

School Approval Date: 10/04/2012

# SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2017 & 2018

# Name of Program: Barbering - Program Length: 1500 hours

## **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2017	28	28	9	32%
2018	66	66	26	39%

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	28	28	20	71%
2018	66	66	50	76%

Student's Initials:\_\_\_\_\_Date:

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#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates		Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	28	20	20	16	80%
2018	66	50	48	44	92%

The student may obtain a list of the employment positions determined to be within the field for which a student received education and training for the calculation of job placement rates by contacting the school administration. The SOC code for job placement is 39-5010 Barbers.



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## Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Calendar Year Graduate Employed in the Field 20-29 Hours Per Week		Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field	
2017	0	16	16	
2018	6	38	44	

## Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	16	0	16
2018	42	2	44

#### **Self-Employed / Freelance Positions**

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2017	0	16
2018	44	44

### **Institutional Employment**

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	1	16
2018	2	44

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_

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This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date:\_\_\_\_

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## License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	20	17	16	1	94%
2018	50	47	46	1	98%

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

## Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	-	-	-	-	No Salary Information Reported
2017	20	16	-	-	-	-	16
2018	48	44	-	-	-	-	44

A list of sources used to substantiate salary disclosures is available from the school. To obtain this list, please ask an institutional representative for a copy of this list.

Student's Initials:

Initial only after you have had sufficient time to read and understand the information.

Published: December 1, 2018

Date:



1827 Willow Pass Rd Concord, Ca 94520 (925) 671-0121 | www.urbanbarbercollege.com

## **Cost of Educational Program**

Total charges for the program for students completing on time in 2018: \$18,950, 2017 \$17,950 Total charges may be higher for students that do not complete on time.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

## Federal Student Loan Debt

Students at Urban Barber College are eligible for federal student loans. The U.S. Department of Education has determined that this institution meets the criteria that would allow its students to participate in federal student aid programs.

Calendar Year(s)	Most recent three year cohort default rate, as reported by the United State Department of Education. <sup>1</sup>	The percentage of enrolled students in 2017/18 receiving federal student loans to pay for this program.		The average amount of federal student loan debt of 2017/18 graduates who tookout federal student loans at this institution.
2017	N/A	42%	4%	N/A
2018	N/A	90%	81%	\$7,926

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

#### Student's Initials:\_\_\_\_\_Date: \_\_\_\_

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This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law. Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

Date

School Official

Date



## **Definitions**

- "Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the
  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
  institution has documented verification of employment. For occupations for which the state requires passing an
  examination, the six months period begins after the announcement of the examination results for the first
  examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "First Available Exam Date" is the date for the first available exam after a student completed a program.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



## **STUDENT'S RIGHT TO CANCEL**

Student's Right to Cancel The student shall have the right to cancel the agreement and receive a full refund before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund as per the calculation consistent with the California Code of Regulations. If the institution delivered the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of the materials. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

#### How to Cancel

A notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The institution shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or registration fee not to exceed two hundred fifty dollars (\$250). The institution shall issue a refund for unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund. The institution shall pay or credit refunds within 45 days of a student's cancellation or withdrawal.



School Approval Date: 10/04/2012

# SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2017 & 2018

# Name of Program: Barber Crossover 200 - Program Length: 200 hours

## **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2017	4	4	2	50%
2018	6	6	3	50%

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### **Students Completing Within 150% of the Published Program Length**

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	4	4	3	75%
2018	6	6	6	100%

Student's Initials:\_\_\_\_\_Date:\_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates		Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	4	3	3	2	67%
2018	6	6	6	4	67%

The student may obtain a list of the employment positions determined to be within the field for which a student received education and training for the calculation of job placement rates by contacting the school administration. The SOC code for job placement is 39-5010 Barbers.



## Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment					
Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field		
2017	0	2	2		
2018	0	4	4		

## **Single Position vs. Concurrent Aggregated Position**

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	2	0	2
2018	4	0	4

#### **Self-Employed / Freelance Positions**

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2017	0	16
2018	4	4

## **Institutional Employment**

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	2
2018	0	4
2010		-

Student's Initials:\_\_\_\_\_Date:\_\_\_\_

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This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date:\_\_\_\_

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## License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	3	2	2	0	100%
2018	6	4	4	0	100%

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials:\_\_\_\_\_Date:\_\_\_\_\_

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Salary and Wage Information (includes data for the two calendar years prior to reporting)

## Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	-	-	-	-	No Salary Information Reported
2017	3	2	-	-	-	-	2
2018	6	4	-	-	-	-	4

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Published: December 1, 2018

Date:



1827 Willow Pass Rd Concord, Ca 94520 (925) 671-0121 | www.urbanbarbercollege.com

## **Cost of Educational Program**

Total charges for the program for students completing on time in 2018: \$3,000, 2017: \$3,000 Total charges may be higher for students that do not complete on time.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

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## Federal Student Loan Debt

Students at Urban Barber College are eligible for federal student loans. The U.S. Department of Education has determined that this institution meets the criteria that would allow its students to participate in federal student aid programs.

Calendar Year(s)	Most recent three year cohort default rate, as reported by the United State Department of Education. <sup>1</sup>	The percentage of enrolled students in 2017/18 receiving federal student loans to pay for this program.		The average amount of federal student loan debt of 2017/18 graduates who tookout federal student loans at this institution.
2017	N/A	0%	0%	N/A
2018	N/A	0%	0%	N/A

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

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Student Name - Print

Student Signature

Date

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  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
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- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
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School Approval Date: 10/04/2012

# SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2017 & 2018

# Name of Program: Barber Crossover 400 - Program Length: 400 hours

## **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2017	2	2	1	50%
2018	4	4	3	75%

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	2	2	2	100%
2018	4	4	4	100%

Student's Initials: \_\_\_\_\_ Date:

Initial only after you have had sufficient time to read and understand the information.

#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates		Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	2	2	2	0	0%
2018	4	4	4	4	100%

The student may obtain a list of the employment positions determined to be within the field for which a student received education and training for the calculation of job placement rates by contacting the school administration. The SOC code for job placement is 39-5010 Barbers.



## Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment						
Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field			
2017	0	0	0			
2018	0	4	4			

## **Single Position vs. Concurrent Aggregated Position**

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	0	0	0
2018	2	2	4

#### **Self-Employed / Freelance Positions**

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2017	0	0
2018	2	4

## **Institutional Employment**

Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
0	0
2	4
	Employed by the Institution, an Employer Owned by the Institution, or an Employer

Student's Initials: \_\_\_\_\_ Date: \_\_\_\_

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This program may result in freelance or self-employment.

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- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date:\_\_\_\_

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## License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	2	0	0	0	0
2018	4	4	4	0	100%

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information (includes data for the two calendar years prior to reporting)

## Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	-	-	-	-	No Salary Information Reported
2017	2	0	-	-	-	-	0
2018	4	4	-	-	-	-	4

A list of sources used to substantiate salary disclosures is available from the school. To obtain this list, please ask an institutional representative for a copy of this list.

Student's Initials:

Published: December 1, 2018

Date:



1827 Willow Pass Rd Concord, Ca 94520 (925) 671-0121 | www.urbanbarbercollege.com

## **Cost of Educational Program**

Total charges for the program for students completing on time in 2018: \$4,000, 2017: \$4,000 Total charges may be higher for students that do not complete on time.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

## Federal Student Loan Debt

Students at Urban Barber College are eligible for federal student loans. The U.S. Department of Education has determined that this institution meets the criteria that would allow its students to participate in federal student aid programs.

Calendar Year(s)	Most recent three year cohort default rate, as reported by the United State Department of Education. <sup>1</sup>	The percentage of enrolled students in 2017/18 receiving federal student loans to pay for this program.		The average amount of federal student loan debt of 2017/18 graduates who tookout federal student loans at this institution.
2017	N/A	0%	0%	N/A
2018	N/A	0%	0%	N/A

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

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Student Name - Print

Student Signature

Date

School Official

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## **Definitions**

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- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
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- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



## **STUDENT'S RIGHT TO CANCEL**

Student's Right to Cancel The student shall have the right to cancel the agreement and receive a full refund before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund as per the calculation consistent with the California Code of Regulations. If the institution delivered the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of the materials. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

#### How to Cancel

A notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The institution shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or registration fee not to exceed two hundred fifty dollars (\$250). The institution shall issue a refund for unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund. The institution shall pay or credit refunds within 45 days of a student's cancellation or withdrawal.



