

Index Sheet

Ope Id No: 03032500

School Name: ALABAMA STATE COLLEGE OF BARBER STYLING

Subfolder: Program Review/FPRD

Doc Type: FPRD with Attachments

Rec Date:

Org Date: 02/08/2013

School Year: 2013

ACN:

PRCN: 201310428114

Box ID: 1447

Unique ID: SC1000000808839





February 8, 2013

Donald S. Mathews
President
Alabama State College of Barber Styling
753 Main Street
Gardendale, Alabama 35071-4615

RE: **Final Program Review Determination**
OPE ID: 03032500
PRCN: 2013-1-04-28114

Dear President Mathews:

The U.S. Department of Education's (Department's) School Participation Division - Atlanta issued a program review report on December 20, 2012 covering Alabama State College of Barber Styling's (ASCBS) administration of programs authorized by Title IV of the Higher Education Act of 1965, as amended, 20 U.S.C. §§ 1070 *et seq.* (Title IV, HEA programs), for the 2012-2013 award year. ASCBS's response was received on January 10, 2013. ASCBS failed to address adequately #4 of the 4 findings, as detailed in the attached report. A copy of the program review report (and related attachments) and the institution's response are attached. Any supporting documentation submitted with the response is being retained by the Department and is available for inspection by ASCBS upon request. The Department has made final determinations based on information obtained during the program review and from documentation already submitted by ASCBS. This Final Program Review Determination (FPRD), related attachments, and any supporting documentation may be subject to release under the Freedom of Information Act (FOIA) and can be provided to other oversight entities after this FPRD is issued.

Purpose:

Final determinations have been made concerning all of the outstanding findings of the program review report. The purpose of this letter is to: (1) identify liabilities resulting from the findings of this program review report, (2) provide instructions for payment of liabilities to the Department, (3) notify the institution of its right to appeal and (4) close the review.

Record Retention:

Program records relating to the period covered by the program review must be retained until the later of: resolution of the loans, claims or expenditures questioned in the program review; or the end of the retention period otherwise applicable to the record under 34 C.F.R. §§ 668.24(e)(1), (e)(2), and (e)(3).

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION
Atlanta School Participation Division
61 Forsyth St. SW, Room 18T40
Atlanta, GA 30303-8930

Alabama State College of Barber Styling

OPEID 03032500

PRCN 2013-1-04-28114

Page 2 of 2

The Department expresses its appreciation for the courtesy and cooperation extended during the review. If the institution has any questions regarding this letter, please contact Lonnie Seal at (404)974-9240.

Sincerely,

(b)(6); (b)(7)(C)

Charles Engstrom
Division Director

Enclosures:

Protection of Personally Identifiable Information

cc: Bernice Moore, Financial Aid Administrator
AL Board Cosmetology
Accrediting Commission for Schools and Colleges

PROTECTION OF PERSONALLY IDENTIFIABLE INFORMATION

Personally Identifiable Information (PII) being submitted to the Department must be protected. PII is any information about an individual which can be used to distinguish or trace an individual's identity (some examples are name, social security number, date and place of birth).

PII being submitted electronically or on media (e.g., CD-ROM, floppy disk, DVD) must be encrypted. The data must be submitted in a .zip file encrypted with Advanced Encryption Standard (AES) encryption (256-bit is preferred). The Department uses WinZip. However, files created with other encryption software are also acceptable, provided that they are compatible with WinZip (Version 9.0) and are encrypted with AES encryption. Zipped files using WinZip must be saved as Legacy compression (Zip 2.0 compatible).

The Department must receive an access password to view the encrypted information. The password must be e-mailed separately from the encrypted data. The password must be 12 characters in length and use three of the following: upper case letter, lower case letter, number, special character. A manifest must be included with the e-mail that lists the types of files being sent (a copy of the manifest must be retained by the sender).

Hard copy files and media containing PII must be:

- sent via a shipping method that can be tracked with signature required upon delivery
- double packaged in packaging that is approved by the shipping agent (FedEx, DHL, UPS, USPS)
- labeled with both the "To" and "From" addresses on both the inner and outer packages
- identified by a manifest included in the inner package that lists the types of files in the shipment (a copy of the manifest must be retained by the sender).

PII data cannot be sent via fax.

