

M.J. Murphy Beauty College

Try a new career and consider the following opportunities:

Cosmetologist

Manicurist

Educational Director for Manufacturer

Platform Artist

Hair Color Specialist

Make-Up Artist

Instructor

VOLUME XXVII

July 15, 2025

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M.J. MURPHY BEAUTY COLLEGE
201 W. BROADWAY
MT.PLEASANT, MI 48858
(989) 772 -2339

mjmbc.net

ADMINISTRATION STAFF

President & Chief Fiscal Officer/ Title IX Coordinator Brenda Brennan

Lisa Badour-Director

INSTRUCTIONAL STAFF

Brenda Brennan Owner/Sr. Instructor

Lisa Badour Director/Sr. Instructor/Cosmetology, Manicure & Instructor

Taylor Evan Jr. Instructor/Cosmetology, Manicure & Instructor

Ellen

Cook Sr. Instructor/ Cosmetology, Manicure, & Instructor

Jenna

Bristol Manicure Instructor

M.J. Murphy Beauty College is accredited by the (NACCAS) National Accrediting Commission of Career Arts & Science. The address is:

NACCAS
3015 Colvin St
Alexandria, VA 22314
(703)-600-7600

M.J. Murphy Beauty College is licensed by the Michigan Department of Commerce Consumers and Industry Service, State Board of Cosmetology.

P.O. Box 30018
Lansing MI. 48906
(517)-241-9201

To file a complaint visit the following web address to find and fill out the form required to send your complaint to the State of Michigan: https://www.michigan.gov/documents/lara/BPL-PUB-400_524516_7.pdf

M. J. Murphy Beauty College is owned by *Brenda Brennan Beauty College Inc.*

FACILITIES:

M.J. Murphy Beauty College

Occupies all of the two-story building in downtown Mt. Pleasant, Junior and Senior Classroom along with Clinic Floor, Facial Room, Manicure/Pedicure Area, Reception Area, Student Lounge, Office, Female, Male and Unisex Restrooms, Instructor Office and Financial Aid Office

Junior Level- Monday through Friday 8:30 am to 4:30 p.m.
Senior Level - Tuesday through Saturday 8:30 a.m. to 4:30 p.m.

DRESS CODE:

The uniform at M.J. Murphy Beauty College is black scrubs* that will be fitted when you sign your contract. Two sets of black scrubs and a smock will be ordered on the first day of class. You must wear all black until your scrubs arrive. Your scrubs and smock or apron should be clean, and your name tag worn or the student will be dismissed from class. Please wear an all-black outfit, no writing on outfit, no see-through panels, no short dresses (At knees or below) until your scrubs arrive.

* CTE students do not receive scrubs. They must purchase their own or order through the school. They must be all black. During cold weather, long sleeve undershirts are allowed, but they must be solid black.

Shoes: Black professional closed-in low-heel, crepe sole, or black tennis shoes.

Saturday: Students are permitted to wear their M.J. Murphy T-shirts and long sleeves. Students must wear scrub bottoms and black shoes.



MISSION STATEMENT:

The mission of M.J. Murphy Beauty College is to prepare cosmetology professionals for a state license and a rewarding career in the field of Cosmetology, Manicuring, or Instructing.

NON-DISCRIMINATION:

This Institution and its Admission, Instruction, and Graduation Policies practice No Discrimination based on Race, Color, Religion, Sex, Age, or Ethnic Origin.

ADMISSION REQUIREMENTS

Academic Qualifications

Have a high school diploma including a foreign high school diploma if an outside agency proves it is an equivalent to a U.S. high school diploma and has translated the documents into English, high school transcripts showing graduation or high school course completion, or has recognized equivalent of a high school diploma such as a general education development or GED certification showing test results, or has completed homeschooling at the secondary level as defined by state law. Validity of academic requirements may be checked if the Institution has reason to believe the documents provided are not valid. High school diplomas will need to be recognized **by** the state and/or an accredited body approved by the U.S. Department of Education. We do not charge for verification of student identity but if an outside agency is necessary the student will be responsible for the fee.

WE DO NOT ADMIT ABILITY TO BENEFIT STUDENTS

COSMETOLOGY and MANICURING

- ❖ 17 years old
- ❖ High school graduation diploma, or High School Transcript showing Graduation Date, or General Education Development (GED) certificate. For Home Schooled Enrollee a State Issued Credential must be provided.
- ❖ A Picture I.D.