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School Approval Date: 10/04/2012

# SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2017 & 2018

# Name of Program: Barbering Program Length: 1500 hours

### **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2017	32	32	9	28%
2018	30	30	13	43%

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	32	32	27	84%
2018	30	30	21	70%
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Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates		Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	32	27	27	20	74%
2018	30	21	21	18	86%

The student may obtain a list of the employment positions determined to be within the field for which a student received education and training for the calculation of job placement rates by contacting the school administration. The SOC code for job placement is 39-5010 Barbers.



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## Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment					
Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field		
2017	0	20	20		
2018	2	19	21		

## Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	20	0	20
2018	18	3	21

<u>Self-Employed / Freelance Positions</u>				
Calendar Year	Calendar Year Graduates Employed who are Self-			
	Employed or Working Freelance	Employed in the Field		
2017	0	20		
2018	21	21		

### **Institutional Employment**

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	20
2018	0	21
	Student's Initia	ls. Data.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.



This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date:\_\_\_\_

Initial only after you have had sufficient time to read and understand the information

## License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	27	22	20	2	91%
2018	21	19	17	2	89%

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information (includes data for the two calendar years prior to reporting)

## Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	-	\$35,001 - \$40,000	\$40,001 - \$45,000	-	No Salary Information Reported
2017	27	20	-	-	-	-	20
2018	21	18	-	-	-	-	18

A list of sources used to substantiate salary disclosures is available from the school. To obtain this list, please ask an institutional representative for a copy of this list.

Student's Initials:

Initial only after you have had sufficient time to read and understand the information.

Published: December 1, 2018

Date:



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## **Cost of Educational Program**

Total charges for the program for students completing on time in 2018: \$18,950, 2017 \$9,950 Total charges may be higher for students that do not complete on time.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

## Federal Student Loan Debt

Students at Urban Barber College are eligible for federal student loans. The U.S. Department of Education has determined that this institution meets the criteria that would allow its students to participate in federal student aid programs.

Calendar Year(s)	Most recent three year cohort default rate, as reported by the United State Department of Education. <sup>1</sup>	The percentage of enrolled students in 2017/18 receiving federal student loans to pay for this program.		The average amount of federal student loan debt of 2017/18 graduates who tookout federal student loans at this institution.
2017	N/A	0%	0%	N/A
2018	N/A	0%	0%	N/A

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

### Initial only after you have had sufficient time to read and understand the information.

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law. Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

Date

School Official

Date



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## **Definitions**

- "Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are
  called to active military duty, are international students that leave the United States or do not have a visa allowing
  employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary
  institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the
  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
  institution has documented verification of employment. For occupations for which the state requires passing an
  examination, the six months period begins after the announcement of the examination results for the first
  examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "First Available Exam Date" is the date for the first available exam after a student completed a program.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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## **STUDENT'S RIGHT TO CANCEL**

Student's Right to Cancel The student shall have the right to cancel the agreement and receive a full refund before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund as per the calculation consistent with the California Code of Regulations. If the institution delivered the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of the materials. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

#### How to Cancel

A notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The institution shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or registration fee not to exceed two hundred fifty dollars (\$250). The institution shall issue a refund for unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund. The institution shall pay or credit refunds within 45 days of a student's cancellation or withdrawal.



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School Approval Date: 10/04/2012

# SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2017 & 2018

# Name of Program: Barber Crossover Program Length: 200 hours

### **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2017	1	1	0	0%
2018	6	6	4	67%

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

#### Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	1	1	1	100%
2018	6	6	6	100%
		C.	1 41 1 44 1	

Student's Initials:\_\_\_\_\_Date:

Initial only after you have had sufficient time to read and understand the information.