Prepared for
Alabama State College of Barber Styling

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OPE ID 03032500
PRCN 2013-1-04-28114

Prepared by
U.S. Department of Education
Federal Student Aid
School Participation Division - Atlanta

Final Program Review Determination February 8, 2013

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Alabama State College of Barber Styling

OPE ID 03032500

PRCN 2013-1-04-28114

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A. Institutional Information

Alabama State College of Barber Styling

753 Main Street

Gardendale, Alabama 35071-4615

Type: Proprietary

Highest Level of Offering: 1 year non-degree

Accrediting Agency: Accrediting Commission on Career Schools and Colleges

Current Student Enrollment: 15 (as of Fall 2012)

% of Students Receiving Title IV: 87% (2012-2013)

Title IV Participation (G5):

2011/2012

Federal Pell Grant

\$122,771.10

B. Scope of Review

The U.S. Department of Education (the Department) conducted a program review at Alabama State College of Barber Styling (ASCBS) from December 4, 2012 to December 6, 2012. The review was conducted by Lonnie Seal.

The focus of the review was validating compliance of Gainful Employment Disclosures. The review consisted of an examination of ASCBS's homepage of the institution's program and/or direct link to the single webpage that contained all of the required information.

Disclaimer:

Although the review was thorough, it cannot be assumed to be all-inclusive. The absence of statements in the report concerning ASCBS's specific practices and procedures must not be construed as acceptance, approval, or endorsement of those specific practices and procedures. Furthermore, it does not relieve ASCBS of its obligation to comply with all of the statutory or regulatory provisions governing the Title IV, HEA programs.

C. Findings and Final Determinations

Resolved Findings

ASCBS has taken the corrective actions necessary to resolve findings numbers 1 thru 3 of the program review report. Therefore, these findings may be considered closed. ASCBS's response to the program review report is located in Appendix A. Findings requiring further action by ASCBS are discussed below.

Findings with Final Determinations

The program review report finding requiring further action is summarized below. At the conclusion of each finding is a summary of ASCBS's response to the finding, and the Department's final determination for that finding. A copy of the program review report issued on December 20, 2012 is attached as Appendix B.

Finding 4. Net Price Calculator Inaccurate

Citation: Higher Education Opportunity Act of 2008 (HEOA)

In accordance with the Higher Education Opportunity Act of 2008 (HEOA), by October 29, 2011, each postsecondary institution that participates in Title IV federal student aid programs must post a net price calculator on its website that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student's individual circumstances. This calculator should allow students to calculate an estimated net price of attendance at an institution (defined as cost (price) of attendance minus grant and scholarship aid) based on what similar students paid in a previous year. The net price calculator is required for all Title IV institutions that enroll full-time, first-time degree- or certificate-seeking undergraduate students.

Noncompliance: The Net Price calculator at ASCBS does not accurately allow students to calculate an estimated net price of attendance at their institution (defined as cost (price) of attendance minus grant and scholarship aid) based on what similar students paid in a previous year. For example, the result for the estimated total grant aid was \$5, when the reviewer recently tested the Net Price Calculator computer wizard based on selected hypothetical criteria listed on page 6.

1. Age: 18
2. Living arrangement: Living on my own or with a roommate
3. Marital Status: No
4. Children: No
5. Number in family: 6 or more
6. Number in college: 3 or more children
7. Household Income: Less than \$30,000

Academic Year 2009-2010	
Estimated total price of attendance	\$5,983
a. Estimated tuition and fees	\$5,350
b. Estimated room and board	\$350
c. Estimated books and supplies	\$200
d. Estimated other expenses	83
Sub-Total	\$5,983
Estimated total grant aid:	\$5
Estimated total net price:	\$5,978
(Price of attendance minus grant aid)	

Note: See Appendix-A for screenshots of Net Price Calculator results based on listed above criteria.

Moreover, the Cost of Attendance (COA) in ASCBS's 2012-2013 Catalog and Student Handbook indicates \$15,851 based on the below estimated student expenses:

Estimated Student Expenses	
Tuition & Fees	\$8,000
Books and Supplies	\$300
Transportation	\$1,142
Room & Board	\$6,409
Total Cost of Attendance	\$15,851

Total Cost of Attendance (ASCBS's Catalog)	\$15,851
Estimated Total Price of Attendance (NPC)	\$5,983
Discrepancy Amount	\$9,868

Required Action: ASCBS had to upload the latest version of the Net Price Calculator (NPC) template to ensure that it yielded accurate estimates in accordance with the Higher Education Opportunity Act of 2008 (HEOA). For detailed instructions on how to complete this requirement, ASCBS was instructed to go to:

http://nces.ed.gov/ipeds/resource/net_price_calculator.asp.