INSTRUCTOR

- ❖ ion Diploma or High School Transcript showing Graduation Date, or General Education Development (GED) certificate.
- ❖ A current Cosmetology License
- ❖ Picture I.D

TRANSFER POLICY:

The school only accepts transfers for geographic reasons. The school does not recruit students who are enrolled in or attending another Institution of Cosmetology. The Future Student must no longer be enrolled at any Institution of Cosmetology. Prior to enrollment, the student must provide a record of completed hours, Theory Test Grades, MPA's. If the school no longer obtains records, the student must get the record of hours from the State Board of Cosmetology in the state where they attended Cosmetology School. A written and practical exam will be issued at this Institution for a charge of \$75.00 payable at the time of testing. They must pass the Written Test by 85% and the Practical Test by 75%. This will determine if their education at the other Cosmetology Institution is where it should be at this Institution. Tuition is adjusted at the current rate for the remaining hours.

RE-ENTRY POLICY

A student who has dropped from M.J. Murphy Beauty College will be able to re-enter the program from which they withdrew. Students who re-enter will re-enter under the same Satisfactory Academic Progress status as it was when the student left.

RE-ENTRY POLICY FOR A STUDENT WHO WITHDREW IN GOOD STANDINGS

The student who was meeting the Satisfactory Academic Progress status at the time s/he dropped and applies to re-enter within five months of the drop date will be given the credit of all MPA's, theory hours and test accrued at the time of the drop. A new contract will be written for the remaining hours. The registration fee of \$200.00 will be waived.

A previous student who re-enters after 5 months will have to take a re-entry test of a Written & Practical and pass by 75%. If passed will be given credit for all theory tests, theory hours, & MPA's at the time they withdrew.

RE-ENTRY OF A STUDENT THAT DROPPED OR WAS TERMINATED WHILE NOT MEETING THE STANDARDS OF SATISFACTORY PROGRESS:

Students that dropped or were terminated because of not meeting **Satisfactory Academic Progress** are not to be re-enrolled unless they file

an appeal and the appeal is granted. An appeal would only be granted if circumstances that caused the student to not meet the standard have changed to the extent that the appeals committee is convinced the student can now meet the standard.

ADDITIONALLY:

A student who was terminated because of discipline problems will not be re-entered.

A student who was dropped or terminated because of/or while not meeting the theory grade requirements would be required to take the entrance exam and pass with an 85 % in all categories of the Written Test.

A student who was dropped or was terminated because of/or while not meeting the attendance requirements of the standard of satisfactory progress, will be re-enrolled with the percent of attendance on record from the previous enrollment. The students will be monitored on Attendance & Academics on a weekly basis by the Director.

ALL COURSES ARE TAUGHT IN ENGLISH

Satisfactory Academic Progress Policy

SAP

The satisfactory progress policy is required for all full and part-time students enrolled in any program at this institution this policy applies to all students enrolled at this institution with the exception of:

Vocational students-follow the policy determined by the vocational department set forth in the contract between the vocational department and this institution.

This policy complies with the guidelines established by the National Accrediting Commission of Career Arts and Science (NACCAS) and the federal regulations established by the United States Department of Education. Satisfactory academic progress is measured in both qualitative terms(attendance), as well as qualitative terms (academic & grades). This is given to the student at the time of signing their enrollment agreement and is published in the student's handbook to ensure all students receive a copy. Students must meet the school's attendance standard and the academic standard on the accumulative base (start date to evaluation date) to maintain eligibility for federal student assistance funds unless the student is on financial aid warning or probation as defined by this policy.

Satisfactory academic and attendance evaluation periods

Cosmetology Full Time.....450 actual hours and 13 weeks

900 actual hours and 26 weeks

1200 actual hours and 35 weeks

Cosmetology Part Time 450 actual hours and 22 weeks

900 actual hours and 43 weeks

1200 actual hours and 58 weeks

Manicuring Full Time..... 300 actual hours and 9 weeks

Manicure Part Time..... 300 actual hours and 15 weeks

Instructor Full Time.....300 actual hours and 9 weeks

Instructor Part Time.....300 actual hours and 15 weeks

Transfer students: midpoint of the contracted hours or the established evaluation periods, whichever comes first.The frequency of these evaluations ensure that students have had at least one evaluation by the midpoint in the course satisfactory

academic and attendance evaluations during these periods also determine continuing eligibility for federal student aid for students receiving Title IV Funds.

Cosmetology 450, 900, & 1200 clock hours are Financial Aid Payment periods. Manicuring for Federal Aid Payment periods for students receiving Title IV financial aid payment is 300 hours for a financial aid payment period.

