

San Francisco Institute of Esthetics & Cosmetology

1067 Folsom Street, 2nd Floor, San Francisco, CA 94103, (415) 355-1734

Website: paulmitchell.edu/sanfrancisco

"STUDENT'S RIGHT TO CANCEL" - INSTITUTIONAL REFUND/DROP POLICY

This is a state mandated policy following the Bureau for Private Postsecondary Education Code of Regulation 71750. This policy applies to all students and programs.

- ① You have the right to cancel your enrollment contract and obtain a refund of charges paid through attendance at the fifth (5th) class session, or the seventh (7th) calendar day after enrollment, whichever is later. **YOU MUST CANCEL IN WRITING.** Students do not have the right to cancel by telephoning the school or by not coming to class. SFIEC shall refund 100% of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed \$250, if notice of cancellation is made through attendance in the 5th class session or 7th day after enrollment, whichever is later.
- ② Any monies due to the student shall be refunded within 30 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:
 - a. A student is not accepted by the school. This student shall be entitled to a refund of all monies paid to the school except a nonrefundable registration fee.
 - b. A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, through attendance at the fifth (5th) class session, or the seventh (7th) calendar day after enrollment, whichever is later. In this case, all monies collected by the school shall be refunded except a nonrefundable application fee. This policy applies regardless of whether or not the student has actually started training.
 - c. A student who cancels his/her contract after the seventh (7th) calendar day of signing the contract but prior to entering classes is entitled to a refund of all monies paid to the school less a registration fee of \$75.00.
 - d. A student notifies the institution of his/her official withdrawal in writing.
 - e. A student is expelled by the institution.
 - f. For official cancellations as defined in paragraphs b, c, d, or e, the cancellation date will be determined by the postmark on the written notification at the following address: *San Francisco Institute of Esthetics & Cosmetology, 1067 Folsom Street, 2nd Floor, San Francisco, CA 94103*, or by the date said information is delivered to the school administrator/owner in person. Written cancellations need not take any particular form.
 - g. Monies paid for the student kit are nonrefundable unless the student cancels within 7 (seven) business days of signing the enrollment contract or the student cancels prior to entering class.
 - h. A student on an approved leave of absence notifies the school that he/she will not be returning. That date of withdrawal determination shall be the earlier of 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.

- ③ Any monies due a student who unofficially withdraws from the institution shall be refunded within 30 days of a determination by the institution that the student has withdrawn without notifying the institution. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more consecutive calendar days; the withdrawal date that will be used in this calculation is the student's actual last date of attendance.
- ④ When situations of mitigating circumstances are in evidence, such as serious illness, a disabling accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.
- ⑤ All extra costs, such as books, equipment, graduation fees, application fee, rentals, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.
- ⑥ Monies paid for supplies and equipment are nonrefundable after seven (7) calendar days of signing the enrollment contract, but prior to entering classes, whichever is later.
- ⑦ If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.
- ⑧ If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.
- ⑨ A student's account may be sent to collections for nonpayment.
- ⑩ If an institution closes or discontinues a program prior to the completion of the contracted services, the institution shall provide a pro-rata refund only if the Bureau determines the school made provisions for students enrolled at the time of default to complete a comparable educational program at another institution at no additional charge to the student beyond the amount of the total charges in the original enrollment agreement. If the institution does not make that provision, the institution shall provide students a full refund of all institutional charges.
- ⑪ A student is entitled to a refund of monies not paid from federal student aid program funds. Students are responsible for the amount owed. If a student obtains a student loan, he/she is responsible for repaying the loan amount, plus interest, less the amount of any refund. The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance. SFIEC shall refund 100% of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed \$250, if notice of cancellation is made through attendance in the 5th class session or 7th day after enrollment, whichever is later.

If you are eligible for a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

- ① The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.
- ② You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the federal Higher Education Act of 1965.

Step 1: Identify all amounts paid for instruction less cost of equipment.

Step 2: Subtract the registration/application fee not to exceed \$250.00. The school does not charge an application fee the student is only charged a registration fee of \$75.00.

Step 3: Apply a pro rata refund based on the percentage of scheduled hours completed in the program.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the federal Higher Education Act of 1965. The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

Step 1: Identify all amounts paid for instruction less cost of equipment.