In response to this finding, the institution was required to provide the link to where the updated Net Price Calculator is located on ASCBS's website and a written statement addressing when this requirement was completed.

ASCBS's Response: ASCBS provided an e-mail response that stated the Net Price Calculator would be updated with the new 2011-2012 information as soon as the template became available from the Department. Their estimated completion date was anticipated to be February 1, 2013. As of February 8, 2013, this finding has not been resolved.

Final Determination: ASCBS must have its auditor attest to the accuracy of the Net Price Calculator which is required to calculate an estimated net price of attendance at an institution (defined as cost (price) of attendance minus grant and scholarship aid) based on what similar students paid in a previous year.

Institutions using the Department's template must update their NPC after the Department posts updated versions for each award year. The Department plans to release updated versions in January annually.

Final Program Review Determination
Alabama State College of Barber Styling
OPE ID 03032500
PRCN 2013-1-04-28114

Appendix A:
Institution's Response

Seal, Lonnie

From: ASCBS <admin@ascbs.edu>
Sent: Thursday, January 10, 2013 9:26 AM
To: Seal, Lonnie
Subject: Compliance Review Update

Hi Lonnie,

I've updated the site with the requirements from the review. Please let me know if I missed anything. Thank you.

FINDING #1: NO GRADUATION RATE DISPLAYED ON WEBSITE

RESPONSE: The website has been updated to display this information. We also included the accreditation methodology information and link to accreditation agency website.

LINK: <http://alabamastatebarbercollege.com/consumerinfo/STUDENT%20OUTCOMES.html>

COMPLETED: 1/8/2013

FINDING#2: NO GRADUATION EMPLOYMENT RATE DISPLAYED ON WEBSITE

RESPONSE: Graduation employment information was previously displayed on the website. However we updated the page to include the accreditation methodology information and link to accreditation agency website.

LINK: <http://alabamastatebarbercollege.com/consumerinfo/STUDENT%20OUTCOMES.html>

COMPLETED: 1/8/2013

FINDING #3: NO MEDIAN LOAN DEBT DISPLAYED ON WEBSITE

RESPONSE: Information has been added to the website to reflect these requirements.

LINK: <http://alabamastatebarbercollege.com/consumerinfo/STUDENT%20OUTCOMES.html>

COMPLETED: 1/8/2013

FINDING #4: NET PRICE CALCULATOR INACCURATE

RESPONSE: The Net Price Calculator will be updated with the new 2011-2012 information as soon as the template is available from Department.

ESTIMATED COMPLETION: 2/1/2013

Don Mathews

Alabama State College of Barber Styling

753 Main Street

Gardendale, AL 35071

Phone: (205)631-8898

Fax: (205)631-8895

Final Program Review Determination
Alabama State College of Barber Styling
OPE ID 03032500
PRCN 2013-1-04-28114

Appendix B
Program Review Report



FA

December 20, 2012

Donald S. Mathews, President
Alabama State College of Barber Styling
753 Main Street
Gardendale, Alabama 35071-4615

UPS Tracking Number:
1ZA5467Y0194726776

RE: **Program Review Report**
OPE ID: 03032500
PRCN: 2013-1-04-28114

Dear President Mathews:

From December 4, 2012 through December 6, 2012, Lonnie Seal conducted a review of Alabama State College of Barber Styling's (ASCBS) administration of the programs authorized pursuant to Title IV of the Higher Education Act of 1965, as amended, 20 U.S.C. §§ 1070 et seq. (Title IV, HEA programs). The findings of that review are presented in the enclosed report.

Findings of noncompliance are referenced to the applicable statutes and regulations and specify the action required to comply with the statute and regulations. Please review the report and respond to each finding, indicating the corrective actions taken by ASCBS. The response should include a brief, written narrative for each finding that clearly states ASCBS's position regarding the finding and the corrective action taken to resolve the finding. Separate from the written narrative, ASCBS must provide supporting documentation as required in each finding.

Please note that pursuant to HEA section 498A(b), the Department is required to:

- (1) provide to the institution an adequate opportunity to review and respond to any preliminary program review report¹ and relevant materials related to the report before any final program review report is issued;
- (2) review and take into consideration an institution's response in any final program review report or audit determination, and include in the report or determination –
 - a. A written statement addressing the institution's response;
 - b. A written statement of the basis for such report or determination; and
 - c. A copy of the institution's response.

The Department considers the institution's response to be the written narrative (to include e-mail communication). Any supporting documentation submitted with the institution's written response will not be attached to the FPRD. However, it will be retained and available for

¹ A "preliminary" program review report is the program review report. The Department's final program review report is the Final Program Review Determination (FPRD).

