

Index Sheet

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Subfolder: Program Review/FPRD

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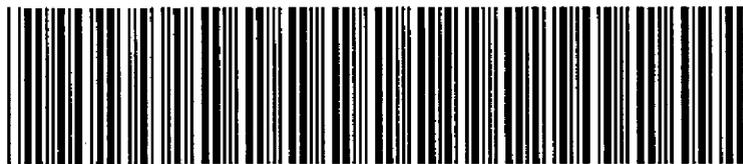
School Year: 2013

ACN:

PRCN: 201140427692

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February 12, 2013

Ann Coppedge
President
North Florida Cosmetology Institute
2424 Allen Road
Tallahassee, FL 32312

UPS Tracking #:
1ZA5467Y0194087458

RE: **Final Program Review Determination**
OPE ID: 03557300
PRCN: 201140427692

Dear Ms. Coppedge:

The U.S. Department of Education's (Department's) School Participation Division - Atlanta issued a program review report on January 5, 2012 covering North Florida Cosmetology Institute's (NFCI's) 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 2009-2010 and 2010-2011. NFCI's final response was received on November 16, 2012. A copy of the program review report (and related attachments) and NFCI's response are attached. Any supporting documentation submitted with the response is being retained by the Department and is available for inspection by NFCI upon request. Additionally, 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.

The total liabilities due from the institution from this program review are \$54,009.00.

This final program review determination contains detailed information about the liability determination for all findings.

Protection of Personally Identifiable Information (PII):

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).

Federal Student
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION
School Participation Division - Atlanta
61 Forsyth Street, Suite 18T40, Atlanta, GA 30303

The loss of PII can result in substantial harm, embarrassment, and inconvenience to individuals and may lead to identity theft or other fraudulent use of the information. To protect PII, the findings in the attached report do not contain any student PII. Instead, each finding references students only by a student number created by Federal Student Aid. The student numbers were assigned in Appendix A, Program Review Report. In addition, Appendices B, Institution's Response contains PII.

Appeal Procedures:

This constitutes the Department's FPRD with respect to the liabilities identified from the January 5, 2012 program review report. If NFCI wishes to appeal to the Secretary for a review of monetary liabilities established by the FPRD, the institution must file a written request for an administrative hearing. The Department must receive the request no later than 45 days from the date NFCI receives this FPRD. An original and four copies of the information NFCI submits must be attached to the request. The request for an appeal must be sent to:

Ms. Mary E. Gust, Director
Administrative Actions and Appeals Service Group
U.S. Department of Education
Federal Student Aid/PC
830 First Street, NE - UCP3, Room 84F2
Washington, DC 20002-8019

NFCI's appeal request must:

- (1) indicate the findings, issues and facts being disputed;
- (2) state the institution's position, together with pertinent facts and reasons supporting its position;
- (3) include all documentation it believes the Department should consider in support of the appeal. An institution may provide detailed liability information from a complete file review to appeal a projected liability amount. Any documents relative to the appeal that include PII data must be redacted except the student's name and last four digits of his / her social security number (please see the attached document, "Protection of Personally Identifiable Information," for instructions on how to mail "hard copy" records containing PII); and
- (4) include a copy of the FPRD. The program review control number (PRCN) must also accompany the request for review.

If the appeal request is complete and timely, the Department will schedule an administrative hearing in accordance with § 487(b)(2) of the HEA, 20 U.S.C. § 1094(b)(2). The procedures followed with respect to NFCI's appeal will be those provided in 34 C.F.R. Part 668, Subpart H. **Interest on the appealed liabilities shall continue to accrue at the applicable value of funds rate, as established by the United States Department of Treasury, or if the liabilities are for refunds, at the interest rate set forth in the loan promissory note(s).**

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).

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 Sherry Blackman at 404-974-9287. Questions relating to any appeal of the FPRD should be directed to the address noted in the Appeal Procedures section of this letter.

Sincerely,

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

Division Director ✓

Enclosure:

Protection of Personally Identifiable Information

cc: John Harrington, Financial Aid Administrator
Florida Commission for Independent Education - Florida Department of Education
National Accrediting Commission of Cosmetology Arts and Sciences

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.

Accounting Document – Prior Year Monetary Recovery (AD-PYMR)

Institution: North Florida Cosmetology Institute

City, State: Tallahassee, FL

PRCN: 140427692

TIN: 592884121

DUNS: 012204348

Reviewer: Sherry Blackman

Region: Atlanta

Date: 02/12/2013

Section A - Use if no adjustments are being made in COD

Programs	Type	Amount	Funding Code	Object Class
Federal Pell Grant (Closed AY)	Principal		3220RNOYR	69017
	Interest		1435RNOYR	64020
ACG	Principal		3220RNOYR	69017
	Interest		1435RNOYR	64020
National SMART	Principal		3220RNOYR	69017
	Interest		1435RNOYR	64020
FSEOG (No FISAP Corrections)	Principal		3220RNOYR	69017
	Interest		1435RNOYR	64020
FWS (No FISAP Corrections)	Principal		3220RNOYR	69017
	Interest		1435RNOYR	64020
Direct Loan and Direct Loan EAL	Principal		4253XNOYR	53020 or 53010
	Interest	\$1,461.00	4253XNOYR	53040
FFEL and FFEL EAL	Interest/ SA/EAL		4251XNOYR	53020
Federal Perkins	Principal		2915RNOYR	53054

Section B: Use if the Institution is instructed to make adjustments in COD

Add rows if necessary			Amount			G5 Program Award # *
Pell, ACG, SMART, TEACH	Pell Grant 2009- 2010	Principal	\$34,828.00	3875FNOYR	69020	P063091445
	Pell 2009- 2010	Imputed Interest	\$1,258.00	1435RNOYR	64020	
	Pell 2010- 2011	Principal	\$16,316.00	3875FNOYR	69020	P063101445

	Pell 2010 2011	Imputed Interest	\$146.00	1435RNOYR	64020	
Direct Loan (do not use for estimated loss)	Award Year	Principal		3875FNOYR	69020	
	Award Year	Imputed Interest		4253XNOYR	53040	

Comments:

* G5 Award # (P063P104306, first 5 digits = program, next 2 digits = award year, next 4 digits = code unique to school). Note: It is important that the year in the G5 award number correspond to the award year for which any adjustments are being made, or for which the balance has been incurred (in the case of an unsubstantiated cash or negative cash balance). If the reviewer is unsure after looking in G5, contact Susan Lewey for Pell or DL, or Tremia Haythe for FWS or FSEOG.

Example of G5 award numbers for a single school for the 2009-2010 award year, Pell vs. DL:

Pell is designated by "P063P" and DL is designated by "P268K"

P063P091445 (Pell 2009-2010 award – Pell uses the final two digits of the leading award year in the award number)

P268K101445 (Direct Loan 2009-2010 award – DL uses the final two digits of the trailing award year in the award number)

Example of G5 award number for FWS and FSEOG

FWS is designated by "P033A" and FSEOG is designated by "P007A"

P033A092121 (FWS 2009-2010 award – FWS uses the final two digits of the leading award year in the award number)

P007A092121 (FSEOG 2009-2010 award – FSEOG uses the final two digits of the leading award year in the award number)

See FPRD Distribution Form for distribution information for this form and related program review documents.

Prepared for

**North Florida
Cosmetology Institute**

Federal Student Aid
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OPE ID 03557300
PRCN 201140427692

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

**Final Program Review Determination
February 12, 2013**

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A. Institutional Information

North Florida Cosmetology Institute
2424 Allen Road
Tallahassee, FL 32312

Type: Proprietary

Highest Level of Offering: Certificate/Diploma

Accrediting Agency: National Accrediting Commission of Cosmetology Arts and Sciences

Current Student Enrollment: 145 (2010-2011)

% of Students Receiving Title IV, HEA funds: 82% (2010-2011)

Title IV, HEA Program Participation PEPS: 2010-2011

Pell	\$573,004
Federal Family Educational Loan	\$84,298
Federal Direct Loan Program	\$ 1,618,262

Default Rate FFEL/DL:	2010	9.8%
	2009	17.6%
	2008	7.6%

B. Scope of Review

The U.S. Department of Education (the Department) conducted a program review at North Florida Cosmetology Institute (NFCI) from August 8, 2011 to August 12, 2011. The review was conducted by Sherry Blackman and David Smittick.

The focus of the review was to determine NFCI's compliance with the statutes and regulations as they pertain to the institution's administration of the Title IV, HEA programs. The review consisted of, but was not limited to, an examination of NFCI's policies and procedures regarding institutional and student eligibility, individual student financial aid and academic files, attendance records, student account ledgers, and fiscal records.

A sample of files was identified for review from the 2009-2010 and 2010-2011 award years. The files were selected randomly from a statistical sample of the total population receiving Title IV, HEA program funds for each award year. Appendix A lists the names and social security numbers of the students whose files were examined during the program review. A program review report was issued on January 5, 2012.

Disclaimer:

Although the review was thorough, it cannot be assumed to be all-inclusive. The absence of statements in the report concerning NFCI'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 NFCI 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

NFCI has taken the corrective actions necessary to resolve finding #4 of the program review report. Therefore, this finding may be considered closed. Please refer to appendix B. Findings requiring further action by NFCI are discussed below.

Resolved Finding(s) with Comments

The following program review findings have been resolved by the institution, and may be considered closed. This/These findings are included solely for the purpose of discussing resolution of the finding.

Note: Any additional costs to the Department, including interest, special allowances, cost of funds, unearned administrative cost allowance, etc., are not included in individual findings, but instead are included in the summary of liabilities table in Section of the report.

Finding #1 Verification Not Documented/Incomplete

Citation Summary: 34 C.F.R § 668.51 An institution is responsible for verifying the information that is used to calculate an applicant's Expected Family Contribution (EFC) as part of the determination of need for student financial assistance. Information is verified by securing additional documentation or, in some cases, a signed statement attesting to the accuracy of the information provided. The regulations also require an institution to verify discrepancies in information received from different sources regarding a student's application for financial aid under the Title IV programs.

Noncompliance Summary: The institution failed to accurately verify the following students who were selected for verification in the 2009-2010 and 2010-2011 award years.

Student #4 - The student had income that was not captured on the Institutional Student Information Report (ISIR) after verification was completed. An amount of \$0 was reported on ISIR; however the tax return has an amount of \$4,461.00 received in income.

Student #7 - Taxes paid reported on ISIR is \$4,657.00. The tax return reports \$0 for taxes paid.

Student #19 - Taxes paid reported on ISIR is \$8,030.00. The tax return reports zero for taxes paid.

Student #15 - ISIR has 5 in household size and the Verification Worksheet has 2 in household. The IRS form 1040 has \$0 reported as taxes paid; however the student's ISIR has \$5,039 reported as taxes paid.

Student #27 - The institution paid the student Title IV based on transaction 1 of the ISIR, which was not in the student's file. Transaction 2 of the ISIR was issued and was actually in the student's file. The Verification Worksheet listed the number in household as 3 whereas the ISIR listed it as 2.

Student #29 - The dependent student reported that she completed an IRS 1040; however the school failed to collect the tax return and complete verification of student's income. The household size reported on the ISIR is 1, however 2 is reported on the Verification Worksheet. Untaxed income for student is reported as \$8,478.00 on the ISIR, but the

Verification Worksheet reports \$0 for untaxed income. The ISIR reports \$8,088.00 as parent's untaxed income but \$7000.00 is reported on Verification Worksheet.

Student #30 – The second page of the student's 2009 IRS tax return is missing and therefore the school failed to complete verification.

