FINANCIAL AID 101

Excited to start your education, but worried about tuition? We're here to help! There are several financial aid and scholarship options available to those who qualify. Learn more below and explore the tuition options that may be available to you.

WHAT IS FINANCIAL AID?

Financial Aid is funding provided to students and families to help pay for post-secondary educational expenses.

HOW DO I APPLY?

To be considered for federal and need-based financial aid, you must file the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov. When completing the FAFSA make sure to add your Paul Mitchell Schools code.

WHAT TYPES OF AID CAN I GET?

Federal student aid includes:

Grants—financial aid that doesn't have to be repaid (unless, for example, you withdraw from school and owe a refund)

Loans— borrowed money for college or career school; you must repay your loans, with interest.

FEDERAL STUDENT LOANS

Direct Subsidized Loans are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.

Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.

Direct PLUS Loans are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.

PRIVATE STUDENT LOANS

These loans are nonfederal loans, made by a lender such as a bank, credit union, state agency, or a school.

If you have any questions or need assistance filling out the FAFSA, please contact the Financial Aid Department at: 412.424.0379 x2 or email aclark@bellabeautyacademy.com



FOLLOW THESE STEPS.

- 1. Visit StudentAid.gov/fsaid to create an FSA ID. You'll need your Social Security number, full name, and date of birth. Students, parents, and borrowers will need this to access their federal student aid information.
- 2. Fill out the FAFSA at fafsa.ed.gov. Bella Capelli Academy School Code E02148
- 3. When filling out the income information for either student or parents, use the IRS Data Retrieval Tool (DRT). When asked to "link" to the IRS site, select "yes." You will be directed to the IRS site where you must type in your personal information exactly as it is shown on your tax return (it is case sensitive)

Please note that FAFSA is a FREE application and will never ask for payment information.

Do I have to provide my parents information on the FAFSA?

- Will you be 24 or older by Dec. 31st of the school year for which you are applying for financial aid?
- Are you married or separated but not divorced?
- Do you have children who receive more than half of their support from you?
- Do you have dependents other than children or a spouse who live with you and receive more than half of their support from you?
- At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
- Are you an emancipated minor or are you in legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?

If none of the criteria listed above apply to you, you may be a dependant student and may be required to provide your parents' financial information when completing the FAFSA.

SCHOLARSHIPS, ETC.

PAUL MITCHELL THE SCHOOL SCHOLARSHIP

Each year, thousands of Future Professionals and staff members from Paul Mitchell Schools donate their time, talent, and energy to support a variety of charitable causes. The Paul Mitchell School Las Vegas Scholarship is designed to support individuals who are committed to giving back to the community through service to others. Please see the Admissions office for complete scholarship details.

BEAUTY CHANGES LIVES SCHOLARSHIP

The Beauty Changes Lives Foundation is committed to uniting the beauty industry to support the next generation of beauty and wellness professionals. Since its inception, the foundation has awarded over \$2 million and over 300 scholarships to cosmetology, nail, massage and esthetic students. Visit beautychangeslives.com

GREAT CLIPS SCHOLARSHIP

Great Clips provides over \$100,000 in scholarships and cosmetology tools to cosmetology students each year! visit greatclipscareers.com/scholarships

VA BENEFITS

VA administers a variety of benefits and services that provide financial and other forms of assistance to service members, veterans, their dependents and survivors. Paul Mitchell The School Las Vegas is approved through the VA to accept funds. Contact your VA administrator for a letter of eligibility.

MYCAA SCHOLARSHIP

The Military Spouse Career Advancement Account (MyCAA) Scholarship is a workforce development program that provides up to \$4,000 of tuition assistance to eligible military spouses. Visit https://mycaa.militaryonesource.mil/mycaa





Tuition, Application, & Kit Investment

Tuition: \$16,950

Application Fee (nonrefundable): \$100

Technical Kit: \$1,654.21

Textbooks (nonrefundable): \$193.46

Digital Kit (nonrefundable): \$381.31

Sales Tax: \$156.02

Total Cost: \$19,435

**Tuition/Kit Costs are subject to change

FINANCIAL AID

- FAFSA

- 1. Download the My Student Aid App or visit fafsa.ed.gov
- 2. Create an FSA ID (for yourself & a parent, if applicable)
- 3. Complete the 2020/2021 & 2021/2022 FAFSA forms
- 4. Our school code is E02148
- 5. Use the IRS Data Retrieval Tool if possible

FINANCIAL AID - PHEAA

Loan Eligibility:

- PA or OH residents
- U.S. citizens and permanent residents.
- •Students and/ or co-signers who meet the minimum credit qualifications.