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Atlanta School Participation Division
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Atlanta, Georgia 30303-8930
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inspection by ASCBS upon request. Copies of the program review report, the institution's response, and any supporting documentation may be subject to release under the Freedom of Information Act (FOIA) and can be provided to other oversight entities after the FPRD is issued.

The institution's response should be sent directly to Lonnie Seal of this office within 30 calendar days of receipt of this letter.

Record Retention:

Program records relating to the period covered by the program review must be retained until the later of: resolution of the loans, claims or expenditures questioned in the program review; or the end of the retention period otherwise applicable to the record under 34 C.F.R. § 668.24(e).

We would like to express our appreciation for the courtesy and cooperation extended during the review. Please refer to the above Program Review Control Number (PRCN) in all correspondence relating to this report. If you have any questions concerning this report, please contact Lonnie Seal at 404-974-9240 or Lonnie.Seal@ed.gov.

Sincerely,

(b)(6); (b)(7)(C)

Christopher Miller
Compliance Manager

cc: Bernice Moore, Financial Aid Administrator

Enclosure:
Protection of Personally Identifiable Information

PROTECTION OF PERSONALLY IDENTIFIABLE INFORMATION

Personally Identifiable Information (PII) being submitted to the Department must be protected. PII is any information about an individual which can be used to distinguish or trace an individual's identity (some examples are name, social security number, date and place of birth).

PII being submitted electronically or on media (e.g., CD-ROM, floppy disk, DVD) must be encrypted. The data must be submitted in a .zip file encrypted with Advanced Encryption Standard (AES) encryption (256-bit is preferred). The Department uses WinZip. However, files created with other encryption software are also acceptable, provided that they are compatible with WinZip (Version 9.0) and are encrypted with AES encryption. Zipped files using WinZip must be saved as Legacy compression (Zip 2.0 compatible).

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PII data cannot be sent via fax.

Prepared for

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OPE ID 03032500

PRCN 2013-1-04-28114

Prepared by

U.S. Department of Education

Federal Student Aid

School Participation Division-Atlanta

Program Review Report

December 20, 2012

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Alabama State College of Barber Styling

OPE ID 03032500

PRCN 2013-1-04-28114

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A. Institutional Information

Alabama State College of Barber Styling

753 Main Street

Gardendale, Alabama 35071-4615

Type: Proprietary

Highest Level of Offering: 1 year non-degree

Accrediting Agency: Accrediting Commission on Career Schools and Colleges

Current Student Enrollment: 15 (as of Fall 2012)

% of Students Receiving Title IV: 87% (2012-2013)

Title IV Participation (G5):	<u>2011/2012</u>
Federal Pell Grant	\$122,771.10

B. Scope of Review

The U.S. Department of Education (the Department) conducted a program review at Alabama State College of Barber Styling (ASCBS) from December 4, 2012 to December 6, 2012. The review was conducted by Lonnie Seal.

The focus of the review was validating compliance of Gainful Employment Disclosures. The review consisted of an examination of ASCBS's homepage of the institution's program and/or direct link to the single webpage that contained all of the required information.

Disclaimer:

Although the review was thorough, it cannot be assumed to be all-inclusive. The absence of statements in the report concerning ASCBS's specific practices and procedures must not be construed as acceptance, approval, or endorsement of those specific practices and procedures. Furthermore, it does not relieve ASCBS of its obligation to comply with all of the statutory or regulatory provisions governing the Title IV, HEA programs.

This report reflects initial findings. These findings are not final. The Department will issue its final findings in a subsequent Final Program Review Determination letter.

C. Findings

During the review, several areas of noncompliance were noted. Findings of noncompliance are referenced to the applicable statutes and regulations and specify the actions to be taken by ASCBS to bring operations of the financial aid programs into compliance with the statutes and regulations.