Required Action Summary: *The institution had to resolve the verification deficiencies and demonstrate that verification had been properly completed for the students referenced above. If any student's EFC, scheduled award and expected disbursements changes as a result of verification, the institution is liable for the difference between the correct disbursement and the actual disbursement. Also, for each case where the institution could not complete the verification process, the institution would be liable for the actual disbursement.*

In addition, the institution had to review all student files for the 2009-2010 and 2010-2011 award years and identify all recipients for whom verification was not completed and/or discrepant information was discovered. Verification had to be completed and discrepant information had to be clarified. As appropriate, NFCI had to recalculate a student's EFC based on revised data and identify any incorrect awards.

The institution had to report the results of its file review in the response to this report. The Institution had to engage an Independent Public Accountant (IPA) to test the file review completed by the Institution.

The institution also had to develop and submit with its response, procedures which would ensure that all students selected for verification would be verified accurately and in accordance with Title IV policies.

NFCI's Response:

Student # 4 – The institution agreed with the finding. The student's EFC for the 2009-2010 award year was recalculated, changing the amount of income from her tax return from \$0 to \$4,461.00. There was no change in her EFC – Exhibit 1.

Student # 7 – The institution agreed with the finding. The student's EFC for the 2009-2010 award year was recalculated based on the amount of taxes paid from \$4,657.00 to \$0. There was no change in her EFC – Exhibit 2.

Student # 15 – The institution agreed with this finding. A recalculation of her EFC was done changing the amount of taxes paid from \$5,039.00 to \$0. There was no change in her EFC – Exhibit 3.

Student # 19 – The institution agreed with the finding. The student's EFC for the 2010-2011 award year was recalculated based on the amount of taxes paid. from \$8,030.00 to

\$0. This did change the EFC from 30 to 1133 – Pell Grant to be returned, \$1,100.00 – Exhibit 4.

Student # 27 – The institution agreed with the finding. The student did not complete the verification worksheet correctly. The financial aid office verified that the student does not support her mother more than 50%. ISIR # 2 is therefore correct, listing 2 members in the household – Exhibit 5.

Student # 29 – The institution agreed with the finding. The student agreed to supply the school with her 2009 tax return but has yet to do so, despite numerous attempts. The Pell Grant to be returned is \$2,775.00. The funds were not disbursed.

Student # 3 – The institution does not agree with this finding. The school states that the student had a child that he supported, and his ISIR was changed to reflect this. The student's status was changed from dependent to independent, and the missing page from the 2009 tax return is from his mother – Exhibit 6.

Final Determination: The Department has accepted NFCI's response to Finding# 1. The following are liabilities in which NFCI has agreed is owed to the Department:

Student # 19 – NFCI agreed with this finding and it has been determined that the liability for this student is \$1,100.00 in Pell funds for the 2010-2011 award year. The Cost of Funds due on that amount is \$9.34, for a liability of \$1,109.34.

Student # 29 – NFCI agreed with this finding and determined that the liability for this student was \$2,003.00 in Pell funds for the 2010-2011 award year. The actual amount of Pell that was awarded was \$2,775.00. According to COD, all Title IV aid for this student was cancelled and never disbursed. There are no liabilities associated with student #29.

After a thorough analysis of the file review conducted by the institution, the following liabilities were also established:

Student # 31 – NFCI determined that the income documentation for this student was missing and therefore the verification process could not be completed. NFCI is liable for \$2,675.00 in Pell, \$1,750.00 in a subsidized loan and \$3,000.00 in an unsubsidized loan for the 2009-2010 award year. The school failed to locate the tax documentation for this student and therefore could not verify student's income. The Cost of Funds due on the Pell amount is \$193.70, for a liability amount of \$2,868.70.

Student # 32 – NFCI determined through its file review that this student was over awarded by \$700 in Pell for 2009-2010 award year. The student's EFC changed from 0 to 701. The Cost of Funds due on that amount is \$11.70, for a liability amount of \$711.70.

Student # 33 - NFCI determined that the tax information was not received by the school and therefore the verification process could not be completed. The school is liable for \$1,783.00 in Pell, \$2,333.00 in a subsidized loan and \$4,000.00 in an unsubsidized loan for the 2009-2010 award year and \$ 1,850.00 in Pell for the 2010-2011 award year. NFCI also determined that the student's tax information was not received and therefore the verification process could not be completed. The Cost of Funds due on the Pell amounts is \$53.95, for a liability amount of \$3,686.95.

Student # 34 – NFCI determined in its file review that the student's EFC needed to be recalculated after verification was conducted. The EFC was revised and resulted in the student being over awarded by \$1,700.00 in Pell for the 2009-2010 award year. The EFC was changed from 2,120 to 3,714. The Cost of Funds due on that amount is \$126.31, for a liability amount of \$1,826.31.

Student # 35 - NFCI determined in its file review that this student was over awarded by \$3,400.00 in Pell for the 2009-2010 award year due to the EFC recalculation. The student's EFC was changed from 0 to 3,496. The Cost of Funds due on that amount is \$237.25, for a liability amount of \$3,637.25.

Student # 36 – NFCI determined in its file review that the verification process could not be completed due to the student's missing tax information for both the 2009-2010 and 2010-2011 award years. The liability for this student totals \$7,229.00 in Pell, \$5000.00 in a subsidized loan and \$11,666.00 in an unsubsidized loan. The Cost of Funds for the Pell amount is \$122.00, for a liability amount of \$7,351.00.

Student # 37 - NFCI determined in its file review that this student's EFC needed to be recalculated after verification was conducted. The EFC was revised and resulted in the student being over awarded by \$300.00 in Pell for the 2009-2010 award year. The Cost of Funds due on the Pell amount is \$19.55, for a liability amount of \$319.55.

Student # 38 - NFCI failed to produce the tax return for this student and therefore could not complete verification process. The liability for this student is \$3,916.00 in Pell and \$3,500.00 in subsidized loan for the 2009-2010 award year. The Cost of Funds due on the Pell amount is \$275.83, for a liability amount of \$4,191.83.

Student # 39 – NFCI failed to produce the signed tax returns for this student and therefore, verification is not complete. NFCI's file review shows the student was disbursed \$5,350 in Pell; however COD shows that the student received \$2,800.00. The liability for this student is \$2,800.00 in Pell and \$5,500.00 in a subsidized loan for the 2009-2010 award year. The Cost of Funds due on that amount is \$46.80, for a liability amount of \$2,846.80.

Student # 40 – NFCI has determined that the student was ineligible for Title IV. The institution is liable for \$2,675.00 in Pell, \$3,500.00 in subsidized loan and \$6,000.00 in

an unsubsidized loan for the 2010-2011 award year. The Cost of Funds for the Pell amount is \$42.66, for a liability amount of \$2,717.66.

Student # 41 – NFCI determined that the student did not submit tax returns and therefore the verification process could not be completed. The institution is liable for \$5,350.00 in Pell, \$3,500.00 in a subsidized loan and \$2,000.00 in an unsubsidized loan. The Cost of Funds for the Pell amount is \$98.66, for a liability amount of \$5,448.66

Student # 42 – NFCI determined that this student was over awarded by \$450.00 after completing the verification process and recalculating the student's EFC. The EFC changed from 0 to 494 for the 2009-2010 award year. The Cost of Funds for the Pell amount is \$30.81, for a liability of \$480.81.

Student # 43 - NFCI determined that the tax information was not received for this student and therefore the verification process could not be completed. The school is liable for \$4,624.00 in Pell, \$1,500.00 in a subsidized loan and \$666.00 in an unsubsidized loan for the 2010-2011 award year. The Cost of Funds for the Pell amount is \$52.58, for a liability of \$4,676.58.

Student # 44 - NFCI determined that the tax information was not received and therefore the verification process could not be completed. The school is liable for \$5,100.00 in Pell, \$3,500.00 in a subsidized loan, and \$6,000.00 in an unsubsidized loan for the 2010-2011 award year. The Cost of Funds for the Pell amount is \$28.79, for a liability of \$5,128.79.

Student # 45 - NFCI determined that the wrong ISIR was used in determining the student's correct EFC. The student was ineligible for Title IV funds. The school is liable for \$1,067.00 in Pell, \$4,385.00 in a subsidized loan and \$6,000.00 in an unsubsidized loan for the 2010-2011 award year. The Cost of Funds for the Pell amount is \$15.17, for a liability of \$1,082.17.

Student # 46 - NFCI determined that the student was over awarded by \$450.00 after completing the verification process and recalculating the student's EFC. The EFC changed from 0 to 470 for the 2010-2011 award year. The Cost of funds for this amount is \$5.28, for a liability of \$455.28.

Student # 47 - NFCI determined that the student was over awarded by \$400.00 after completing the verification process and recalculating the student's EFC. The EFC changed from 983 to 1918 for the 2010-2011 award year. The Cost of Funds for this amount is \$2.98, for a liability of \$402.98.

Student # 48 – NFCI failed to correct the student's 2010-2011 ISIR after verification was completed. The school is liable for \$2,775.00 in Pell, \$3,500.00 in a subsidized loan and

\$2,000.00 in an unsubsidized loan for the 2010-2011 award year. The Cost of Funds for the Pell amount is \$23.57, for a liability amount of \$2,798.57.

Student # 49 – NFCI determined that this student was over awarded by \$800.00 after completing the verification process and recalculating the student's EFC. The EFC changed from 2,508 to 3,374 for the 2010-2011 award year. The Cost of Funds for this amount is \$8.11, for a liability amount of \$808.11.

Student # 50 - NFCI determined that this student was under awarded by \$1,100.00 after completing the verification process and recalculating the student's EFC. The EFC changed from 1,451 to 357 for the 2010-2011 award year.

Student # 51 - NFCI determined that this student was under awarded by \$900.00 after completing the verification process and recalculating the student's EFC. The EFC changed from 1,975 to 1,004 for the 2010-2011 award year.

Student # 52 - NFCI determined that this student was under awarded by \$1,000.00 after completing the verification process and recalculating the student's EFC. The EFC changed from 2,099 to 1,015 for the 2010-2011 award year.

Liabilities of \$51,144.00 in Pell funds were established for students in Finding 1. The Cost of Funds for this finding totals \$1,404.00. Liabilities of \$79,300.00 in loan funds were also established in Finding 1. The EAL for this finding is \$1,461.00. The total liability for Finding 1 is \$54,009.00.

Finding #2: Return To Title IV Made Late

Citation: 34 C.F.R § 668.22 (b) (1) states Institutions that are required to take attendance are expected to have a procedure in place for routinely monitoring attendance records to determine in a timely manner when a student withdraws. Except in unusual instances, the date of the institution's determination that the student withdrew should be no later than 14 days after the student's last date of attendance as determined by the institution from its attendance records. The institution is NOT required to administratively withdraw a student who has been absent for 14 days. However, after 14 days, it is expected to have determined whether the student intends to return to classes or to withdraw. In addition, if the students eventually determined to be a withdrawal, the end of the 14 day period begins the timeframe for completing a Return calculation.

If an institution has a policy that states the maximum number of excused absences that can occur after which a student will be administratively withdrawn, it may delay contacting the student until that date. However if the student eventually is determined to be withdrawn, the date of determination of the student's withdrawal remains 14 days from the student's last day of attendance. If the number of days in the school's policy is

less than 14 days, then the 45-day timeframe for completing a Return calculation and returning Title IV funds starts on the date the school's policy indicates that the student will be administratively withdrawn. An institution must return the amount of Title IV funds for which it is responsible as soon as possible, but no later than 45 days after it determines or should have determined that the student withdrew.