PHEAA.org/PaForward



BELLA CAPELLI ACADEMY IS OFFERING 10 SCHOLARSHIPS IN THE AMOUNT OF \$1,000 EACH IN 2021!

Everyone is eligible to apply!

See next pages for more information.

BELLA CAPELLI ACADEMY, PITTSBURGH is pleased to announce the cosmetology scholarship opportunity for prospective students starting classes in 2021.

ELIGIBILITY

- Applicants must be accepted by Bella Capelli Academy, Pittsburgh and cannot be enrolled in another school that offers a similar course of study at the time of awarding or disbursement.
- Each applicant may receive only ONE Paul Mitchell Schools' scholarship award per education program.
- The applicant must be a U.S. citizen, at least seventeen (17) years old, with a high school diploma or equivalent, or upcoming high school graduation prior to the chosen enrollment date.
- 4 Scholarship recipients must maintain grades of 90% in theory, 90% in practical, and 90% attendance throughout each Satisfactory Academic Progress (SAP) period, and maintain full compliance with Paul Mitchell Schools' rules and regulations.
- Employees of the school and their family members are NOT eligible to participate.

SCHOLARSHIP DETAILS

- All applications will be reviewed by Bella Capelli Academy, Pittsburgh's Scholarship Committee, and all decisions made by the committee will be final.
- 2 10 scholarships in the amount of \$1,000 will be available for the year 2021. If no eligible applications are submitted, the scholarship will be void.
- Scholarship awards will be indicated as a credit in the recipient's tuition ledger. The award will be disbursed in one installment upon completion of his/her program hours. The scholarship recipient must maintain 90% satisfactory scores for theory, practical, and attendance, and maintain full compliance with Paul Mitchell Schools' rules and regulations. Recipients will forfeit their scholarships if they fail to complete the program or achieve the eligibility requirements, which will be reviewed with recipients during each SAP review period.
- Scholarships may be applied to tuition. Scholarship funds may not be applied to the student kit.
- Scholarship winners must fulfill ALL admissions requirements for Bella Capelli Academy, Pittsburgh

SCHOLARSHIP ESSAY OR VIDEO ESSAY

- Bella Capelli Academy, Pittsburgh's Scholarship Committee will review all submitted scholarship essay and video entries. Judging criteria includes content, creativity, as well as the candidate's ability to show drive and enthusiasm for the industry, commitment to their future and a dedication and involvement in giving back to the community. Essays will also be evaluated for syntax, spelling and grammar.
- Scholarship applicants can choose to submit either an essay or video, along with the completed scholarship application.

SCHOLARSHIP ESSAY OR VIDEO ESSAY (Continued)

- Scholarship essays must be typed (double-spaced and single-sided) answering the questions
 on the application. Include your name and contact information on the essay. Limit your
 entry to five hundred (500) words.
- Scholarship video essays must be submitted in .mp4 format or as a YouTube link, and must answer all of the questions on the application. Include your name and contact information in the title of your video essay. Limit your entry to five (5) minutes or less.

LETTERS OF RECOMMENDATION

Please submit two (2) letters of recommendation from an employer, supervisor, teacher, or other individual who can speak about your abilities and community involvement. Recommendations may not be written by family members.

RECIPIENT SELECTION

- Selection will be based on the applicant's enrollment eligibility, submitted application and related materials.
- 2 Scholarship recipients will be notified by mail after decision.
- Scholarship recipients will be documented and remain on file at the school for three (3) years. All scholarship applications will remain on file or be scanned and electronically stored for three (3) years from date of submission.

TERMINATION

If enrollment at the Paul Mitchell School is terminated during the applicable scholarship period, for any reason, the \$1,000 scholarship shall be forfeited to Bella Capelli Academy, Pittsburgh.

RELEASE AND LIMITATIONS OF LIABILITY

By participating in the scholarship program, applicants agree that Bella Capelli Academy, Pittsburgh and/or its parents, affiliates, subsidiaries, representatives, consultants, contractors, and legal counsel will have no liability whatsoever for and shall be held harmless by applicants against any liability for injuries, losses, or damages of any kind to persons, including personal injury or death. Scholarship will be awarded based on application and essay or video content, and Paul Mitchell School enrollment eligibility. The Paul Mitchell School will not discriminate on the basis of color, creed, gender, age, race, religion, or ethnic origin, or any other characteristics protected by law.