Attendance progress evaluations

Students are required to attend a minimum of 67% of the hours possible based on the applicable attendance schedule to maintain satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimal requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled.

For example, a student who is enrolled for 35 clock hours per week for 20 weeks would have an cumulative scheduled attendance of 700 clock hours. If the student attends 550 of the 700 scheduled hours, their attendance place would be 79% (550/700) and would be meeting the attendance requirements of this policy.

Maximum time frame

The maximum time frame which does not exceed 150% of the course length allowed for students to complete each course at satisfactory academic progress is stated below:

MAXIMUM TIME ALLOWED			
	WEEKS	MAX WEEKS	MAX HOURS
<u>Cosmetology full-time</u>	50 weeks: 1500 hours	75 weeks	2250 hours
<u>Cosmetology part time</u>	75 weeks: 1500 hours	112.5 weeks	2250 hours
<u>Manicuring full time</u>	20 weeks: 600 hours	30 weeks	900 hours
<u>Manicuring part time</u>	30 weeks: 600 hours	45 weeks	900 hours
<u>Instructor full time</u>	20 weeks: 600 hours	30 weeks	900 hours
<u>Instructor part time</u>	30 weeks: 600 hours	45 weeks	900 hours

The institution operates all programs according to the following academic year: 900 clock hours to be completed in 30 academic weeks.

The maximum time allowed for transfer students who need less than full course requirements or part-time students will be determined based on 67% of the scheduled contract hours. Note: A student who does not complete the maximum time frame is not making satisfactory academic progress and is not eligible for any Title IV assistance. The student will be notified in writing and must pay the school in order to maintain enrollment.

ACADEMIC STANDARD POLICY

All theory, practical, and lab/clinic exams will be graded using the following scale:

- A 95%-100% Excellent
- B 90-94% Good
- C 89-85% Satisfactory

F Below 85% Unsatisfactory

Students must maintain an academic average of at least 85% or higher on a cumulative basis as of the evaluation date to meet the academic standards of this policy and be considered as making satisfactory academic progress. We require that all unit tests are passed with 85% or better. If the student does not pass with 85%, then they will have two other chances to take and pass by 85%. If the student does Not pass the test, all three tests will be added together then divided by three. This will be the students' final score for that test. We require the junior and senior pre state finals to be passed with an 80% due to the state testing company (PSI) requiring 70% or higher to pass. Therefore, the students are more than ready for the state written exam.

Practical skills are graded as satisfactory or need improvement. This begins in the junior phase at 1 hour, therefore it is consistent throughout the course. If students receive an N (needs improvement), they need to correct this. It is then converted into a percent grade for SAP. Students must make up failed or missed tests or incomplete assignments.

Review and evaluate periods.

Student progress in attendance will be reviewed at the middle and end of the month with posting of hours (hours for the month and total hours to date.) Students with * by their Name are not meeting the required hours. Students' progress in academics is reviewed every two weeks with a posting of test and clinical/lab that they are behind in. At risk students will be counseled and will be advised regarding efforts to improve progress.

Cosmetology progress forms will be filled out for cosmetology students as the student completes the levels of MPAs (actual hours) as follows:

Level 1 (1- 350) Level 2 (351- 560)

Level 3 (561-770) Level 4 (771-1015)

Level 5 (1016-1260) Level 6 (1261- 1400)

Manicuring process forms will be filled out for manicuring students as the students complete their levels of MPAs (actual hours) as follows: Level 1 (1-175) Level 2 (176-350) Level 3 (351-600)

Instructor progress form will be filled out for the student instructor as the student completes the Levels of MPAs (actual hours) as follows: Level 1 (1-200) Level 2 (201-400) Level 3 (401-600)

Determine of progress statues

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a hard copy of their SAP determination at the time of each evaluation. The institution will also keep a copy of this SAP evaluation in their file.

Students deemed not maintaining satisfactory academic progress may have their Title IV interrupted unless the student is on warning or has prevailed upon appeal resulting in a status of probation.

Warning

Students who fail to meet minimum requirements for attendance or academic progress of an evaluation date will be placed on WARNING, and the student will remain eligible for federal student aid funds for the subsequent payment period. The student that is making satisfactory progress during the warning period will be advised in writing and the actions required to attain SAP by the next evaluation. If at the end of the warning the student has not met both attendance and academic requirements

for SAP, they will be deemed ineligible to receive Title IV Funds unless the student successfully appeals the decision and is placed on probation.