***Noncompliance:** The institution's attendance policy states that if a student does not attend classes within 14 days from the last day of attendance, he or she will be considered withdrawn and the student will be terminated as of their last date of attendance. The institution failed to determine when the following students withdrew.*

Student #11 – The student's last day of attendance was 7/17/2009. The institution's date of determination was 8/19/2009. This exceeded the 14 days required by the institution to make a determination.

Student #13 – The student's last day of attendance was 11/23/2010; however the institution's date of determination was 12/18/2010. This exceeded the 14 days required by the institution to make a determination.

Student # 15 – This student's last day of attendance was 8/19/2010; however the institution's date of determination was 9/14/2010. This exceeded the 14 days required by the institution to make a determination.

Student #7 – The student's date of determination listed on the R2T4 calculation form is 7/15/2010 but the student's attendance records indicated that the student was in class on 7/19/2010. The last day of attendance is listed on the R2T4 worksheet as 7/22/2010. Also, the R2T4 calculation form has 315 hours to complete; however, the attendance records show that the student's hours scheduled to complete was 264. The information reported on the R2T4 form conflicts with the student's attendance record and therefore the calculation is incorrect. The R2T4 will have to be adjusted and resubmitted.

***Required Action:** Regulations require that the amount of Title IV, HEA program portion of the refund allocated to the Title IV programs must be returned to the appropriate program accounts within 45 days of the date that the student officially withdraws, or the institution determines that a student has unofficially withdrawn.*

The institution had to conduct a file review for the 2009-2010 and 2010-2011 award years to determine the amount of refunds due to the Title IV programs and the amount of late refunds

The Institution had to engage an Independent Public Accountant (IPA) to test the file review completed by the Institution.

The institution had to also develop and submit with its response, procedures which would ensure that all refunds would be returned to the applicable Title IV programs within the required 45 day time frame.

NFCI's Response:

Student #11 – NFCI agreed with this finding and recalculated the R2T4 with the corrected date of 8/11/2009 based on a part-time schedule of Tuesday – Thursday and Saturday. There was no change to her refund amount of \$0 – Exhibit 7.

Student #13 – NFCI disagreed with this finding. Student # 13 had not withdrawn from NFCI at any time and is currently enrolled. See a copy of her ledger – Exhibit 8.

Student #15 – NFCI agreed with this finding and recalculated the R2T4 with the correct date of 9/8/2011. This was based on the student's full time schedule of Tuesday-Saturday. There is no change to her refund amount of \$3,864.00. The amount was returned on 9/23/2010 – see Exhibit 9.

Student #7 – NFCI agreed with this finding. This was a posting error in which the school corrected. The school recalculated the R2T4 to reflect the changes. The loan amount returned was \$2,579.00 on 3/9/2012. The new R2T4 calculation and the attendance record are in Exhibit 10.

Final Determination: The Department has accepted NFCI's response to Finding# 2. The liabilities owed for student # 15 and student # 7 was received by the Department.

In addition, the school conducted a file review for this finding for the 2009/2010 and 2010/2011 award years. NFCI established that unearned funds were returned to the Department more than 45 days after the student's last day of attendance. Below are the results of the file review.

Student #	LDA	Due Date	Date of Refund	Days Late
53	2/3/2010	3/20/2010	4/27/2010	38
54	11/17/2009	1/1/2010	2/2/2010	32
55	4/28/2010	6/12/2010	2/2/2011	235
56	2/18/2010	4/4/2010	6/17/2010	74
57	11/7/2009	12/22/2009	5/5/2010	134
58	11/10/2009	12/25/2009	2/2/2010	39
59	7/17/2009	8/31/2009	9/18/2009	18
60	6/8/2010	7/23/2010	3/15/2011	235
61	7/3/2009	8/17/2009	12/1/2009	106
62	9/3/2009	10/18/2009	10/28/2009	10
63	4/20/2010	6/4/2010	6/17/2010	13

64	10/7/2010	11/21/2010	1/21/2011	61
65	2/17/2011	4/3/2011	6/1/2011	59
66	4/15/2011	5/30/2011	8/2/2011	64
67	9/28/2011	11/12/2011	12/14/2011	32
68	8/30/2011	10/14/2011	10/31/2011	17
69	6/22/2010	8/6/2010	3/8/2012	580
70	9/8/2011	10/23/2011	12/14/2011	52
71	5/11/2011	6/25/2011	7/8/2011	13
72	9/8/2010	10/23/2010	11/1/2010	9
73	5/21/2010	7/5/2010	7/15/2010	10
74	3/14/2011	4/28/2011	7/5/2011	68
75	2/8/2011	3/25/2011	4/5/2011	11
76	7/27/2011	9/10/2011	10/14/2011	34
77	6/9/2011	7/24/2011	8/11/2011	18
78	6/22/2011	8/6/2011	9/14/2011	39
79	10/12/2010	11/26/2010	8/19/2011	266
80	2/10/2011	3/27/2011	4/11/2011	15

Due to the number of unpaid and late refunds, the institution is required to have on file with the Department an irrevocable Letter of Credit (LOC) equal to 25% of the total refunds the institution made, or should have made, during the most recently closed fiscal year (34 C.F.R. § 668.173(d)). Instructions for submitting this LOC will be sent to the institution under separate cover.

Finding #3: Possible Invalid High School Diploma

Citation: Pursuant to 34 C.F.R. § 668.32, a student who is eligible to receive Title IV funds is a regularly enrolled student, or one who is accepted for enrollment in an eligible program at an eligible institution. Among other criteria, the student must have a valid high school diploma or its recognized equivalent, or have a passing score on a specified, Department approved, independently administered test, in accordance with 34 C.F.R. § 668, Subpart J.

The 2009-2010 Federal Student Aid Handbook, Volume One, Chapter One, page 1-6, states a student is qualified to receive Title IV funds if that student:

- *has a high school diploma, (this can be from a foreign school if it is equivalent to a U.S. high school diploma);*
- *has the recognized equivalent of a high school diploma, such as a general education development or GED certificate;*

- *has completed home schooling at the secondary level; or*
- *has passed a Department-approved Ability-to-Benefit (ATB) test.*
- *has satisfactorily completed six credits of college work that are applicable to a degree or certificate offered by the school.*

The Department recognizes several equivalents to a high school diploma, including:

- *A GED;*
- *A certificate demonstrating that the student has passed a state-authorized examination that the state recognizes as the equivalent of a high school diploma;*
- *An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; or*
- *For a student who enrolls before completing high school, a high school transcript indicating the student has excelled in high school. The student must no longer be enrolled in high school, must satisfy the school's written policy for admitting such students, and must be starting a program that leads to at least an associate's degree or its equivalent.*

Additionally, the sidebar annotation in the 2009-2010 Federal Student Aid Handbook Volume One, Chapter One page 1-5, specifically references recent concerns about the validity of certain high school diplomas, saying, "... with the appearance of 'diploma mills,' you might have concerns about the validity of a diploma from a particular school. One resource is to check the department of education for the state in which the school is located. If the department has jurisdiction over the high school, they can tell you if a diploma from the school... is recognized by their state."

Noncompliance: *The institution failed to investigate the validity of the High School diplomas of the following students:*

Student # 10 and # 29 – The students' high school diplomas were issued by Stanford National High School and Nation High School, respectively. The diplomas listed no city or state in which the diplomas were issued and had the appearance of a diploma mill issued document.

Required Action: *The institution was required to develop and submit in its response, policies and procedures for identifying possible invalid high school diplomas*

NFCI's Response:

In regards to the possible invalid high school diplomas, the institution stated that their auditor, Mike LaBounty, recently provided them with a list of over 120 unacceptable high school diplomas. The school also stated that they currently check with the Florida Department of Education when they have questionable GEDs.

Final Determination: 34 C.F.R. § 668.16(p) states that institutions are required to develop and apply procedures to evaluate the validity of a student's high school diploma if the institution or the Department has reason to believe that the diploma is not valid or was not obtained from an entity that provides secondary school education.

In addition to NFCI checking the list from their auditor, the school must also develop written procedures explaining steps to be taken when they question the validity of a high school diploma.

D. Summary of Liabilities

The total amount calculated as liabilities from the findings in the program review determination is as follows. The liability amount in the first chart below reflects unduplicated liabilities. This information is provided so that the institution understands the liabilities associated with each finding. The payment instructions in Section E have been adjusted to reflect the unduplicated liabilities.

Liabilities	Pell 2009- 2010	Pell 2010- 2011	DL / FFEL	EALF DL	EALF FFEL	
Finding #1	\$34,828	\$16,316	\$79,300			
Subtotal 1	\$34,828	\$16,316	\$79,300	\$1,461.00	-	
Interest/SA	\$ 1,258.00	\$146.00	-			
Excess Cash			-			
ACA						
Subtotal 2	\$1,258.00	\$146.00	-			
TOTAL (add subtotal 1 + 2)	\$36,086	\$16,462		\$1,461.00	-	
Payable To:						Totals
Department	\$36,086.00	\$16,462	-	\$1,461.00	-	\$54,009.00
Students	-		-			\$ -
Lenders			-			\$ -
Inst Accounts	-					\$ -
COD Adjustments	Pell - Current Year					
Current Year (funds returned via G5)	-					

Estimated Actual Loss (EAL):

In lieu of requiring the institution to assume the risk of default by purchasing the ineligible loan from the holder, the Department has asserted a liability not for the loan amount, but rather for the estimated actual or potential loss that the government may incur with respect to the ineligible loan or loan amount. The estimated actual loss to the Department that has resulted or will result from those ineligible loans is based on NFCI's most recent cohort default rate available.

The total amount of FFEL and Direct Loan funds (subsidized and unsubsidized) disbursed to students who were listed in Finding #1 during the 2009-2010 and 2010-2011 award years is \$79,300. The estimated actual loss to the Department that has resulted or will result from those ineligible loans is based on NFCI's most recent cohort default rate available. As a result, the estimated actual loss that NFCI must pay to the Department for the ineligible loans is \$1,461.00. A copy of the results of that calculation is included as Appendix C.

E. Payment Instructions

1. Liabilities Owed to the Department

Liabilities Owed to the Department \$1,000 or More but Less Than \$100,000

NFCI owes to the Department \$54,009.00. Payment must be made by forwarding a check made payable to the "U.S. Department of Education" to the following address within 45 days of the date of this letter:

U.S. Department of Education
P.O. Box 979026
St. Louis, MO 63197-9000

Remit checks only. Do not send correspondence to this address.

Payment must be made via check and sent to the above Post Office Box. Payment and/or adjustments made via G5 will not be accepted as payment of this liability. Instead, the school must first make any required adjustments in COD as required by the applicable finding(s) and Section II – Instructions by Title IV, HEA Program (below), remit payment, and upon receipt of payment the Department will apply the funds to the appropriate G5 award (if necessary).

The following identification data must be provided with the payment:

Amount: \$54,009.00
DUNS: 012204348
TIN: 592884121

Program Review Control Number: 201140427692

Terms of Payment

As a result of this final determination, the Department has created a receivable for this liability and payment must be received by the Department within **45 days of the date of this letter**. If payment is not received within the 45-day period, interest will accrue in monthly increments from the date of this determination, on the amounts owed to the Department, at the current value of funds rate in effect as established by the Treasury Department, until the date of receipt of the payment. NFCI is also responsible for repaying any interest that accrues. If you have any questions regarding interest accruals or payment credits, contact the Department's Accounts Receivable Group at (202) 245-8080 and ask to speak to NFCI's account representative.