January- November 2021 Class Start Dates - Cosmetology

ITEMS TO INCLUDE WITH THIS APPLICATION

- Completed application form
- Two (2) letters of recommendation
- Typewritten scholarship essay or video essay

APPLICATION DETAILS

- The application must be completed in its entirety to be eligible for a scholarship.
- The applicant must meet and agree to all eligibility requirements. (See Scholarship Program Requirements.)
- Applicants must provide two (2) letters of recommendation from an employer, supervisor, school counselor, teacher or other individual who can speak on behalf of the applicant's abilities and community involvement. Recommendations may not be written by family members.
- Applications must be postmarked, emailed or hand delivered to the admissions department of Bella Capelli Academy, Pittsburgh, 8 days prior to start date to be considered for a 2021 scholarship.
- Bella Capelli Academy, Pittsburgh scholarship winner(s) will be selected on merit and the criteria listed on this application.
- Send or bring your application to the Admissions Department at: Bella Capelli Academy, Pittsburgh 2 Robinson Plaza, Park Manor Dr, Pgh, Pa 15205, or Email your application to the Admissions Department at mgraham@bellabeautyacademy.com.

SCHOLARSHIP ESSAY OR VIDEO ESSAY DETAILS

Each year, thousands of Future Professionals and staff members from Paul Mitchell Schools donate their time, talent and energy to support a variety of charitable causes. Paul Mitchell Schools are dedicated to supporting individuals who are committed to giving back to the community through service to others. The scholarship essay or video essay is a critical piece of the scholarship application. The essay must be typewritten, double-spaced, labeled with the applicant's name and contact information. The video essay must be uploaded in a .mp4 format or as a YouTube link, and must include the applicant's name and contact information in the title.

Please answer the following questions in a total of 500 words or less, or five (5) minutes or less for video essay submissions.

- Why is a Paul Mitchell Schools' education the right choice for you?
- What are your career goals and plans following graduation?
- Describe your dedication and involvement in charitable causes and organizations that benefit and support others and the community.

For additional information, contact the Admissions Office by calling (412) 424-0379 option 3. Megan Graham, mgraham@bellabeautyacademy.com

COSMFTOLOGY

PERSONAL INFORMATION		
Name:		
Address:		
City/State/Zip:		
E-Mail Address		
Phone Number:		
Are you a U.S Citizen?		
SCHOOL INFORMATION		
Paul Mitchell School Name and	Location: Bella Capelli Acad	emy, Pittsburgh
Month of Start Date :		
REFERENCES		
Name	Relationship	Phone Number
complete, and answered to the be provided in this application is dete Scholarship. In the case that I am awarded the to share my name and likeness as	ts made in this application and allest of my knowledge and belief. I cermined to have been falsified, I for scholarship, by signing this, I am gan award recipient. I also pledge to bide by the school's professional g	inderstand that if any information orfeit any right to receive the giving permission to hat I will meet the academic
Signature:		Date:

Send, email or bring Page 4 of your Application with required documents to the Admissions Department at:

Bella Capelli Academy / Attn: Admissions 2 Robinson Plaza , Park Manor Drive Pittsburgh, Pa 15205

mgraham@bellabeautyacademy.com

OTHER SCHOLARSHIPS

BEAUTY CHANGES LIVES

This nonprofit foundation dedicated to elevating the perception of careers in the beauty industry, and partners with many companies who support this mission. New scholarships are posted frequently from cosmetology, esthetics, nails, and much more.