#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	1	1	1	1	100%
2018	6	6	6	5	83%

The student may obtain a list of the employment positions determined to be within the field for which a student received education and training for the calculation of job placement rates by contacting the school administration. The SOC code for job placement is 39-5010 Barbers.



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## Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment						
Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field			
2017	0	1	1			
2018	1	4	5			

## Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	0	1	1
2018	5	0	5

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2017	0	1
2018	2	5

### **Institutional Employment**

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	1
2018	0	5
	Student's Initial	s. Date:

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.



This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date:\_\_\_\_

Initial only after you have had sufficient time to read and understand the information

## License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	1	1	1	0	100%
2018	6	1	1	0	100%

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information (includes data for the two calendar years prior to reporting)

## Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	-	-	-	-	No Salary Information Reported
2017	1	1	-	-	-	-	1
2018	6	5	-	-	-	-	5

A list of sources used to substantiate salary disclosures is available from the school. To obtain this list, please ask an institutional representative for a copy of this list.

Student's Initials:

Initial only after you have had sufficient time to read and understand the information.

Published: December 1, 2018

Date:



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## **Cost of Educational Program**

Total charges for the program for students completing on time in 2018: \$3,000, 2017: \$3,000 Total charges may be higher for students that do not complete on time.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

## **Federal Student Loan Debt**

Students at Urban Barber College are eligible for federal student loans. The U.S. Department of Education has determined that this institution meets the criteria that would allow its students to participate in federal student aid programs.

Calendar Year(s)	Most recent three year cohort default rate, as reported by the United State Department of Education. <sup>1</sup>	The percentage of enrolled students in 2017/18 receiving federal student loans to pay for this program.		The average amount of federal student loan debt of 2017/18 graduates who tookout federal student loans at this institution.
2017	N/A	0%	0%	N/A
2018	N/A	0%	0%	N/A

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

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Student Name - Print

Student Signature

Date

School Official

Date



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## **Definitions**

- "Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
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- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are
  called to active military duty, are international students that leave the United States or do not have a visa allowing
  employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary
  institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the
  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
  institution has documented verification of employment. For occupations for which the state requires passing an
  examination, the six months period begins after the announcement of the examination results for the first
  examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "First Available Exam Date" is the date for the first available exam after a student completed a program.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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## **STUDENT'S RIGHT TO CANCEL**

Student's Right to Cancel The student shall have the right to cancel the agreement and receive a full refund before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund as per the calculation consistent with the California Code of Regulations. If the institution delivered the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of the materials. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

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A notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The institution shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or registration fee not to exceed two hundred fifty dollars (\$250). The institution shall issue a refund for unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund. The institution shall pay or credit refunds within 45 days of a student's cancellation or withdrawal.



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School Approval Date: 10/04/2012

# SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2017 & 2018

# Name of Program: Barber Crossover Program Length: 400 hours

## **On-Time Completion Rates (Graduation Rates)**

Includes data for the two calendar years prior to reporting.

C	alendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
	2017	0	0	0	0%
	2018	0	0	0	67%

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

## Students Completing Within 150% of the Published Program Length

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	150% Graduates	150% Completion Rate
2017	0	0	0	0%
2018	0	0	0	0%
		0.	1 /1 T 1/1 1	

Student's Initials:\_\_\_\_\_Date:

Initial only after you have had sufficient time to read and understand the information.

#### Job Placement Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Students Who Began Program	Number of Graduates		Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	0	0	0	0	0%
2018	0	0	0	0	0%

The student may obtain a list of the employment positions determined to be within the field for which a student received education and training for the calculation of job placement rates by contacting the school administration. The SOC code for job placement is 39-5010 Barbers.



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## Gainfully Employed Categories (includes data for the two calendar years prior to reporting)

Part-Time vs. Full-Time Employment							
Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field				
2017	0	0	0				
2018	0	0	0				

### Single Position vs. Concurrent Aggregated Position

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	0	0	0
2018	0	0	0

Calendar YearGraduates Employed who are Self- Employed or Working Freelance		Total Graduates Employed in the Field
2017	0	0
2018	0	0

### **Institutional Employment**

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	0
2018	0	0
	Student's Initia	la. Doto.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.