If full payment cannot be made within 45 days of the date of this letter, contact the Department's Accounts Receivable Group to apply for a payment plan. Interest charges and other conditions apply. Written request may be sent to:

U.S. Department of Education
OCFO Financial Management Operations
Accounts Receivable Group
550 12th Street, S.W., Room 6114
Washington, DC 20202-4461

If within 45 days of the date of this letter, NFCI has neither made payment in accordance with these instructions nor entered into an arrangement to repay the liability under terms satisfactory to the Department, the Department intends to collect the amount due and payable by administrative offset against payments due NFCI from the Federal Government. **NFCI may object to the collection by offset only by challenging the existence or amount of the debt.** To challenge the debt, NFCI must **timely appeal** this determination under the procedures described in the "Appeal Procedures" section of the cover letter. The Department will use those procedures to consider any objection to offset. **No separate appeal opportunity will be provided.** If a timely appeal is filed, the Department will defer offset until completion of the appeal, unless the Department determines that offset is necessary as provided at 34 C.F.R. § 30.28. This debt may also

be referred to the Department of the Treasury for further action as authorized by the Debt Collection Improvement Act of 1996.

Direct Loan Estimated Actual Loss

Findings: #1 and #3

DL Estimated Actual Loss	
Amount	Award Year
\$145.00	2009-2010
Total	
\$145.00	

DL Estimated Actual Loss	
Amount	Award Year
\$1,316.00	2010-2011
Total	
\$1,316.00	

NFCI must pay the amount reflected above in Direct Loan estimated loss liabilities for the award year(s) reflected above. The liabilities will be applied to the general Direct Loan fund. This amount is also reflected in the total amount owed to the Department in Section 1 above.

4. Liabilities Owed to the Department in the case of Title IV Grants

Pell – Closed Award Year

Findings: #1 and #3

NFCI must repay:

Pell ACG SMART or TEACH Closed Award Year			
Amount (Principal)	Amount (Interest)	Title IV Grant	Award Year
\$34,828.00	\$1,258.00	Pell	2009-2010
\$16,316.00	\$146.00	Pell	2010-2011
Total Principal	Total Interest		
\$51,144.00	\$1,404.00		

The disbursement record for each student identified in this report to the applicable findings must be adjusted in the Common Origination and Disbursement (COD) system based on the recalculated amount identified above.

Adjustments in COD must be completed prior to remitting payment to the Department. Payment cannot be accepted via G5. Once the Department receives payment via check, the Department will apply the principal payment to the applicable G5 award. The interest will be applied to the general program account.

A copy of the adjustment to each student's COD record must be sent to Sherry Blackman within 45 days of the date of this letter.

Prepared for

**North Florida Cosmetology
Institute**



START HERE
GO FURTHER
FEDERAL STUDENT AID

OPE ID 03557300
PRCN 201140427692

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

Program Review Report
January 5, 2012

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Final Program Review Determination
PRCN #: 201140427692

Appendix A

Program Review Report

A. Institutional Information

North Florida Cosmetology Institute
2424 Allen Road
Tallahassee, FL 32312

Type: Proprietary

Highest Level of Offering: Certificate

Accrediting Agency: National Accrediting Commission of Cosmetology Arts and Sciences

Current Student Enrollment: 145 (2010-2011)

% of Students Receiving Title IV: 82% (2010-2011)

Title IV Participation PEPS: 2009-2010

Pell	\$643,932
Federal Family Education Loan	\$1,007,971
Federal Direct Loan Program	\$57,441.00

Default Rate FFEL/DL:	2009	17.6%
	2008	7%
	2007	0%

B. Scope of Review

The U.S. Department of Education (the Department) conducted a program review at North Florida Cosmetology Institute (NFCI) from August 8, 2011 to August 12, 2011. The review was conducted by Sherry Blackman and David Smittick.

The focus of the review was to determine NFCI's compliance with the statutes and federal regulations as they pertain to the institution's administration of Title IV programs. The review consisted of, but was not limited to, an examination of NFCI's policies and procedures regarding institutional and student eligibility, individual student financial aid and academic files, attendance records, student account ledgers, and fiscal records.

A sample of 30 files was identified for review from the 2009-2010 and 2010-2011 (year to date) award years. The files were selected randomly from a statistical sample of the total population receiving Title IV, HEA program funds for each award year. In addition, Appendix A lists the names and partial social security numbers of the students whose files were examined during the program review.

Disclaimer:

Although the review was thorough, it cannot be assumed to be all-inclusive. The absence of statements in the report concerning NFCI'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 NFCI 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 NFCI to bring operations of the financial aid programs into compliance with the statutes and regulations.

Finding #1: Verification Not Documented/Incomplete

Citation: 34 C.F.R § 668.51 An institution is responsible for verifying the information that is used to calculate an applicant's Expected Family Contribution (EFC) as part of the

determination of need for student financial assistance. Information is verified by securing additional documentation or, in some cases, a signed statement attesting to the accuracy of the information provided. The regulations also require an institution to verify discrepancies in information received from different sources regarding a student's application for financial aid under the Title IV programs.

Noncompliance: The institution failed to accurately verify the following students who were selected for verification in the 2009-2010 and 2010-2011 award years.

Student #4 - The student had income that was not captured on the Institutional Student Information Report (ISIR) after verification was completed. An amount of \$0 was reported on ISIR; however the tax return has an amount of \$4,461.00 received in income.

Student #7 - Taxes paid reported on ISIR is \$4,657.00. The tax return reports \$0 for taxes paid.

Student #19 - Taxes paid reported on ISIR is \$8,030.00. The tax return reports zero for taxes paid.

Student #15 - ISIR has 5 in household size and the Verification Worksheet has 2 in household. The IRS form 1040 has \$0 reported as taxes paid; however the student's ISIR has \$5,039 reported as taxes paid.

Student #27 - The institution paid the student Title IV based on transaction 1 of the ISIR, which was not in the student's file. Transaction 2 of the ISIR was issued and was actually in the student's file. The Verification Worksheet listed the number in household as 3 whereas the ISIR listed it as 2.

Student #29 - The dependent student reported that she completed an IRS 1040, however the school failed to collect the tax return and complete verification of student's income. The household size reported on the ISIR is 1, however 2 is reported on the Verification Worksheet. Untaxed income for student is reported as \$8,478.00 on the ISIR, but the Verification Worksheet reports \$0 for untaxed income. The ISIR reports \$8,088.00 as parent's untaxed income but \$7000.00 is reported on Verification Worksheet.

Student #30 - The second page of the student's 2009 IRS tax return is missing and therefore the school failed to complete verification.

Required Action: The institution must resolve the verification deficiencies and demonstrate that verification has been properly completed for the students referenced above. If any student's EFC, scheduled award and expected disbursements changes as a result of verification, the institution is liable for the difference between the correct disbursement and the actual disbursement. Also, for each case where the institution

cannot complete the verification process, the institution is liable for the actual disbursement.

In addition, the institution must review all student files for the 2009-2010 and 2010-2011 award years and identify all recipients for whom verification was not completed and/or discrepant information was discovered. Verification must be completed and discrepant information must be clarified. As appropriate, you must recalculate a student's EFC based on revised data and identify any incorrect awards.

The institution must report the results of its file review in the response to this report. On an Excel spreadsheet, you must list all students who had incomplete verification and/or discrepant information in their files in the following format:

- a. Student Name and Social Security Number
- b. Award Years on separate spreadsheets
- c. Original EFC
- d. Title IV aid disbursed by program
- e. Revised EFC
- f. Revised Title IV aid entitlement by program
- g. Ineligible award amounts and refunds due to Title IV programs

The Institution must engage an Independent Public Accountant (IPA) to test the file review completed by the Institution. The IPA must develop a set of procedures designed for testing the accuracy and completeness of the file review. The suggested procedures must be provided to Sherry Blackman within 30 days of the institution's receipt of the Program Review Report. Ms. Blackman will review the procedures, indicate if any changes are needed, and approve the procedures.

The IPA must apply the agreed upon procedures to test the file review(s) completed by Institution, and prepare a report including any exceptions noted during its testing. The exceptions must be detailed and identified. Exceptions must be reported for all file review elements as specified in the finding requirement as presented in the Program Review Report. The IPA must prepare the report in accordance with AICPA Attestations Standards. The IPA's report must be submitted with Institution's response to this Program Review Report.

The institution must also develop and submit with its response, procedures which will ensure that all students selected for verification will be verified accurately and in accordance with Title IV policies.

Instructions regarding repayment of ineligible disbursements will be provided in the Final Program Review Determination letter, as appropriate.

Finding #2: Return To Title IV Made Late

Citation: 34 C.F.R § 668.22 (b) (1) states Institutions that are required to take attendance are expected to have a procedure in place for routinely monitoring attendance records to determine in a timely manner when a student withdraws. Except in unusual instances, the date of the institution's determination that the student withdrew should be no later than 14 days after the student's last date of attendance as determined by the institution from its attendance records. The institution is NOT required to administratively withdraw a student who has been absent for 14 days. However, after 14 days, it is expected to have determined whether the student intends to return to classes or to withdraw. In addition, if the students eventually determined to be a withdrawal, the end of the 14 day period begins the timeframe for completing a Return calculation.

If an institution has a policy that states the maximum number of excused absences that can occur after which a student will be administratively withdrawn, it may delay contacting the student until that date. However if the student eventually is determined to be withdrawn, the date of determination of the student's withdrawal remains 14 days from the student's last day of attendance. If the number of days in the school's policy is less than 14 days, then the 45-day timeframe for completing a Return calculation and returning Title IV funds starts on the date the school's policy indicates that the student will be administratively withdrawn. An institution must return the amount of Title IV funds for which it is responsible as soon as possible, but no later than 45 days after it determines or should have determined that the student withdrew.

Noncompliance: The institution's attendance policy states that if a student does not attend classes within 14 days from the last day of attendance, he or she will be considered withdrawn and the student will be terminated as of their last date of attendance. The institution failed to determine when the following students withdrew.

Student #11 – The student's last day of attendance was 7/17/2009. The institution's date of determination was 8/19/2009. This exceeded the 14 days required by the institution to make a determination.

Student #13 – The student's last day of attendance was 11/23/2010; however the institution's date of determination was 12/18/2010. This exceeded the 14 days required by the institution to make a determination.

Student # 15 – This student's last day of attendance was 8/19/2010; however the institution's date of determination was 9/14/2010. This exceeded the 14 days required by the institution to make a determination.

Finding #2: Return To Title IV Made Late

Citation: 34 C.F.R § 668.22 (b) (1) states Institutions that are required to take attendance are expected to have a procedure in place for routinely monitoring attendance records to determine in a timely manner when a student withdraws. Except in unusual instances, the date of the institution's determination that the student withdrew should be no later than 14 days after the student's last date of attendance as determined by the institution from its attendance records. The institution is NOT required to administratively withdraw a student who has been absent for 14 days. However, after 14 days, it is expected to have determined whether the student intends to return to classes or to withdraw. In addition, if the students eventually determined to be a withdrawal, the end of the 14 day period begins the timeframe for completing a Return calculation.

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Student #11 – The student's last day of attendance was 7/17/2009. The institution's date of determination was 8/19/2009. This exceeded the 14 days required by the institution to make a determination.

Student #13 – The student's last day of attendance was 11/23/2010; however the institution's date of determination was 12/18/2010. This exceeded the 14 days required by the institution to make a determination.