BEAUTYCHANGESLIVES.ORG

BEAUTY CHANGES We're providing students the imancial freedom to pursue a career in beauty & wellness. Student Scholarships							
Scholarship	Program	Award Amount	Winners Awarded	Open Date	Close Date		
Fall 2020 Season							
Moroccanoil - "Courage To Grow"	Cosmetology	\$ 5,000.00	2	9/1/2020	11/30/2020		
Moroccanoil - "Cultivating Confidence"	Cosmetology	\$ 5,000.00	1	9/1/2020	11/30/2020		
European Wax Center - "Experts in Wax"	Cosmetology/Esthetics	\$ 2,000.00	6	9/1/2020	11/30/2020		
Winter 2021 Season							
Amold M. Miller - Find-A-Way	Cosmetology	\$15,000.00	1	12/1/20	2/20/21		
Sydell L. Miller-Total Image	Esthetics/Makeup	\$ 7,500.00	2	12/1/20	2/28/21		
Sydell & Amold Miller - Art of Hair Cutting	Cosmetology	\$ 5,000.00	1	12/1/20	2/28/21		
Sydell & Arnold Miller - Art of Hair Dressing	Cosmetology	\$ 5,000.00	1	12/1/20	2/28/21		
Sydell & Arnold Miller - Art of Hair Color	Cosmetology	\$ 5,000.00	1	12/1/20	2/28/21		
Spring 2021 Season							
Horst Rechelbacher - "Sustainable Beginnings"	Cosmetology/Barber	\$ 3,500.00	5	3/1/2021	5/31/2021		
Horst Rechelbacher - "Sustainable Beginnings"	Esthetics	\$ 2,000.00	2	3/1/2021	5/31/2021		
Jane Carter Solutions - BIPOC Scholarship	Cosmetology	\$ 5,000.00	3	3/1/2021	5/31/2021		
Green Circle Salons	Cosmetology	\$ 3,000.00	2	3/1/2021	5/31/2021		
Summer 2021 Season							
Amold M. Miller - Find-A-Way	Cosmetology	\$15,000.00	1	6/1/21	8/31/21		
Sydell L. Miller-Total Image	Esthetics/Makeup	\$ 7,500.00	2	6/1/21	8/31/21		
Sydell & Amold Miller - Art of Hair Cutting	Cosmetology	\$ 5,000.00	1	6/1/21	8/31/21		
Sydell & Arnold Miller - Art of Hair Dressing	Cosmetology	\$ 5,000.00	1	6/1/21	8/31/21		
Sydell & Arnold Miller - Art of Hair Color	Cosmetology	\$ 5,000.00	1	6/1/21	8/31/21		

BELLA CAPELLI academy PAUL MITCHELL. PARTNER SCHOOL

SATISFACTORY ACADEMIC PROGRESS POLICY

Students enrolled in programs approved by NACCAS must meet formal standards that measure their satisfactory academic progress toward graduation. The Satisfactory Academic Progress policy is provided to all students prior to enrollment. The policy is consistently applied to all enrolled students.

Satisfactory Academic Progress Evaluations are maintained in the student file. A leave of absence will extend the student's contract period and maximum time frame by the same number of days taken in the leave of absence.

QUANTITATIVE AND QUALITATIVE FACTORS

Factors for measuring the student's progress toward satisfactory completion of the program include maintaining:

- 1. A minimum cumulative theory grade level of 70%.
- 2. A minimum cumulative academic level of 70% on practical worksheet completion*
- 3. To determine whether a student meets the academic requirements for Satisfactory Academic Progress, theory and practical grades are averaged together to give a minimum cumulative academic grade of 70%.
- 4. A minimum cumulative attendance of 67% of their actual hours**
- *To meet the state practical requirements for graduation, students must eventually complete monthly practical worksheets 100%. See LEARNING PARTICIPATION GUIDELINES.
- **To determine your rate of attendance, divide the cumulative number of hours completed by the scheduled hours to date. A student who has not achieved the minimum cumulative GPA of 70% and/or who has not successfully completed at least a cumulative rate of attendance of 67% is not eligible for Title IV assistance, if applicable, unless the student is on warning or has prevailed upon appeal of the determination that resulted in a status of Financial Aid Probation.

EVALUATION PROCEDURES AND REQUIRED LEVEL OF ACHIEVEMENT

Formal Satisfactory Progress Evaluations in both attendance and academics will occur when cosmetology students reach 450 and 900 actual hours. For the cosmetology instructor program, evaluations will occur when the student reaches 250 actual hours. The first evaluation will occur no later than the midpoint of the academic year. The school uses a 900-hour academic year for Title IV purposes.

The following grading system is used to evaluate a student's academic ability:

- 1. Examinations are given in all subjects.
- 2. Grades and attendance (Satisfactory Academic Progress) records are reviewed and maintained in the student's financial file. The student may request to review their financial aid file from the Financial Aid Leader or Director.

The following grading scale is used for theory progress:

A = 90 - 100% B = 80 - 89% C = 70 - 79% Failing = Below 70%

Practical and clinical work is graded by a signature on the student's practical clinic worksheet or guest ticket. A signature from an instructor represents a passing grade which means all elements of the practical grading criteria were met. No signature indicates a failing score which means one or more of the practical grading criteria elements were not met and the student has not met minimum satisfactory standards on the practical application. Students are required to continue and/or repeat the practical application until they receive a signature from an instructor. Students must make up failed or missed tests and incomplete assignments.

TRANSFER HOURS

Transfer hours accepted by the school are applied to the total number of hours necessary to complete the program and are considered both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. Satisfactory Academic Progress evaluation periods are based on actual contracted hours at the institution.