Probation

Students who failed to meet minimum requirements for attendance or academic progress after the warning period will be placed on probation. If the student appeals the decision and prevails upon appeal additionally only students who can meet SAP standards by the end of the evaluation. May be placed on probation the student will be advised in writing of the actions required to attain SAP by the next evaluation. If at the end of the probationary period the student has not met the attendance and academic requirements required for SAP they will not be eligible for Title IV Funds. Students will be notified and evaluated that impacts their ineligibility for financial aid.

Re-Establishment of Satisfactory Academic Progress

Students may reestablish satisfactory academic progress and Title IV aid, as applicable, by meeting minimal attendance and academic requirements by the end of the warning probationary period.

Interruptions course incompletes and withdrawals

If enrollment is temporarily interrupted for a leave of absence, the student will return to school in the same progress status prior to the leave of absence hours elapsed during a leave of absence will extend the students contract, and maximum time frame by the same cumulative attendance percentage calculations students who withdraw prior to completion of the course and wish to reenroll will return in the same satisfactory academic progress status as at the time of withdrawal.

Appeal procedures

If a student is deemed to not make SAP, the student may appeal this determination. The student's appeal must be made in writing to the school's director and must be received within five calendar days of the determination of unsatisfactory SAP.

Reasons for which a student may appeal a negative SAP determination.

- Death of a relative
- injury or illness of a student
- any other allowable special or mitigating Circumstance.

The student must submit a written appeal to the school's director about why they failed to meet SAP standards, along with supporting documentation for the reason why the determination should be reversed. This along with supporting documents for the reason why the determination should be reversed. This information should include what has changed about the student situation that will allow them to achieve SAP by the next evaluation point. Appeal documents will be reviewed by the director and a decision will be made and reported to the student within five business days of the director's receipt of appeal. The appeal and decision documents will be retained and the student's file. If the student prevails upon appeal, the student will be placed on probation after title 4 financial aid will be reinstated if applicable.

Course incompletes withdrawals remedial course repetitions

Course incomplete, withdrawal, remedial courses, and repetition do not apply to this institution, therefore these items have no effect on the school's SAP standards.

Transfer hours

With regards to SAP, a student's transfer hours from another institution that are accepted towards the students educational program are counted as both attempts and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted.

SAP evaluations are based on actual contracted hours at the institution.

Withdrawal & Termination

Students who withdraw prior to the completion of the course and wish to re-enroll will return to SAP status at the time of withdrawal.

REVIEW AND EVALUATION PERIODS

Student progress in attendance will be reviewed at the middle and first of the month with the posting of hours (hours for the month & total hours to date). Students with * by their name are not meeting the required hours. Students' progress in academics is reviewed every 2 weeks with a posting of tests & clinical/labs that they are behind in.

At-risk students will be counseled and will be advised regarding efforts to improve progress.

Cosmetology Progress Forms will be filled out for Cosmetology students as a student completes Level of MPA's (actual hours) as follows:

Level 1 (1 -350)	Level 4 (771-1015)
Level 2 (351-560)	Level 5 (1016-1260)
Level 3 (561-770)	Level 6 (1261- 1400)

Instructor Progress Form will be filled out for Student Instructors as the student completes a level of MPA's (actual hours) as follows:

Level 1 (1-300)	Level 2 (351-600)
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Manicuring Progress Forms will be filled out for Manicuring students as the student completes a level of MPA's (actual hours) as follows:

Level 1 (1-200) Level 2 (201-400) Level 3 (401-600)

GRADUATION FROM ALL COURSES:

- ❖ Upon completion of the course hours
- ❖ Completing all MPA's (Minimum Practical Applications)
- ❖ Completion of all unit test, pass all Pre-State Written & Practical Finals
- ❖ **Tuition paid in full, or arrangements made with Business Office**

When the student meets all Graduation Requirements, M.J. Murphy Beauty College will issue a Diploma in the Course that they have completed.

ORGANIZATIONS:

American Association of Cosmetology Schools

Michigan, National and Midwest Student Financial Aid Associations

Administration and or staff members participate in the National Cosmetology Association

HOLIDAYS OBSERVED

New Years, Memorial Day, Independence Day, Labor Day, Thanksgiving, And Christmas, contingent upon what day of the week a holiday falls, the school may be closed for that holiday and following day or days.