Student # 15 – This student's last day of attendance was 8/19/2010; however the institution's date of determination was 9/14/2010. This exceeded the 14 days required by the institution to make a determination.

Student #7 – The student's date of determination listed on the R2T4 calculation form is 7/15/2010 but the student's attendance records indicated that the student was in class on 7/19/2010. The last day of attendance is listed on the R2T4 worksheet as 7/22/2010. Also, the R2T4 calculation form has 315 hours to complete; however, the attendance records show that the student's hours scheduled to complete was 264. The information reported on the R2T4 form conflicts with the student's attendance record and therefore the calculation is incorrect. The R2T4 will have to be adjusted and resubmitted.

Required Action: Regulations require that the amount of Title IV, HEA program portion of the refund allocated to the Title IV programs must be returned to the appropriate program accounts within 45 days of the date that the student officially withdraws, or the institution determines that a student has unofficially withdrawn.

The institution must conduct a file review for the 2009-2010 and 2010-2011 award years to determine the amount of refunds due to the Title IV programs and the amount of late refunds. The report of this file review must be forwarded to this office in the following format:

1. Student's Name
2. Social Security Number
3. Withdrawal Date
4. Refund Calculation
5. Refund Due to Title IV Program/By Program and Award Year
6. Date Returned to Title IV Programs, if any

The Institution must engage an Independent Public Accountant (IPA) to test the file review completed by the Institution. The IPA must develop a set of procedures designed for testing the accuracy and completeness of the file review. The suggested procedures must be provided to Sherry Blackman within 30 days of the institution's receipt of the Program Review Report. Ms. Blackman will review the procedures, indicate if any changes are needed, and approve the procedures.

The IPA must apply the agreed upon procedures to test the file review(s) completed by Institution, and prepare a report including any exceptions noted during its testing. The exceptions must be detailed and identified. Exceptions must be reported for all file review elements as specified in the finding requirement as presented in the Program Review Report. The IPA must prepare the report in accordance with AICPA Attestations Standards. The IPA's report must be submitted with Institution's response to this Program Review Report.

The institution must also develop and submit with its response, procedures which will ensure that all refunds will be returned to the applicable Title IV programs within the required 45 day time frame.

Finding #3: Possible Invalid High School Diploma

Citation: Pursuant to 34 C.F.R. § 668.32, a student who is eligible to receive Title IV funds is a regularly enrolled student, or one who is accepted for enrollment in an eligible program at an eligible institution. Among other criteria, the student must have a valid high school diploma or its recognized equivalent, or have a passing score on a specified, Department approved, independently administered test, in accordance with 34 C.F.R. § 668, Subpart J.

The *2009-2010 Federal Student Aid Handbook*, Volume One, Chapter One, page 1-6, states a student is qualified to receive Title IV funds if that student:

- has a high school diploma, (this can be from a foreign school if it is equivalent to a U.S. high school diploma);
- has the recognized equivalent of a high school diploma, such as a general education development or GED certificate;
- has completed home schooling at the secondary level; or
- has passed a Department-approved Ability-to-Benefit (ATB) test.
- has satisfactorily completed six credits of college work that are applicable to a degree or certificate offered by the school.

The Department recognizes several equivalents to a high school diploma, including:

- A GED;
- A certificate demonstrating that the student has passed a state-authorized examination that the state recognizes as the equivalent of a high school diploma;
- An academic transcript of a student who has successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; or
- For a student who enrolls before completing high school, a high school transcript indicating the student has excelled in high school. The student must no longer be enrolled in high school, must satisfy the school's written policy for admitting such students, and must be starting a program that leads to at least an associate's degree or its equivalent.

Additionally, the sidebar annotation in the *2009-2010 Federal Student Aid Handbook* Volume One, Chapter One page 1-5, specifically references recent concerns about the validity of certain high school diplomas, saying, "... with the appearance of 'diploma mills,' you might have concerns about the validity of a diploma from a particular school.

One resource is to check the department of education for the state in which the school is located. If the department has jurisdiction over the high school, they can tell you if a diploma from the school... is recognized by their state."

Noncompliance: The institution failed to investigate the validity of the High School diplomas of the following students:

Student # 10 and # 29 – The students' high school diplomas were issued by Stanford National High School and Nation High School, respectively. The diplomas listed no city or state in which the diplomas were issued and had the appearance of a diploma mill issued document.

Required Action: The institution will be required to develop and submit in its response, policies and procedures for identifying possible invalid high school diplomas. Instructions for repayment of these funds will be provided in the Final Program Review Determination letter.

Finding #4: Pell Overpayment

Citation: Pursuant to 34 C.F.R. § 668.22 (h), an overpayment exists whenever a student receives aid that exceeds his or her eligibility for a Title IV program. Overpayments can be caused by incorrect reporting of information on the FAFSA, miscalculation of the EDC by a school, paying ineligible students and paying aid in excess of grant or loan maximums. In general, unless the school is liable, a student is liable for any Pell Grant, Iraqi Afghanistan Service Grants, and ACG, and National SMART Grant, Perkins Loan or FSEOG overpayment made to him or her.

Noncompliance: The institution over awarded the following student:

Student # 24– The student transferred to NFCI with 300 clock hours remaining to earn their certificate. The student's EFC was 723 and school awarded and disbursed \$1600 in Pell on 4/8/2011. The school failed to prorate the remaining Pell award and disbursed the incorrect amount of \$1600. The correct prorated amount should have been \$800.00.

Required Action: The school became aware of their mistake and returned the Pell funds on 4/29/2011. In its response the institution must assure this office that, in the future, Federal Pell Grants will be disbursed according to regulations.

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.

Final Program Review Determination
PRCN #: 201140427692

Appendix A
Program Review Report

Appendix A:

Student List

<u>SSN</u>	<u>Last Name</u>	<u>First Name</u>
1.	(b)(6); (b)(7)(C),(b)(7)(C)	
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Final Program Review Determination
PRCN #: 201140427692

Appendix B

NFCI's Response
to the Program Review Report

North Florida Cosmetology Institute, Inc.

March 9, 2012

Sherry Blackman
Program Review Specialist
61 Forsyth Street, SW, Suite 18T40
Atlanta, GA 30303

RE: Program Review Report Response
OPE ID: 03557033
PRCN: 201140427692

Dear Sherry Blackman:

North Florida Cosmetology Institute's response to our Preliminary Program Review we received on January 5, 2012.

Finding # 1: Verification Not Documented/Incomplete

Student # 4 - (b)(6); (b)(7)(C), (b)(7)(C) - We agree with the finding. A recalculation of her EFC was done changing the amount of income from her taxes from \$0 to \$4,461.00. There was no change in her EFC - Exhibit 1.

Student # 7 - (b)(6); (b)(7)(C), (b)(7)(C) - We agree with the finding. A recalculation of her EFC was done changing the amount of taxes paid from \$4,657.00 to \$0. There was no change in her EFC - Exhibit 2.

Student # 15 - (b)(6); (b)(7)(C), (b)(7)(C) - We agree with this finding. A recalculation of her EFC was done changing the amount of taxes paid from \$5,039.00 to 0. There was no change in her EFC - Exhibit 3.

Student # 19 - (b)(6); (b)(7)(C), (b)(7)(C) - We agree with the finding. A recalculation of her EFC was done changing the amount of taxes paid from \$8,030.00 to \$0. This did change the EFC from 30 to 1133 - Pell Grant to be returned, \$1,100.00 - Exhibit 4.

Student # 27 - (b)(6); (b)(7)(C), (b)(7)(C) - We agree with the finding. The student did not fill out the verification worksheet correctly. The financial aid office verified over the phone with the student that the student does not support her mother more than 50%. ISIR #2 is therefore correct, listing 2 members in household - Exhibit 5

Student # 29 - (b)(6); (b)(7)(C), (b)(7)(C) - We agree with the finding. Student has agreed to supply this office with 2009 Taxes, but has yet to do so, despite numerous attempts - Pell Grant to be returned, \$2,003.00.

Student # 30 - (b)(6); (b)(7)(C), (b)(7)(C) - We do not agree with the finding. The student had a child that he supported, and his ISIR was change to reflect this. His status was changed from dependant to independent, and the missing page from the 2009 tax return is from his mother - Exhibit 6

2424 Allen Rd. Tallahassee FL 32312
Phone (850) 878-5269 FAX (850) 878-8255
admin@cosmetologyinst.com

North Florida Cosmetology Institute, Inc.

NFCI Action – NFCI will conduct a full file review for the 09/10 and 10/11 award years to determine the amount of refunds due to the Title IV programs and the amount of late refunds. The file review is scheduled in mid-May, 2012 at which time we will engage an IPA to test the file review completed by NFCI based on the set of procedures sent to Ms. Blackman on 2/3/2012 – Exhibit 12.

Finding # 2: Return to title IV made late

Student # 11 – (b)(6); (b)(7)(C), (b)(7)(C) – We agree with this finding and have recalculated the R2T4 with the corrected date of 8/11/2009 based on a part-time schedule of Tuesday – Thursday and Saturday and there was no change to her refund amount of \$0 – Exhibit 7.

Student # 13 – (b)(6); (b)(7)(C), (b)(7)(C) – We disagree with this finding, student #13 (b)(6); (b)(7)(C) (b)(6); (b)(7)(C) was not withdrawn from NFCI at any time and is still currently enrolled. See copy of her ledger – Exhibit 8.

Student # 15 – (b)(6); (b)(7)(C), (b)(7)(C) – We agree with this finding and have recalculated the R2T4 with the corrected date of 9/8/11 based on a full time schedule of Tuesday- Saturday and there is no change to her refund amount of \$3864.00 and was returned on 9/23/2010 – see attached new R2T4 – Exhibit 9.

Student # 7 – (b)(6); (b)(7)(C), (b)(7)(C) – We agree with this finding – this was a posting error, we corrected the attendance record and recalculated the R2T4 to reflect the changes – Loans amounts returned \$2579.00 on 3/9/2012 - attached new R2T4 and attendance record – Exhibit 10.

NFCI Action – NFCI will conduct a full file review for the 09/10 and 10/11 award years to determine the amount of refunds due to the Title IV programs and the amount of late refunds. The file review is scheduled in mid-May 2012 at which time we will engage an IPA to test the file review completed by NFCI based on the set of procedures sent to Mr. Blackman on 2/3/2012 – Exhibit 12.

Finding # 3: Possible Invalid High School Diploma

Student # 10 – (b)(6); (b)(7)(C), (b)(7)(C)

Student # 29 –

NFCI Action - With regards to possible invalid high school diplomas, we are doing our best to keep the diploma mills from our school. Our auditor, Mike LaBounty, has recently provided us with a list of over 120 unacceptable HSD's. We are also checking with Florida Dept. of Education, when we have questionable GED's cross our desk, and will include this in our policy & procedures manual – Exhibit 11.

North Florida Cosmetology Institute, Inc.

Finding # 4: Pell Overpayment

Student # 24 - (b)(6); (b)(7)(C), (b)(7)(C) - We agree with this finding.

NFCI Action - We assure that in the future Federal Pell Grants will be disbursed according to regulations.

Sincerely,

Kristen Broadway
Financial Aid Department

North Florida Cosmetology Institute, Inc.

November 16, 2012

Sherry F. Blackman
Institutional Review Specialist
U.S. Department of Education
61 Forsyth St., SW, Suite 18T35B
Atlanta, GA

Dear Ms. Blackman:

RE: North Florida Cosmetology Institute AUP Report

The intent of this letter is to provide a brief explanation of the AUP Report submitted on November 5, 2012. A hard copy of this letter and all exhibits referenced will follow via US Mail.