DETERMINATION OF PROGRESS STATUS

Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory progress until the next scheduled evaluation.

WARNING

Students failing to meet minimum requirements for attendance and/or academic progress will be placed on Financial Aid Warning and considered to be making satisfactory academic progress during the warning period which is until the next evaluation period. The student will be advised in writing on the actions required to attain satisfactory academic progress by the next evaluation. During the Financial Aid Warning period, students are eligible, if applicable, to receive financial aid funds. If at the end of the warning period, the student has still not met both academic and/or attendance requirements, he/she may be placed on probation and, if applicable, the student may be deemed ineligible to receive Title IV funds.

PROBATION

Students who fail to meet the minimum requirements for attendance and academic progress after the Warning period, the student will be placed on probation and considered to be making satisfactory academic progress while during the probationary period, if the student appeals the decision, and prevails upon appeal. Additionally, only students who have the ability to meet satisfactory academic progress policy standards by the end of the evaluation period may be placed on probation. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period. Students who are progressing according to their specific academic plan will be considered making satisfactory academic progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or set forth by the academic plan, the student will be determined as NOT making satisfactory academic progress, and if applicable, the student will not be deemed eligible to receive Title IV funds.

RE-ESTABLISHMENT OF SATISFACTORY ACADEMIC PROGRESS for those who qualify

Students may re-establish satisfactory academic progress and Title IV funding, as applicable, by meeting the minimum attendance and academic requirements by the end of the warning or probationary period.

APPEAL PROCEDURE

A student may appeal the Financial Aid ineligible decision if he/she has a reason for not making satisfactory progress and if he/she can document that the circumstances that caused the unsatisfactory academic progress determination have in some way changed and that satisfactory academic progress standard can be met by the end of the next evaluation period. A student has five (5) calendar days from the date of notification that they are not meeting the second consecutive satisfactory progress determination to appeal the unsatisfactory academic progress determination. The student must submit a written appeal to the school's financial aid office on the designated schools Appeal Form describing why they failed to meet satisfactory academic progress standards, along with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve satisfactory academic progress by the next evaluation point. The reasons for which a student may appeal a negative progress determination include death of a relative, an injury or illness of the student, a student's disability, or any other allowable special or mitigating circumstances. The Appeal documents will be reviewed and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student's file. If the student prevails upon appeal, the satisfactory academic progress determination will be reversed and federal financial aid will be reinstated, if applicable. If the appeal is granted the student will be placed on Financial Aid Probation for one evaluation period. If the student has not met academic and/or attendance requirements for two (2) consecutive evaluation periods, and does not prevail on appeal, the student will be determined as not making satisfactory progress and may be terminated. This policy applies to all students regardless of whether or not they are eligible for Title IV funding programs. In order to comply with USDE requirements the terminology financial aid warning or financial aid probation will be used for both Title IV and non-Title IV students.

REENTRY STUDENTS

- 1.Outstanding tuition, fee, and overtime expenses must be paid in advance or the student must make satisfactory arrangements with the Financial Aid Leader.
- 2. Previous tuition payments will be credited to the student's balance.
- 3. Because tuition fees and costs are subject to change, reentering students will be contracted according to the current tuition costs and will be required to pay any additional fees if applicable.
- 4. Pay a \$100.00 reentry fee.

The school does not deny readmission to any service member of the uniformed services for reasons relating to that service. Readmission is reserved to the sole discretion of Bella Capelli Academy and may require special conditions. Readmission for a student requires a personal interview with school administration. The reentering student will be placed on 30-day evaluation period. During the 30-day evaluation period the student must demonstrate for that period that they can meet the school's minimum attendance and academic requirements for Satisfactory Academic Progress. The student will then be evaluated for Satisfactory Academic Progress at the next scheduled evaluation period to determine their new status. Students who fail to meet the minimum attendance and academic requirements for that 30-day evaluation period may be terminated. Students who re-enter the program are placed in the same Satisfactory Academic Progress standing as when they left. If a reenrolling student has previously used all of their excused absences provided under their original contract, the student will not receive any additional time for excused absences under the new re-enrollment contract.

INTERRUPTIONS, COURSE INCOMPLETES, AND WITHDRAWALS

If the student needs to take off more time than allotted in the contract or more than 14 consecutive calendar days, he/she must take a leave of absence or withdraw and reenroll when ready to return. Students who withdraw prior to completing the course of study and who wish to reenter will reenter at the same progress status as applicable at the time of withdrawal.