EMPLOYMENT ASSISTANCE

The school will assist graduates' efforts to secure employment in the program completed or related field that includes personal appearance guidelines for applying and helping students with resumes for a job. The school posts all available jobs on the student bulletin board and on the student group chat. The school, however, does not guarantee employment.

FINANCIAL AID

Financial Aid is available to qualified applicants. TITLE IV Funds available include GRANTS (Money that does not need to be repaid) and FDSL (Loans that need to be repaid). A separate pamphlet entitled FINANCIAL AID INFORMATION accompanies this catalog or is available from the school manager and explains the available program. A prospective student may log in to www.fafsa.ed.gov and apply for Title IV.

ADVISING

Academic, career and individual referral advising are provided to attending students. A student is referred to a local counseling center (Listening Ear Crisis Center @ 989-772-2918). For a student who is referred, written documentation is kept in the student's file.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

An eligible student and parents/guardian of a dependent minor have a right to: Inspect and review* the student's educational record, request an amendment to ensure the record is not inaccurate, misleading, or otherwise in violation of the student's privacy or other rights. Consent to disclosures of personally identifiable information contained in the student's educational records, information will only be released to a third party upon the written consent of the eligible student or parent/guardian, except to the extent that FERPA and the regulations authorize disclosure without consent.

The school provides access to students and other school records as required for any accreditation process initiated by the school or by NACCAS. File a complaint with the U.S. Dept of ED concerning the alleged failure by the school to comply with FERPA requirements. The student when she/he signs the Enrollment Agreement will initially receive a copy of the FERPA Policy. The FERPA Policy is displayed in Dispensary, Student Lounge, and Junior Classrooms.

The Institution must receive consent from the student each time the student wants the Institution to submit documents to a third party.

ABSENCES/MAKE-UP

A full-time student can attend an average of 30 hours a week and still graduate by the end date of the contract. Students are required to call in or message the student group chat if they are going to be absent. When the student's absence exceeds that average for two successive two-week periods the student will be warned. If within the next two-week period, the absences exceed the average number of students may be dropped. Anytime the student misses the required Saturday hours they will be suspended according to the suspension policy. Suspension will not extend the length of the contract. A student returning from a leave of absence is responsible for making up any work according to the MPA schedule. Management has the right to make exceptions to this policy.

ATTENDANCE & TARDINESS

Cosmetology, Manicuring, and Instructor Courses are clock-hour courses, and each hour must be used for meaningful learning activities. Students must attend all scheduled theory and demonstration classes, and bring pencils, paper, and text to class. Students must sign and, or clock in each morning by 8:37; for lunch and breaks; and when leaving for the day. Students are not allowed to leave the classroom without permission. Free time between patrons will be used for studying only materials related to cosmetology or mannequin practice. Students not using optional time productively will be required to clock out. The student lounge is to be used only by students signed out on break or lunch. The student and their parent or guardian hereby give the school permission to call upon a physician or dentist or to refer the student to the same for medical/dental assistance in the event of sudden illness or accident. It is understood and agreed that any expense incurred will be the sole responsibility of the student and/or her (his) parent or guardian.

CONDUCT / TERMINATE ENROLLMENT

The student agrees to abide by the school rules, regulations, and dress code provisions in the published catalog; regulations of the State Board of Cosmetology; to attend all classes regularly and promptly except for sufficient reasons. The student agrees to park in the designated parking area. The student shall not remove school property from the premises without written permission. A student shall not use profanity, nor be insubordinate or disrespectful of staff members, other students, or clientele. Cellphones and smart watches are to be used only on scheduled breaks, lunch, or with permission from the instructor. Students are required to always keep their stations and tools clean and sanitary. The school reserves the right to terminate any student whose conduct reflects discredit on the professional and ethical standards of the school and/or the State Board.

EMERGENCY

The student and/or his/her parent or guardian hereby gives the school permission to call upon a physician or dentist and/or refer the student to the same for medical/dental assistance in the event of sudden illness or accident. It is understood and agreed that any expenses incurred will be the sole responsibility of the student and/or his/her parent or guardian.

SCHOOL CLOSING

If the school closes due to Bad Weather the student will be notified by student group messenger and posted to the school's Facebook. It will also be put on the school telephone voicemail.

MJ. Murphy Beauty College offers Cosmetology, Manicuring, and Instructor Courses.

We now offer Part - Time Classes along with Full-Time Classes. Part-Time Classes are 21 hours a week. Full-Time hours are 35 hours per week.