Our verification procedure has improved greatly since the 09/10 and 10/11 years. Our software now prevents the inadvertent award of T4 funds until all verification documentation has been received and ISIR's corrected if necessary.

Regarding late payments, the AUP report uses LDA+45 to calculate deadline for refunds, but the DOD, as shown in the handbook, (volume 5 Pgs. 5-48) is used to calculate the deadline for the refund (45 calendar days). The LDA is used to calculate the amount to be returned.

The spreadsheets regarding verification - exhibit A&B, R2T4's - exhibit C&D, student ledgers verifying previous returns - exhibit E, and verification worksheet & EFC recalculation - exhibit F.

The explanations for exhibits A, B, C&D are in the last column.

Please let us know if you need any additional information.

Thank You,

John D. Harrington
Director, Financial Aid

2424 Allen Rd. Tallahassee FL 32312
Phone (850) 219-9222 FAX (850) 878-8255
admin@cosmetologyinst.com

2009-2010 EFC FORMULA C: INDEPENDENT STUDENT
With Dependent(s) Other than a Spouse

SIMPLIFIED
WORKSHEET
Page 1



STUDENT/SPOUSE INCOME IN 2008		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.		
2. a. Student's income earned from work (FAFSA/SAR#39)	4461	
2. b. Spouse's income earned from work (FAFSA/SAR#40)	+	
Total student/spouse income earned from work	=	4461
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)		4461
4. Total untaxed income and benefits (sum total of FAFSA/SAR #47.a. through 47.j.)	+	0
5. Taxable and untaxed income (sum of line 3 and line 4)	=	4461
6. Total additional financial information (sum total of FAFSA/SAR #46.a. through 46.e.)	=	0
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=	4461

AVAILABLE INCOME	
TOTAL INCOME (from line 7)	4461
TOTAL ALLOWANCES (from line 14)	- 22,083
15. AVAILABLE INCOME (AI) May be a negative number.	= -17622

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME		
8. 2008 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.		358
9. State and other tax allowance (Table C1) If negative, enter zero.	+	133
10. Student's Social Security tax (Table C2)	+	341
11. Spouse's Social Security tax (Table C2)	+	—
12. Income protection allowance (Table C3)	+	19690
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or \$3,500, whichever is less • One-parent families: 35% of earned income, or \$3,500, whichever is less • Student or spouse working (not both): zero	+	1561
14. TOTAL ALLOWANCES	=	22,083

STUDENT/SPOUSE'S CONTRIBUTION FROM ASSETS		
16. Cash, savings & checking (FAFSA/SAR #41)		
17. Net worth of investments** (FAFSA/SAR#42) If negative, enter zero.		
18. Net worth of business and/or investment farm (FAFSA/SAR#43) If negative, enter zero.		
19. Adjusted net worth of business/farm (Calculate using Table C4.)	+	
20. Net worth (sum of lines 16, 17, and 19)	=	
21. Asset protection allowance (Table C5)	-	
22. Discretionary net worth (line 20 minus line 21)	=	
23. Asset conversion rate	×	57
24. CONTRIBUTION FROM ASSETS If negative, enter zero.		

EXPECTED FAMILY CONTRIBUTION		
AVAILABLE INCOME (AI) (from line 15)		-17622
CONTRIBUTIONS FROM ASSETS (from line 24) +		
25. Adjusted available income (AAI) May be a negative number.	=	-17622
26. Total contribution from AAI (Calculate using Table C6.) If negative, enter zero.		0
27. Number in college in 2009-2010 (FAFSA/SAR #97)	+	1
28. EXPECTED FAMILY CONTRIBUTION for nine month enrollment. If negative, enter zero.***		0

*STOP HERE if the following are true:

Line 3 is \$30,000 or less and

- The student (and the student's spouse, if any) are eligible to file a 2008 IRS Form 1040A or 1040EZ (they are not required to file a 2008 Form 1040) or they are not required to file any income tax return or
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2007 or 2008 from any of the designated means-tested Federal benefit programs or
- The student (or the student's spouse, if any) is a dislocated worker

If these circumstances are true, the Expected Family Contribution is automatically zero.

**Do not include the student's home.

***To calculate the EFC for less than nine-month enrollment, see the next page. If the student is enrolled for more than nine months, use the nine-month EFC (line 28 above).

Note: Do not complete the shaded areas; asset information is not required in the simplified formula.

Student #7 Exhibit 2

2009-2010 EFC FORMULA INDEPENDENT STUDENT With Dependent(s) Other than a Spouse

REGULAR
WORKSHEET
Page 1 C

STUDENT/SPOUSE INCOME IN 2008	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.	10,212
2. a. Student's income earned from work (FAFSA/SAR #39)	10,212
2. b. Spouse's income earned from work (FAFSA/SAR #40)	+
Total student/spouse income earned from work =	10,212
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	10,212
4. Total untaxed income and benefits (sum total of FAFSA/SAR #47.a. through 47.j.)	+
5. Taxable and untaxed income (sum of line 3 and line 4)	= 10,212
6. Total additional financial information (sum total of FAFSA/SAR #46.a. through 46.e.)	-
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	= 10,212

AVAILABLE INCOME	
TOTAL INCOME (from line 7)	10,212
TOTAL ALLOWANCES (from line 14)	- 26,647
15. AVAILABLE INCOME (AI) May be a negative number.	= -16,435

STUDENT/SPOUSE'S CONTRIBUTION FROM ASSETS	
16. Cash, savings & checking (FAFSA/SAR #41)	0
17. Net worth of investments** (FAFSA/SAR #42) If negative, enter zero.	0
18. Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero.	0
19. Adjusted net worth of business/farm (Calculate using Table C4.)	+ 0
20. Net worth (sum of lines 16, 17, and 19)	= 0
21. Asset protection allowance (Table C5)	- 1100
22. Discretionary net worth (line 20 minus line 21)	= -1100
23. Asset conversion rate	× .07
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	0

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2008 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.	0
9. State and other tax allowance (Table C1) If negative, enter zero.	+ 306
10. Student's Social Security tax (Table C2)	+ 781
11. Spouse's Social Security tax (Table C2)	+
12. Income protection allowance (Table C3)	+ 22,060
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or \$3,500, whichever is less • One-parent families: 35% of earned income, or \$3,500, whichever is less • Student or spouse working (not both): zero	+ 3500
14. TOTAL ALLOWANCES	= 26,647

EXPECTED FAMILY CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	-16,435
CONTRIBUTION FROM ASSETS (from line 24)	+ 0
25. Adjusted Available Income (AAI) May be a negative number.	= -16,435
26. Total contribution from AAI (Calculate using Table C6.) If negative, enter zero.	0
27. Number in college in 2009-2010 (FAFSA/SAR #97)	÷ 1
28. EXPECTED FAMILY CONTRIBUTION for nine month enrollment. If negative, enter zero.***	0

*STOP HERE if the following are true:

Line 3 is \$30,000 or less and

- The student (and the student's spouse, if any) are eligible to file a 2008 IRS Form 1040A or 1040EZ (they are not required to file a 2008 Form 1040) or they are not required to file any income tax return or
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2007 or 2008 from any of the designated means-tested Federal benefit programs or
- The student (or the student's spouse, if any) is a dislocated worker

If these circumstances are true, the Expected Family Contribution is automatically zero.

**Do not include the student's home.

***To calculate the EFC for less than nine-month enrollment, see the next page. If the student is enrolled for more than nine months, use the nine-month EFC (line 28 above).

2009-2010 EFC FORMULA C: INDEPENDENT STUDENT
With Dependent(s) Other than a Spouse



STUDENT/SPOUSE INCOME IN 2008	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.	16,028
2. a. Student's income earned from work (FAFSA/SAR #39)	16,028
2. b. Spouse's income earned from work (FAFSA/SAR #40)	
Total student/spouse income earned from work =	16,028
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	16,028
4. Total untaxed income and benefits (sum total of FAFSA/SAR #47.a. through 47.j.)	0
5. Taxable and untaxed income (sum of line 3 and line 4)	16,028
6. Total additional financial information (sum total of FAFSA/SAR #46.a. through 46.e.)	0
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	16,028

AVAILABLE INCOME	
TOTAL INCOME (from line 7)	16,028
TOTAL ALLOWANCES (from line 14)	-22,751
15. AVAILABLE INCOME (AI) May be a negative number.	-6,723

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2008 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.	0
9. State and other tax allowance (Table C1) If negative, enter zero.	320
10. Student's Social Security tax (Table C2)	1,211
11. Spouse's Social Security tax (Table C2)	
12. Income protection allowance (Table C3)	17,720
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or \$3,500, whichever is less • One-parent families: 35% of earned income, or \$3,500, whichever is less • Student or spouse working (not both): zero	3,500
14. TOTAL ALLOWANCES	22,751

STUDENT/SPOUSES CONTRIBUTION FROM ASSETS	
16. Cash, savings & checking (FAFSA/SAR #41)	
17. Net worth of investments** (FAFSA/SAR #42) If negative, enter zero.	
18. Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero.	
19. Adjusted net worth of business/farm (Calculate using Table C4.)	
20. Net worth (sum of lines 16, 17, and 19)	0
21. Asset protection allowance (Table C5)	0
22. Discretionary net worth (line 20 minus line 21)	0
23. Asset conversion rate	.07
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	0

EXPECTED FAMILY CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	-6,723
CONTRIBUTION FROM ASSETS (from line 24)	0
25. Adjusted Available Income (AAI) May be a negative number.	-6,723
26. Total contribution from AAI (Calculate using Table C6.) If negative, enter zero.	0
27. Number in college in 2009-2010 (FAFSA/SAR #97)	1
28. EXPECTED FAMILY CONTRIBUTION for nine month enrollment. If negative, enter zero.***	0

*STOP HERE if the following are true:

Line 3 is \$30,000 or less and

- The student (and the student's spouse, if any) are eligible to file a 2008 IRS Form 1040A or 1040EZ (they are not required to file a 2008 Form 1040) or they are not required to file any income tax return or
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2007 or 2008 from any of the designated means-tested Federal benefit programs or
- The student (or the student's spouse, if any) is a dislocated worker

If these circumstances are true, the expected family contribution is automatically zero.

**Do not include the student's home.

***To calculate the EFC for less than nine-month enrollment, see the next page. If the student is enrolled for more than nine months, use the nine-month EFC (line 28 above).

**2010-2011 EFC FORMULA C: INDEPENDENT STUDENT
With Dependent(s) Other than a Spouse**

REGULAR
WORKSHEET
Page 1

C

STUDENT/SPOUSE INCOME IN 2009	
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.	44,964
2. a. Student's income earned from work (FAFSA/SAR #39)	4988
2. b. Spouse's income earned from work (FAFSA/SAR #40)	
Total student/spouse income earned from work	= 4988
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)	44,964
4. Total untaxed income and benefits (sum total of FAFSA/SAR #45.a. through 45.j.)	+ 5,000
5. Taxable and untaxed income (sum of line 3 and line 4)	49,964
6. Total additional financial information (sum total of FAFSA/SAR #44.a. through 44.f.)	- 0
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	= 49,964

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME	
8. 2009 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.	0
9. State and other tax allowance (Table C1) If negative, enter zero.	+ 8030
10. Student's Social Security tax (Table C2)	+ 3816
11. Spouse's Social Security tax (Table C2)	+ 0
12. Income protection allowance (Table C3)	+ 32350
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or \$3,500, whichever is less • One-parent families: 35% of earned income, or \$3,500, whichever is less • Student or spouse working (not both): zero	+ 3500
14. TOTAL ALLOWANCES	= 39666

*STOP HERE if the following are true:

Line 3 is \$30,000 or less and

- The student (and the student's spouse, if any) are eligible to file a 2009 IRS Form 1040A or 1040EZ (they are not required to file a 2009 Form 1040) or they are not required to file any income tax return or
- Anyone included in the student's household size (as defined on the FAFSA) received benefits during 2008 or 2009 from any of the designated means-tested Federal benefit programs or
- The student (or the student's spouse, if any) is a dislocated worker

If these circumstances are true, the Expected Family Contribution is automatically zero.

