMPLETED</b>	<b>% RETAINED</b>	<b>% HOURS COMPLETED</b>	<b>% RETAINED</b>
<b>.01% - 4.9%</b>	<b>20%</b>	<b>15% - 24.9%</b>	<b>45%</b>
<b>5% - 9.9%</b>	<b>30%</b>	<b>25% - 49.9%</b>	<b>70%</b>
<b>10% - 14.9%</b>	<b>40%</b>	<b>50% - &amp; OVER</b>	<b>100%</b>

# *Old Town* BARBER COLLEGE



Students are asked to notify the school immediately upon withdrawal. Any student absents without contact with the school for a period of 14 consecutive calendar days will automatically be dropped and the cancellation and settlement policy will take effect. All required refunds are made within 45 days from the date of determination.

Students who receive financial assistance from Title IV Programs (Federal Pell Grants, Stafford loans, PLUS loans) and withdraw from school are subject to the Return to Title IV Funds (R2T4) requirements of the U. S. Department of Education. Once a student has completed 60% of the scheduled hours for any payment period, no refund is due. Prior to the 60%, the R2T4 calculation is based on a pro-rated number of scheduled hours over the payment period hours. Once the R2T4 calculation is completed, students are then subject to the school's institutional refund policy. Examples of R2T4 and institutional refund calculations are published in the school's consumer information and are also available in the financial aid office for student review.

Students are required to purchase new textbooks, student uniforms and a barber kit necessary for training purposes upon enrollment. These items are non-refundable and non-returnable, if used. The school cannot sell used books to new students if they have been highlighted/written in or are outdated due to curriculum changes. Uniforms are customized with the student name and therefore cannot be used for re-sale to a new student. The barber kit cannot be re-sold for sanitation purposes.

**Remember - For assistance with any of the consumer information discussed herein, prospective and current students may contact the School Director during regular business hours.**