Step 2: Subtract the registration/application fee not to exceed \$250.00.

Step 3: Apply a pro rata refund based on the percentage of scheduled hours completed in the program.

If you cancel after the cancellation date, the following schedule of tuition pro rata refund shall apply for Cosmetology students:

| Percentage of Enrollment (scheduled) Cosmetology 1600 hours | | Due to SFIEC |
|---|--------------------|--------------|
| 0.01%-10% | 1 - 160 hours | Up to 10% |
| 10.1% - 25% | 161.1 - 400 hours | Up to 25% |
| 25.1% - 50% | 400.1 - 800 hours | Up to 50% |
| 50.1% - 60% | 800.1 - 960 hours | Up to 60% |
| 60.1% or more | 960.1 - 1600 hours | 100% |

If you cancel after the cancellation date, the following schedule of tuition pro rata refund shall apply for Barbering students:

| Percentage of Enrollment (scheduled) Barbering 1500 hours | | Due to SFIEC |
|---|--------------------|--------------|
| 0.01%-10% | 1 - 150 hours | Up to 10% |
| 10.1% - 25% | 151.1 - 375 hours | Up to 25% |
| 25.1% - 50% | 375.1 - 750 hours | Up to 50% |
| 50.1% - 60% | 750.1 - 900 hours | Up to 60% |
| 60.1% or more | 900.1 - 1500 hours | 100% |

If you cancel after the cancellation date, the following schedule of tuition pro rata refund shall apply for Esthetics students:

| Percentage of Enrollment (scheduled) Esthetics 600 hours | | Due to SFIEC |
|--|-------------------|--------------|
| 0.01%-10% | 1 - 60 hours | Up to 10% |
| 10.1% - 25% | 60.1 - 150 hours | Up to 25% |
| 25.1% - 50% | 150.1 - 300 hours | Up to 50% |
| 50.1% - 60% | 300.1 - 360 hours | Up to 60% |
| 60.1% or more | 360.1 - 600 hours | 100% |

If you cancel after the cancellation date, the following schedule of tuition pro rata refund shall apply for nail technology students:

| Percentage of Enrollment (scheduled) Nail Technology 400 hours | | Due to SFIEC |
|--|-------------------|--------------|
| 0.01%-10% | 1 - 40 hours | Up to 10% |
| 10.1% - 25% | 40.1 - 100 hours | Up to 25% |
| 25.1% - 50% | 100.1 - 200 hours | Up to 50% |
| 50.1% - 60% | 200.1 - 240 hours | Up to 60% |
| 60.1% or more | 240.1 - 400 hours | 100% |

San Francisco Institute of Esthetics & Cosmetology does not have a pending petition in bankruptcy, has never filed for bankruptcy petition within the preceding five (5) years, nor operated as a debtor in possession or had a petition of bankruptcy filed against it within the preceding five (5) years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

You have the right to cancel your enrollment contract and obtain a refund of charges paid through attendance at the fifth (5th) class session, or the seventh (7th) calendar day after enrollment, whichever is later. **YOU MUST CANCEL IN WRITING.** Students do not have the right to cancel by telephoning the school or by not coming to class. The school will remit a refund less an application fee, if applicable, within 45 days following your withdrawal, you are only obligated to pay only for educational services rendered and your kit, equipment, textbooks, supplies.

IF THE AMOUNT YOU HAVE PAID IS MORE THAN THE AMOUNT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE MADE WITHIN 45 DAYS OF WITHDRAWAL. IF THE AMOUNT YOU OWE IS MORE THAN THE AMOUNT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY IT.

REMEMBER, YOU MUST CANCEL IN WRITING. You do not have the right to cancel by telephoning the school or failing to attend classes. If you have any complaints, questions, or problems that you cannot resolve with the school, write or call the Bureau for Private Postsecondary Education 1747 N. Market Blvd., Suite 225, Sacramento, CA 95834, www.bppe.ca.gov, or by phone at (916) 574-8900, toll-free telephone (888) 370-7589 or by fax (916) 574-8900.

YOU ARE RESPONSIBLE FOR THIS AMOUNT. IF YOU RECEIVE A STUDENT LOAN, YOU ARE RESPONSIBLE FOR REPAYING THE LOAN AMOUNT, PLUS ANY INTEREST, LESS THE AMOUNT OF ANY REFUND.