AVAILABLE INCOME	
TOTAL INCOME (from line 7)	49,964
TOTAL ALLOWANCES (from line 14)	- 39,666
15. AVAILABLE INCOME (AI) May be a negative number.	= 10,298

STUDENT'S/SPOUSE'S CONTRIBUTION FROM ASSETS	
16. Cash, savings & checking (FAFSA/SAR #41)	600
17. Net worth of investments** (FAFSA/SAR #42) If negative, enter zero.	0
18. Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero.	0
19. Adjusted net worth of business/farm (Calculate using Table C4.)	+ 0
20. Net worth (sum of lines 16, 17, and 19)	= 600
21. Asset protection allowance (Table C5)	- 9800
22. Discretionary net worth (line 20 minus line 21)	= -9200
23. Asset conversion rate	x .07
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	0

EXPECTED FAMILY CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	10,298
CONTRIBUTION FROM ASSETS (from line 24)	+ 0
25. Adjusted Available Income (AAI) May be a negative number.	= 10,298
26. Total contribution from AAI (Calculate using Table C6.) If negative, enter zero.	2266
27. Number in college in 2010-2011 (FAFSA/SAR #95)	+ 2
28. EXPECTED FAMILY CONTRIBUTION for nine month enrollment. If negative, enter zero.***	1133

**Do not include the student's home.

***To calculate the EFC for less than nine-month enrollment, see the next page. If the student is enrolled for more than nine months, use the nine-month EFC (line 28 above).



2010-2011 Verification Worksheet

Federal Student Aid Programs

FORM APPROVED
OMB NO. 1845-0041

Your application was selected for review in a process called "Verification." In this process, your school will be comparing information from your application with signed copies of your (and your spouse's, if you are married) 2009 Federal tax forms, or with W-2 forms or other financial documents. The law says we have the right to ask you for this information before awarding Federal aid. If there are differences between your application information and your financial documents, you or your school may need to make corrections electronically or by using your Student Aid Report (SAR).

Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your (and your spouse's) financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Complete and sign the worksheet.
4. Submit the completed worksheet, tax forms, and any other documents your school requests to your financial aid administrator.
5. Your financial aid administrator will compare information on this worksheet and any supporting documents with the information you submitted on your application. You or your school may need to make corrections electronically or by using your SAR.

A. Student Information

(b)(6); (b)(7)(C); (b)(7)(C)	(b)(6); (b)(7)(C); (b)(7)(C)
	So
	Da
	Ph

B. Family Information

List the people in *your household*, including:

- yourself, and your spouse if you have one, and
- your children, if you will provide more than half of their support from July 1, 2010 through June 30, 2011, even if they do not live with you, and;
- other people if they now live with you, and you provide more than half of their support and will continue to provide more than half of their support from July 1, 2010 through June 30, 2011.

Write the names of all household members in the space(s) below. Also write in the name of the college for any household member, excluding your parent(s), who will be attending at least half time between July 1, 2010 and June 30, 2011, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
Martha Jones (example)	24	Wife	City University
(b)(6); (b)(7)(C); (b)(7)(C)	18	Self	NFCI
	1	daughter	
	46	mother	

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time required to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: US Department of Education, Washington, DC 20202-5545.

2010 - 2011 Institutional Student Information Record

CONNER SIZEMORE 590-27-7649 SI 2 EFC: 0 * 03/16/2011

page 1 of 6

IMPORTANT: Read ALL information to find out what to do with this Report.

Comments

Based on the information we have on record for you, your EFC is 0 You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work study, and possible funding from your state and school.

Your FAFSA has been selected for a review process called verification. Your school has the authority to request copies of certain financial documents from you (and your spouse).

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

If you need to make corrections to your information, you may either make them online at www.fafsa.gov, or by using this SAR. You must use your Federal Student Aid PIN to access your record online. If you need additional help with your SAR, contact your school's financial aid office or the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). If your mailing address or e-mail address changes, you can make the correction online, send in the correction on your SAR, or call 1-800-4-FED-AID and ask a customer service representative to make the change for you.

You reported that you completed a rigorous high school program or state scholars program that may qualify you for an Academic Competitiveness Grant (ACG).

You reported that you took and passed a series of high school courses that may qualify you for an Academic Competitiveness Grant (ACG).

The Financial Aid Administrator at your college will determine if you are eligible for an ACG. All follow-up information about your grant eligibility will come from the financial aid office at your college.

2010 - 2011 Institutional Student Information Record

CONNER SIZEMORE 590-27-7649 SI 2 EFC: 0 * 03/16/2011

FAFSA INFORMATION

STEP ONE (THE STUDENT) (Q1 - Q32)

Last Name	(b)(6); (b)(7)(C), (b)(7)(C)
First Name	
Middle Initial	
Permanent Mailing Address	
Permanent City	
Permanent State	
Permanent Zip Code	
Students Current SSN	
Date of Birth	
Permanent Home Phone #	
Driver's License #	
Drivers License State Code	
E-mail Address	
Citizenship Status	
Alien Registration Number	
Marital Status	
Marital Status Date	
State of Legal Residence	
Legal Resident before 01-01-2005?	
Legal Residence Date	
Male or Female?	
Register for Selective Service?	
Drug Conviction Affecting Elig?	
Father's Educationla Level	
Mother's Educationla Level	
High School or Equivalent?	
First Bachelor's degree by 07-01-2010?	
Grade Level in College	
Degree/Certificate	
Enrollment Status	
Interested in Work-Study/Loans?	
Coursework to become a teacher?	
STEP TWO (STUDENT & SPOUSE)	
Tax Return Filed?	3
Type of 2009 Tax Return Used	
Eligible to File 1040A or 1040EZ?	
Adjusted Gross Income	
U.S. Income Tax Paid	
Exemptions Claimed	
Student's Income Earned from Work	0
Spouse's Income Earned from Work	
Cash, Savings, and Checking	0
Net Worth of Investments	0
Net Worth of Business/Farm	0
Student's Addl Fin Information Total	
Educational Credits	0
Child Support Paid	0
Need-Based Employment	0
Grant & Scholarship Aid Reported	0
Combat Pay	0
Co-op Earnings	
Student/Spouse Untaxed Income Total	
Tax-Deferred Pension/Savings	0
IRA Deductions and Payments	0
Child Support Received	0
Tax Exempt Interest Income	0

STEP TWO (STUDENT & SPOUSE) CONT.

Untaxed IRA Distributions	0
Untaxed Portions of Pension	0
Military or Clergy Allowances	0
Veterans Noneducation Benefits	0
Other Untaxed Income	0
Other Non-Reported Money	0

STEP THREE (STUDENT STATUS) (Q48 - Q60)

Born Before 01-01-1987?	2. No
Is Student Married?	2. No
Working on Master's/Doctorate Program?	2. No
On Active Duty in U.S. Armed Forces?	2. No
Veteran of U.S. Armed Forces?	2. No
Have Children You Support?	2. No
Dependents Other Than Children/Spouse?	1. Yes
Orphan or Ward of the Court?	2. No
Are you an Emancipated Minor?	2. No
Dependency Status	1
Are you in Legal Guardianship?	2. No
Homeless Child or Youth?	2. No
Determined by HUD Homeless?	2. No
At Risk for Homelessness?	2. No

STEP FOUR (PARENTS) (Q61 - Q95)

Marital Status	3. Divorced/ Separated
Marital Status Date	9/1997
Father's/Stepfather's SSN	
Father's Last Name	
Father's First Initial	
Father's Date of Birth	
Mother's/Stepmother's SSN	267-91-9200
Mother's Last Name	JACKSON
Mother's First Initial	M
Mother's Date of Birth	1/25/1964
E-mail Address	
State of Legal Residence	GA
Legal Residents before 01-01-2005?	1. Yes
Legal Residence Date	
Number of Family Members	4
Number in College	2
Supplemental Security Income Benefits	
Food Stamp Benefits	
Free/Reduced Price Lunch Benefits	
TANF Benefits	
WIC Benefits	
Tax Return Filed?	3. Will Not File
Type of 2009 Tax Return Used	
Eligible to File 1040A/1040EZ?	
Parent a Dislocated Worker?	2. No
Adjusted Gross Income	
U.S. Income Tax Paid	
Exemptions Claimed	
Father's Income Earned From Work	
Mother's Income Earned From Work	0
Cash, Savings, and Checking	0
Net Worth of Investments	0
Net Worth of Business/Farm	0
Parents' Addl Fin Information Total	
Education Credits	0

*=assumption h=highlight flag #=corrected this trans @=corrected previous trans

2010 - 2011 Institutional Student Information Record

CONNER SIZEMORE 590-27-7649 SI 2 EFC: 0 03/16/2011

FAFSA INFORMATION

STEP FOUR (PARENTS) CONT.

Child Support Paid	0
Taxable Earnings Need-Based Empl	0
Grant & Scholarship Aid Reported	0
Combat Pay	0
Co-op Earnings	
Parents' Untaxed Income Total	
Tax-Deferred Pension/Savings	0
IRA Deductions and Payments	0
Child Support Received	0
Tax Exempt Interest Income	0
Untaxed IRA Distributions	0
Untaxed Portions of Pension	0
Military or Clergy Allowances	0
Veterans Noneducation Benefits	0
Other Untaxed Income	0

STEP FIVE (STUDENT HH) (Q96 - 1103)

Number Family Members	2
Number in College	1
Supplemental Security Income Benefits	
Food Stamp Benefits	
Free/Reduced Price Lunch Benefits	
TANF Benefits	
WIC Benefits	
Student/Spouse a Dislocated Worker?	
Assumption	1 2 3 4 5 6
Override Codes:	

STEP SIX (SCHOOLS) (Q104)

School #	School Code	Housing
School #1	035573	3. Off Campus
School #2		
School #3		
School #4		
School #5		
School #6		

STEP SEVEN (105 - Q109)

Date Application Completed	1/20/2011
Signed By	2. Applicant and Parent
Preparer's SSN	
Preparer's EIN	
Preparer's Signature	

OFFICE INFORMATION

Primary EFC Type	6
Secondary EFC Type	
Transaction Processed Date	3/16/2011
Transaction Data Source/Type:	Web FAA Correction
Source of Correction	S
Federal School Code Indicator	1
Reject Override Codes:	
3 12 20 A B C G J K N W	

FAA INFORMATION

Date ISIR Received	3/17/2011
Verification Flag	Y
Professional Judgment	
Student Last Name/ SSN Change Flag	
Transaction Receipt Date	3/16/2011
Reprocessing Code	
Processed Record Type	H
CPS Pushed ISIR Flag	
Rejects Met:	
Verification Tracking Flag	994
Dependency Override	
ETI	4
Correction # Applied To	1
Application Receipt Date	1/20/2011
Pell Grant Eligibility Flag	Y