Finding 1. No Graduation Rate Displayed on Website

Citation: 34 C.F.R. § 668.6 (b) and (c)

For each program offered by an institution under this section, the institution must provide prospective students with—(ii) The on-time graduation rate for students completing the program, as provided under paragraph (c) of this section;

(c) *On-time completion rate.* An institution calculates an on-time completion rate for each program subject to this section by—

- (1) Determining the number of students who completed the program during the most recently completed award year;
- (2) Determining the number of students in paragraph (c)(1) of this section who completed the program within normal time, as defined under § 668.41(a), regardless of whether the students transferred into the program or changed programs at the institution. For example, the normal time to complete an associate degree is two years and this timeframe applies to all students in the program. If a student transfers into the program, regardless of the number of credits the institution accepts from the student's attendance at the prior institution, those transfer credits have no bearing on the two year timeframe. The student would still have two years to complete from the date he or she began attending the two-year program. To be counted as completing on time, a student who changes programs at the institution and begins attending the two-year program must complete within the two year timeframe beginning from the date the student began attending the prior program; and
- (3) Dividing the number of students who completed the program within normal time, as determined under paragraph (c)(2) of this section, by the total number of students who completed the program, as determined under paragraph (c)(1) of this section, and multiplying the result by 100.

Noncompliance: The on-time graduation rate is not listed on the ASCBS's Consumer Information website.

Required Action: ASCBS must calculate the on-time graduation rate according to Federal regulations and enter the data into their website.

In response to this finding, the institution must provide the link to where ASCBS's on-time graduation rate information is located on their website and a written statement to when this requirement was completed.

Finding 2. No Graduation Employment Rate Displayed on Website

Citation: 34 C.F.R. § 668.6 (b)(iv)

Beginning on July 1, 2011, if the institution is required by its accrediting agency or State to calculate a placement rate on a program basis, it must disclose the rate under this section and identify the accrediting agency or State agency under whose requirements the rate was calculated. If the accrediting agency or State requires an institution to calculate a placement rate at the institutional level or other than a program basis, the institution must use the accrediting agency or State methodology to calculate a placement rate for the program and disclose that rate.

Noncompliance: ASCBS did not display their graduation rate on their Consumer Information website.

Required Action: Because the Accrediting Commission for Career Schools and Colleges requires that an institution disclose the graduate employment rate for each program offered, ASCBS must calculate a placement rate according to their accrediting agency or State methodology and display this rate on their Consumer Information website.

In response to this finding, the institution must provide the link to where this placement rate information is located for the respective program on ASCBS's website and a written statement addressing when this requirement was completed.

Finding 3. No Median Loan Debt Displayed on Website

Citation: 34 C.F.R. § 668.6 (b)(iv)(v)

The placement rate for students completing the program, as determined under a methodology developed by the National Center for Education Statistics (NCES) when that rate is available. Beginning on July 1, 2011, if the institution is required by its accrediting agency or State to calculate a placement rate on a program basis, it must disclose the rate under this section and identify the accrediting agency or State agency under whose requirements the rate was calculated. If the accrediting agency or State requires an institution to calculate a placement rate at the institutional level or other than a program basis, the institution must use the accrediting agency or State methodology to calculate a placement rate for the program and disclose that rate. *If the accrediting agency or State requires an institution to calculate a placement rate at the institutional level or other than a program basis, the institution must use the accrediting agency or State methodology to calculate a placement rate for the program and disclose that rate; and the median loan debt incurred by students who completed the program as provided by the Secretary, as well as any other information the Secretary provided to the institution about that program. The institution must identify separately the median loan debt from Title IV, HEA program loans, and the median loan debt from private educational loans and institutional financing plans.*

Noncompliance: The median loan debt incurred by students who have completed ASCBS's program is not listed on the ASCBS's Consumer Information website.

Required Action: The median loan debt incurred by students who have completed ASCBS's program must be displayed on the ASCBS's Consumer Information website. Moreover, the institution must identify separately the median loan debt from Title IV, HEA program loans, and the median loan debt from private educational loans and institutional financing plans.

In response to this finding, the institution must provide the link to where the median loan placement rate information is located for the respective program on ASCBS's website and a written statement addressing when this requirement was completed.

Finding 4. Net Price Calculator Inaccurate

Citation: Higher Education Opportunity Act of 2008 (HEOA)

In accordance with the Higher Education Opportunity Act of 2008 (HEOA), by October 29, 2011, each postsecondary institution that participates in Title IV federal student aid programs must post a net price calculator on its website that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student's individual circumstances. This calculator should allow students to calculate an estimated net price of attendance at an institution (defined as cost (price) of attendance minus grant and scholarship aid) based on what similar students paid in a previous year. The net price calculator is required for all Title IV institutions that enroll full-time, first-time degree- or certificate-seeking undergraduate students.