CLASS START DATES FOR COSMETOLOGY & INSTRUCTOR

2024	2025	2026
January 29	January 27	January 26
April 8	April 7	April 7
June 24	June 16	June 16
September 9	September 8	September 8
November 18	November 17	November 17

Manicure Start Dates

2025	2026	2027
January 13	March 16	February 22
April 7	June 8	May 17
June 16	August 31	August 9
September 22	November 30	November 1
December 15		

TUITION AND FEES, PAYMENTS PLANS

	COSMETOLOGY	MANICURING	INSTRUCTOR
CLOCK HOURS	1500	600	600
REGISTRATION FEE	\$200.00	\$200.00	\$200.00
EQUIPMENT & TEXT	\$2,600.00*	\$1,500*	\$500.00*
TUITION	\$17,700.00	\$6,000.00	\$4,920.00
TOTAL BALANCE	\$20,500.00	\$7,700.00	\$5,620.00

Cost to the students when purchased from the school. The kit will be paid for before tuition is paid.

**Note: The student has the option of purchasing kit items from a local beauty supply store.*

Cosmetology students can purchase an advanced nail kit for an additional \$520, which includes supplies for acrylic nail enhancements.

All monies owed to the institution can be made by cash, money order, check, Title IV funds including Pell and Loans.

Students paying with a payment plan must make their month's payment on or before the 1st of the month. They will not be allowed to return until the payment has been made.

PAYABLE:	COSMETOLOGY	MANICURING	INSTRUCTOR
UPON REGISTRATION	\$200.00	\$200.00	\$200.00
DOWN PAYMENT	\$3,000.00	\$1,000.00	\$500.00
NO. MONTHLY PAYMENTS	12	7	4
PAYMENT AMOUNT	\$1,441.67	\$928.57	\$1230.00

*Tune added to contract for vacation, illness, and personal business; included holidays;

***1 Month*

***2 Weeks*

***3 Weeks*

If a student is granted a Leave of Absence, the contract is extended by the calendar days the student was on Leave of Absence.

NOTE: When a student enrolls under a Vocational Contract, upon Graduation from High School, any remaining hours student will then sign a Contract at the current Tuition Rate for the remaining hours. The Registration Fee will be waived.

This also implies to a past student of the Institution; the Registration Fee will be waived.

Cosmetology

Full Time50 Weeks
Part Time18 Months

Manicuring

Full Time20 Weeks
Part Time31 Weeks

Instructor

Full Time20 Weeks
Part Time30 Weeks

If the student has not completed attendance requirements by the ending date as described above, an additional charge per hour will be payable until the hours are completed. This charge will be at \$10.00 per hour, billed upon reaching the date the student was to complete the hours.

M.J. MURPHY BEAUTY COLLEGE REFUND POLICY

REFUND POLICY

Enrollment time is defined as the time elapsed between the actual starting date and the date of the student's last day of attendance. This Refund Policy is written in English. This policy applies to all terminations for any reason, by either party, including student decision, course or program cancellations, or school closure, and applies with the mandated policy. This policy also applies to students who **withdraw officially, unofficially, or fail to return from a leave of absence or are dismissed from enrollment at M.J. Murphy Beauty College.** The enrollment agreement, if accepted by the school, becomes an agreement that states all the conditions of enrollment and is not subject to alteration or cancellation except as follows:

Official Cancellation or withdrawal shall occur on the earlier of the dates that:

- ❖ An applicant not accepted for training by the school shall be entitled to a refund of all monies except a non-refundable application fee (if applicable). The cancellation date will be determined by the postmark on the written notification, or the date said information is delivered to the school office in person.
- ❖ If a student or legal guardian cancels his/her enrollment agreement and requests his/her money back in writing, within three business days of signing the enrollment agreement regardless of whether the student has started training. All monies collected by the school shall be refunded except the non-refundable application fee. The cancellation date will be determined by the postmark on the written notification, or the date said information is delivered to the school office in person.
- ❖ If a student cancels his/her enrollment after three business days after signing but prior to entering classes, he/she shall be entitled to a refund of all monies paid to the school less an application fee, if applicable, and a registration fee of \$200.00 for all courses. The cancellation date will be determined by the postmark on the written notification, or the date said information is delivered to the school office in person.
- ❖ A student notifies the institution of their withdrawal. The cancellation date will be determined by the postmark on the written notification, or the date said information is delivered to the school office in person.
- ❖ A student on an approved leave of absence notifies the school that he/she will not be returning. The date of withdrawal determination shall be earlier than the scheduled date of return from the leave of absence or the date the student notifies the institution that the student will not be returning. The cancellation date will be determined by the postmark on the written notification, or the date said information is delivered to the school office in person. For students who do not return from a Leave of Absence, the last date of Leave of Absence is used as the termination date.
- ❖ A student is expelled by the school

If the school closes permanently and ceases to offer instruction after a student has enrolled, and instruction has begun, the school will provide:

- * Pro-rata refund of tuition or
- * Participate in a Teach-Out Agreement

If a course is canceled subsequent to a student's enrollment, and before the instruction in the course has begun the school shall at its option: provide a full refund of all monies paid or provide completion of the course.