This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hours worked in a day or week may be more or less than the traditional 8 hour work day or 40 hour work week.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work freelance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student's Initials:\_\_\_\_\_Date:\_\_\_\_

Initial only after you have had sufficient time to read and understand the information

## License Examination Passage Rates (includes data for the two calendar years prior to reporting)

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	0	0	0	0	0%
2018	0	0	0	0	0%

Licensure examination passage data is not available from the state agency administering the examination. We are unable to collect data from 0 graduates.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

Salary and Wage Information (includes data for the two calendar years prior to reporting)

## Annual salary and wages reported for graduates employed in the field.

Calendar Year	Graduates Available for Employment	Graduates Employed in Field	-	-	-	-	No Salary Information Reported
2017	0	0	-	-	-	-	0
2018	0	0	-	-	-	-	0

A list of sources used to substantiate salary disclosures is available from the school. To obtain this list, please ask an institutional representative for a copy of this list.

Student's Initials:

Initial only after you have had sufficient time to read and understand the information.

Published: December 1, 2018

Date:



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## **Cost of Educational Program**

Total charges for the program for students completing on time in 2018: \$4,000, 2017: \$4,000 Total charges may be higher for students that do not complete on time.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

Initial only after you have had sufficient time to read and understand the information.

## Federal Student Loan Debt

Students at Urban Barber College are eligible for federal student loans. The U.S. Department of Education has determined that this institution meets the criteria that would allow its students to participate in federal student aid programs.

Calendar Year(s)	Most recent three year cohort default rate, as reported by the United State Department of Education. <sup>1</sup>	The percentage of enrolled students in 2017/18 receiving federal student loans to pay for this program.		The average amount of federal student loan debt of 2017/18 graduates who tookout federal student loans at this institution.
2017	N/A	0%	0%	N/A
2018	N/A	0%	0%	N/A

<sup>1</sup>The percentage of students who defaulted on their federal student loans is called the Cohort Default Rate (CDR). It shows the percentage of this school's students who were more than 270 days (9 months) behind on their federal student loans within three years of when the first payment was due. This is the most recent CDR reported by the U.S. Department of Education.

Student's Initials:\_\_\_\_\_Date: \_\_\_\_

### Initial only after you have had sufficient time to read and understand the information.

This fact sheet is filed with the Bureau for Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates, this fact sheet contains the information as calculated pursuant to state law. Any questions a student may have regarding this fact sheet that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, www.bppe.ca.gov, toll-free telephone number (888) 370-7589 or by fax (916) 263-1897.

Student Name - Print

Student Signature

Date

School Official

Date



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## **Definitions**

- "Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.
- "Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.
- "Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.
- "On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.
- "150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).
- "150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.
- "Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.
- "Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are
  called to active military duty, are international students that leave the United States or do not have a visa allowing
  employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary
  institution.
- "Graduates Employed in the Field" means graduates who beginning within six months after a student completes the
  applicable educational program are gainfully employed, whose employment has been reported, and for whom the
  institution has documented verification of employment. For occupations for which the state requires passing an
  examination, the six months period begins after the announcement of the examination results for the first
  examination available after a student completes an applicable educational program.
- "Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.
- "Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.
- "First Available Exam Date" is the date for the first available exam after a student completed a program.
- "Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.
- "Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.
- "Salary" is as reported by graduate or graduate's employer.
- "No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.



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## **STUDENT'S RIGHT TO CANCEL**

Student's Right to Cancel The student shall have the right to cancel the agreement and receive a full refund before the first lesson and materials are received. Cancellation is effective on the date written notice of cancellation is sent. The institution shall make the refund as per the calculation consistent with the California Code of Regulations. If the institution delivered the first lesson and materials before an effective cancellation notice was received, the institution shall make a refund within 45 days after the student's return of the materials. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

#### How to Cancel

A notice of cancellation shall be in writing, and a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance. The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh day after enrollment, whichever is later. The institution shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or registration fee not to exceed two hundred fifty dollars (\$250). The institution shall issue a refund for unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund. The institution shall pay or credit refunds within 45 days of a student's cancellation or withdrawal.