Noncompliance: The Net Price calculator at ASCBS does not accurately allow students to calculate an estimated net price of attendance at their institution (defined as cost (price) of attendance minus grant and scholarship aid) based on what similar students paid in a previous year. For example, the result for the estimated total grant aid was \$5, when the reviewer recently tested the Net Price Calculator computer wizard based on selected hypothetical criteria listed below:

1. Age: 18
2. Living arrangement: Living on my own or with a roommate
3. Marital Status: No
4. Children: No
5. Number in family: 6 or more
6. Number in college: 3 or more children
7. Household Income: Less than \$30,000

Academic Year 2009-2010	
Estimated total price of attendance	\$5,983
a. Estimated tuition and fees	\$5,350
b. Estimated room and board	\$350
c. Estimated books and supplies	\$200
d. Estimated other expenses	83
Sub-Total	\$5,983
Estimated total grant aid:	\$5
Estimated total net price:	\$5,978
(Price of attendance minus grant aid)	

Note: See Appendix-A for screenshots of Net Price Calculator results based on listed above criteria.

Moreover, the Cost of Attendance (COA) in ASCBS's 2012-2013 Catalog and Student Handbook indicates \$15,851 based on the below estimated student expenses:

Estimated Student Expenses	
Tuition & Fees	\$8,000
Books and Supplies	\$300
Transportation	\$1,142
Room & Board	\$6,409
Total Cost of Attendance	\$15,851

Total Cost of Attendance (ASCBS's Catalog)	\$15,851
Estimated Total Price of Attendance (NPC)	\$5,983
Discrepancy Amount	\$9,868

Required Action: ASCBS must upload the latest version of the Net Price Calculator (NPC) template to ensure that it yields accurate estimates in accordance with the Higher Education Opportunity Act of 2008 (HEOA). For detailed instructions on how to complete this requirement go to: http://nces.ed.gov/ipeds/resource/net_price_calculator.asp.

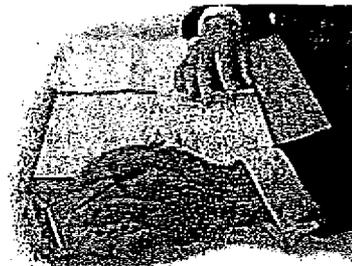
In response to this finding, the institution must provide the link to where the updated Net Price Calculator is located on ASCBS's website and a written statement addressing when this requirement was completed.

D. Appendices

Appendix A includes screenshots from the Net Price Calculator on ASCBS's home page located in the Consumer Information page.

Net Price Calculator

Review the information you have provided. You can click **Modify** to return to Step 1 and edit this information, or if you are happy with the current selections, click **Continue** to receive your **estimated** net price.



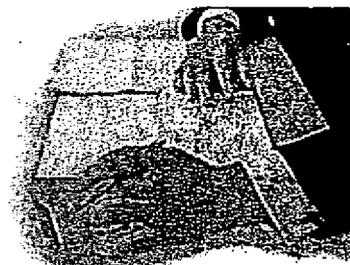
Financial aid	Yes
Age	18
Living arrangement	Living on my own or with a roommate
Marital Status	No
Children	No
Number in Family	Six or more
Number in College	Three or more children
Household Income	Less than \$30,000

Modify

Continue

Net Price Calculator

Based on the information you have provided, the following calculations represent the average net price of attendance that students similar to you paid in the given year. This information applies only to the **Barbering/Barber** program at the institution, which typically takes an average of **9** months for a full-time student to complete. Prices may vary depending on the program of interest and its expected duration.



Academic Year: 2009-10

Estimated total price of attendance:	\$5,983
a. Estimated tuition and fees	\$5,350
b. Estimated room and board	\$350
c. Estimated books and supplies	\$200
d. Estimated other expenses (Personal expenses, transportation, etc.)	\$83
 Estimated total grant aid:	 \$5
(Includes both merit and need based aid)	
 Estimated net price:	 \$5,978
(Price of attendance minus grant aid)	

PREVIOUS

Start Over

Please Note: The estimates above apply to **full-time, first-time degree/certificate-seeking undergraduate students only.**

These estimates do not represent a final determination, or actual award, of financial assistance or a final net price; they are only estimates based on price of attendance and financial aid provided to students in 2009-10. Price of attendance and financial aid availability change year to year. These estimates shall not be binding on the Secretary of Education, the institution of higher education, or the State.

Not all students receive financial aid. In 2009-10, 98% of our full-time students enrolling for college for the first time received grant/scholarship aid. Students may also be eligible for student loans and work-study. Students must complete the Free Application for Federal Student Aid (FAFSA) in order to determine their eligibility for Federal financial aid that includes Federal grant, loan, or work-study assistance. For more information on applying for Federal student aid, go to <http://www.fafsa.ed.gov/>.