If a school cancels a course and/or program and ceases to offer instruction after students have enrolled and instruction has begun the school shall at its option:

- * Provide a pro-rata refund for all students transferring to another school based on the hours accepted by the receiving school; or

- * Provide completion of the course and/or program; or
- * Participate in a Teach-Out Agreement; or
- * Provide a full refund of all monies paid.

Any monies due to the applicant or student shall be refunded within 45 calendar days of official cancellation or withdrawal" which shall occur no more than 45 days from the last day of physical attendance.

Unofficial withdrawals for clock hour students are determined by the school through monitoring clock hour attendance daily.

All refunds will be calculated using scheduled hours and the Minimum Tuition Adjustment Schedule. All Refunds Calculations are performed, and refunds are made timely.

PERCENTAGE LENGTH COMPLETED TO TOTAL LENGTH OF PROGRAM OR COURSE	AMOUNT OF TOTAL TUITION OWED TO THE SCHOOL
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0.01% to 4.9%.....	20%
5% to 9.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50 and over.....	100%

A list of, and cost to the student (required kit, equipment, books, and supplies) is listed in the published catalog.

The kit may be purchased from the school or from a retail beauty supply store. The cost of the kit and supplies is non-refundable and is not included in the tuition adjustment computations. These items become the property of the student when issued; but shall remain in the school until the student completes the course or is paid for. Any lost equipment must be replaced at the student's own expense. Students who terminate prior to course completion will lose the non-refundable \$200.00 registration fee and will be charged a \$100.00 termination fee. Any monies due to a student who withdraws from the institution shall be refunded within forty-five (45) calendar days of the determination that a student has withdrawn, whether officially or unofficially.

The school reserves the right to suspend any student whose tuition payments are in arrears until the payments are current according to the Enrollment Agreement. All tuition must be paid in full or make payment arrangements with the Owner Brenda Brennan by the time the student has accrued the following Clock Hours.

Cosmetology Course -1500 Hours	Manicuring Course -600 Hours	Instructor Course - 600 Hours
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Enrollment time is defined as the time elapsed between the actual starting date and the date of the student's last day of physical attendance in the school.

WITHDRAWAL/TERMINATION

Student who withdraws (officially or unofficially) or is terminated by M.J. Murphy Beauty College is no longer enrolled at this Institution in a course.

Official Withdrawal from School

A student considered to be "Officially" withdrawn on the date the student notifies the Financial Aid Office or Sr. Instructor in Charge Institution in person by a written notice of their intent to withdraw. The date of the termination for Return and REFUND PURPOSES will be the earliest of the following for official withdrawal:

1. Date student provided official notification of intent to withdraw in writing.

Upon receipt of the official withdrawal information, M.J. Murphy Beauty College will complete the following:

1. Determine the student's last date of attendance as of the last recorded date of academic attendance on the school's attendance record.
2. Two calculations are performed:
 - a. The student's ledger card and attendance record are reviewed to determine the calculation of the Return of Title IV funds that the student has earned, and if any, the amount of Title IV funds for which the school is responsible. Returns made to the Federal Funds Account are calculated using the Return of Title IV funds Worksheet, scheduled attendance, and based upon payment period.
 - b. Calculate the school's refund requirements (see previous page)
1. M.J. Murphy Beauty College will return to the Federal Government the amount of any unearned portion of the Title IV funds for which the school is responsible within 45 days of the date the official notice was provided.
2. M.J. Murphy Beauty College will notify by Mail or Phone, of all worksheets, Ledger cards, and Invoices showing what is owed to this Institution. Copies of notifications will be kept in the student's file.

Unofficial Withdrawal from School

A Student who does not attend for 14 consecutive calendar days will be unofficially withdrawn and terminated from enrollment. The last day of attendance will be the date used for the unofficial withdrawal date.

Within one week of the student's last date of academic attendance, the following procedure will take place:

1. Financial Aid Director or Sr. Instructor will try by phone to contact the student regarding his/her enrollment status.
2. Determine and record the student's last date of attendance as the last recorded date.
3. The student's withdrawal date is determined as the date the day after 14 consecutive calendar days of absence.
4. Notify the student in writing of their failure to contact the school resulting in termination of enrollment.
5. M.J. Murphy Beauty College Financial Aid Director will return to Title IV any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made and note the return on the student's ledger card.
6. Calculate the school's refund requirements (see the previous page)
7. M. J. Murphy Beauty College will notify you by phone or mail, all worksheets, student ledger cards, and invoices showing the balance owed to the school. Copies of notifications will be kept in the student file.

RETURN OF TITLE IV FUNDS (R2T4)

The requirements for Title IV funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you any Title IV funds that the school was required to return to the U.S. Department of Education. When the student's withdrawal date is calculated by our online Smart System as the last physical day that the student clocked in or signed in (whether officially or unofficially) is determined, the Institution is required to determine the earned and unearned Title IV aid based on the amount of time the student was scheduled to be in attendance. If any monies are to be returned to Title IV, it is done within 45 days of the withdrawal determination date.

Title IV Credit Balance

If there is a Title IV credit balance on student's account, the credit balance will be issued by check to the student that day.

Official Withdrawal from School

A student is considered to be "Officially" withdrawn on the date the student notifies the Financial Aid Office or Senior Instructor in charge institution in person by a written notice of their intent to withdraw.

Unofficial Withdrawal from School

A student who does not attend for 14 consecutive days will be unofficially withdrawn and terminated from enrollment. The last day of attendance will be the date used for the unofficial withdrawal date.

Withdrawal Before 60%

The Institution must perform an R2T4 to determine the amount of earned aid through the 60 Points in each payment period or period of enrollment that the student has earned at the time of withdrawal.

Withdrawal After 60%

After 60% points in the payment period or period of enrollment, a student has earned 100 of the Title IV funds. The Institution must still perform an R2T4 to determine the amount of aid that the student has earned.

The Calculation Formula:

Determined by the amount of Title IV aid that was dispersed.

- a.) Divided The number of clock hours scheduled to be completed in the payment period as of the last day of attendance and the payment period by the total clock hours in the payment period.

HOURS SCHEDULED TO COMPLETE

TOTAL HOURS IN PERIOD = % EARNED

- b.) If this percentage is greater than 60% the student has earned 100% of the aid.
- c.) If the percentage is less than or equal to 60% proceed with the calculation.
 - Total eligible Title IV Aid Multiplied by percentage of aid earned= AMOUNT STUDENT EARNED
 - Subtract the Title IV And from the total disbursement= AMOUNT TO BE RETURNED

SEE ATTACHED FOR EXAMPLE OF THE TITLE IV REFUND CALCULATIONS:

Title IV Refund vs Institutional Refund

If a student has received Title IV funds, the Title IV funds calculation form will be calculated first, any money that is due back to Title IV will be returned to the department of ed. institutional refund form will be calculated using the funds that the student received from Title IV. Student or perspective students should note that if they withdraw, institutional charges that were previously paid by Title IV funds might become a debt that the student would be responsible for paying.

Post- Withdrawal Disbursement

The student may be eligible for Federal Grants or Federal Direct Loan Post Withdrawal Disbursement. The student is notified in writing via a letter sent to their address on file of any disbursement post withdrawal. If the student receives a Federal Grant, the school may post the post withdrawal to the student's Ledger account without the student's permission. The direct loan, the school will notify the student within 30 days of the student's last day of attendance that the student/parent is eligible for post withdrawal disbursement of loans. You may choose to decline some or all the loan funds. You must reply in writing if you want the loan post withdrawal disbursement. Your school may automatically use all or a portion of your post withdrawal disbursement of grant funds for tuition and fees (as contracted with the school). The school needs your permission to use the post withdrawal grant disbursement for all other school charges. If you do not give permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

Order of Returns

In accordance with the federal regulations, when Title IV is involved, the calculation amount of the R2T4 Funds is returned in the following order:

Unsubsidized Loans

Direct Loans

Subsidized

Direct Loans

/Plus Loans

Pell Grant

Student due Refund from the Institution

If a student is entitled to a refund, the refund is refunded within 45 days to the student from the institution determined official withdrawal date. A student will be notified by the Owner of the refund. If a student does not come within 48 hours, it will be sent by certified mail.