FAA Flags

Automatic Zero EFC Indicator	Y
EFC Change Flag	
Simplified Needs Test (SNT)	Y
Reject Status Change Flag	
Verification Selection Change Flag	
Special Circumstances Flag	
Student IRS Request Flag	
Parent IRS Request Flag	
Duplicate SSN	
Address Only Change Flag	
SAR C Change Flag	

Match Flags

SSN Match Flag	SSN, Name, and DOB match
SSA Citizenship Flag	U.S. citizen
DHS Match Flag	
Selective Service Match Flag	
NSLDS Match Flag	Student not in Default or Overpayment
VA Match Flag	
DOD Match Flag	
Secondary DHS Match Flag	
Fathers/Stepfathers SSN Match Flag	Record not sent to SSA
DHS Verification Number	
Selective Service Registration Flag	
Mothers/Stepmothers SSN Match Flag	Record not sent to SSA
Transaction Number	1
Database Results Flag	5

Pri EFC Sec EFC Intermediate Values:

Month	Pri EFC	Sec EFC	TI	AAI
Month 1				
Month 2			ATI	TSC
Month 3			STX	TPC
Month 4			EA	PC
Month 5			IPA	STI
Month 6			AI	SATI
Month 7			CAI	SIC
Month 8			DNW	SDNW
Month 10			NW	SCA
Month 11			APA	FTI
Month 12			PCA	

Comment Codes 149, 171, 001, 006, 268, 270, 271

*=assumption h=highlight flag #-corrected this trans @=corrected previous trans

2010 - 2011 Institutional Student Information Record

CONNER SIZEMORE 590-27-7649 SI 2 EFC: 0 03/16/2011

READ, SIGN, AND DATE

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your school if you default on a federal student loan, and (5) will not receive a Federal Pell Grant for more than one school for the same period of time.

If you are the parent or the student, by signing this application you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you sign any document related to the federal student aid programs electronically using a Personal Identification Number (PIN), you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined \$20,000, sent to prison, or both.

Everyone whose information is given on this form should sign below. The student (and at least one parent, if parent information is given) MUST sign below.

Student _____ Date _____

Parent _____ Date _____

2010 - 2011 Institutional Student Information Record

CONNER SIZEMORE 590-27-7649 SI 2 EFC: 0 03/16/2011

NSLDS FINANCIAL AID HISTORY

This page contains your previous financial aid information, which is contained in the National Student Loan Data System (NSLDS). Your Financial Aid Administrator will use it to determine your eligibility.

Loan Detail

	1	2	3	4	5	6
Program Code						
Net Loan Amount						
Begin Date						
End Date						
Guaranty Agency Code						
School Code						
Grade Level						
Contact Code						
Contact Type						
Additional Unsubsidized						
Loan Type Code						
Capitalized Interest						
Date of Last Disbursement						
Amount of Last Disbursement						
Current Status Code						
Current Status Date						
Outstanding Balance						
Outstanding Balance Date						
Loan Change Flag						

MPN / Loan Limit Information

Direct Loan MPN	No MPN on File
Direct Loan PLUS MPN	No MPN on File
Direct Loan Graduate PLUS MPN	No MPN on File
Undergraduate Subsidized Loan Limit	Not near limit
Undergraduate Combined Loan Limit	Not near limit
Graduate Subsidized Loan Limit	Not near limit
Graduate Combined Loan Limit	Not near limit

Student # 30 - Exhibit 6

Non Filers Statement

I was not required to file taxes for the year 2009.

1. I did not work

2. I did not earn enough to be required to file.

3. I received untaxed Social Security Benefits.

4. If other please explain _____

Signature

(b)(6); (b)(7)(C), (b)(7)(D)

Date 12-15-2010

Survival Statement

I was supported by:

___ 1. Friends and/ or relatives during the year of 2009 and did not work.
The amount received was \$ _____, which I have placed on worksheet B.

___ 2. I received only child support in the amount of \$ _____, which I have placed on worksheet B.

___ 3. I am newly divorced or separated and was supported by my spouse in the year _____.

___ 4. I have just arrived in the country and no income for the year _____.

___ 5. I am living on welfare benefits which I have placed on worksheet A.

___ 6. Other please explain Financial aid from TCC

Signature

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

Date 12-15-2010

OFFICE of VITAL STATISTICS

CERTIFIED COPY

CERTIFICATION OF BIRTH

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

CHILD'S INFORMATION

NAME:

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

DATE OF BIRTH:

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

SEX:

PLACE OF BIRTH:

CITY, COUNTY OF BIRTH:

MOTHER'S INFORMATION

MAIDEN NAME:

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

DATE OF BIRTH:

BIRTHPLACE:

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

FATHER'S INFORMATION

NAME:

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

DATE OF BIRTH:

BIRTHPLACE:

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

DATE ISSUED:

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

C. Meach G. Jj, State Registrar

VOID IF ALTERED OR ERASED

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THE OFFICE OF THE STATE REGISTRAR. THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH A WATERMARK OF THE SEAL OF THE STATE OF FLORIDA ON THE FRONT, AND THE BACK CONTAINS SPECIAL LINES WITH SEALS IN THERMOCHROMIC INK.

DH FORM 1946 (08-04)

26415368

CERTIFICATION OF VITAL RECORD

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



Mother

Department of the Treasury - Internal Revenue Service

U.S. Individual Income Tax Return (99) 2009

IRS Use Only - Do not write or staple in this space.

OMB No. 1545-0074

Your first name and initial: (b)(6); (b)(7)(C), (b)(7)(C)

Last name: (b)(6); (b)(7)(C), (b)(7)(C)

Home address (number and street): (b)(6); (b)(7)(C), (b)(7)(C)

Apt. no.: (b)(6); (b)(7)(C), (b)(7)(C)

Spouse's social security number: (b)(6); (b)(7)(C), (b)(7)(C)

You must enter your SSN(s) above.

Checking a box below will not change your tax or refund.

You Spouse

Filing status

1 Single

2 Married filing jointly (even if only one had income)

3 Married filing separately. Enter spouse's SSN above and full name here.

4 Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here.

5 Qualifying widow(er) with dependent child (see page 19)

Exemptions

6 a Yourself. If someone can claim you as a dependent, do not check box 6a.

b Spouse

c Dependents:

(1) First name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) Check if qualifying child for child tax credit (see pg. 20)	No. of children on 6c who:
(b)(6); (b)(7)(C), (b)(7)(C)		Daughter	<input checked="" type="checkbox"/>	lived with you: 1
			<input type="checkbox"/>	did not live with you due to divorce or separation (see page 21)
			<input type="checkbox"/>	Dependents on 6c not entered above
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	

d Total number of exemptions claimed: 2

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2. 7 28,510

8 a Taxable interest. Attach Schedule B if required. 8a

b Tax-exempt interest. Do not include on line 8a. 8b

9 a Ordinary dividends. Attach Schedule B if required. 9a 6

b Qualified dividends (see page 25). 9b 6

10 Capital gain distributions (see page 25). 10

11 a IRA distributions. 11a

11 b Taxable amount (see page 25). 11b

12 a Pensions and annuities. 12a

12 b Taxable amount (see page 26). 12b

13 Unemployment compensation in excess of \$2,400 per recipient and Alaska Permanent Fund dividends (see page 28). 13

14 a Social security benefits. 14a

14 b Taxable amount (see page 28). 14b

15 Add lines 7 through 14b (far right column). This is your total income. 15 28,516

Adjusted gross income

16 Educator expenses (see page 30). 16

17 IRA deduction (see page 30). 17

18 Student loan interest deduction (see page 32). 18

19 Tuition and fees deduction. Attach Form 8917. 19

20 Add lines 16 through 19. These are your total adjustments. 20

21 Subtract line 20 from line 15. This is your adjusted gross income. 21 28,516

Refund Summary

Student's Name: (b)(6); (b)(7)(C), (b)(7)(D)
 Date Form Completed: 03/09/2012 Date of Determination: 08/11/2009
 Program: Cosmetology-Day 1200

Unsubsidized Loan: \$2,254.66
 Subsidized Loan: \$1,398.00
Total Title IV Returns: \$3,653.00
 Refund to Student: \$0.00
Total Refunds: \$3,653.00

Refund Detail

STEP 1: Total Charges

Tuition:	\$6,230.20
Registration Fee:	\$0.00
Books and Supplies:	\$900.00
Other Charges:	\$0.00
A. Total Charges:	A. \$7,130.20

STEP 3: Total Credits

H. Total Payments:	H. \$4,978.74
I. Balance After Unused Tuition Credit (A-G-H):	I. (\$1,275.15)

STEP 2: Unused Tuition

Withdrawal Date (LDA):	07/17/2009
B. Hours Completed:	B. 125.25
C. Hours Enrolled:	C. 818.00
D. Percentage Completed (B/C):	D. 45.0 %
E. Percentage Unused (100%-D):	E. 55.0 %
F. Tuition:	F. \$6,230.20
G. Unused Tuition (ExF):	G. \$3,426.61

STEP 4: Amount of Refund Due to Student

J. Total Title IV Return:	J. \$3,653.00
Balance After Title IV Return (I+J):	\$2,377.85
Refund Due to Student:	\$0.00

Treatment Of Title IV Funds When a Student Withdraws From A Clock-Hour Program

Student's Name:	(b)(6); (b)(7)(C), (b)(7)(C)		
Date Form Completed:	03/09/2012	Date of Determination:	08/11/2009
Enrolled Hours:	818.00	Completed Scheduled Hours:	169.00
Period Number:	1	Period Hours:	409.00
Period Start Date:	06/02/2009	Period End Date:	09/12/2009

STEP 1: Student's Title IV Aid Information

Title IV Grant	Amount Disbursed	Amount Could Have Been Disbursed	
Pell Grant	\$2,432.00	\$0.00	E. Total Title IV aid disbursed for the period (A+B). E. \$6,223.26
ACG	\$0.00	\$0.00	
SMART Grant	\$0.00	\$0.00	
FSEOG	\$0.00	\$0.00	
TEACH Grant	\$0.00	\$0.00	
Subtotal	A. \$2,432.00	C. \$0.00	
Title IV Loan	Amount Disbursed	Amount Could Have Been Disbursed	
Unsubsidized	\$2,254.66	\$0.00	G. Total Title IV and disbursed and that could have been disbursed for the period (A+B+C+D). G. \$6,223.26
Subsidized	\$1,536.60	\$0.00	
Perkins Loan	\$0.00	\$0.00	
PLUS Student	\$0.00	\$0.00	
PLUS Parent	\$0.00	\$0.00	
Subtotal	B. \$3,791.26	D. \$0.00	

STEP 2: Percentage of Title IV Aid Earned

Withdrawal Date (LDA):	07/17/2009
Hours Scheduled to Complete:	169.00
Total hours in period:	409.00
Percentage Completed:	41.3 %
H. Percentage Aid Earned:	H. 41.3 %

STEP 5: Amount of Unearned Title IV Aid Due from the School

Tuition:	\$6,230.20
Books and Supplies:	\$900.00
L. Total Charges:	L. \$7,130.20
M. Percentage of unearned Title IV aid (100%-H):	M. 58.7 %
N. Amount of unearned charges (LxM):	N. \$4,185.43
O. Amount for school to return (lesser of K and N):	O. \$3,653.00

STEP 3: Amount of Title IV Aid Earned by the Student

I. Title IV Earned by the Student (HxG):	I. \$2,570.21
---	----------------------

STEP 4: Total Title IV Aid to be Disbursed or Returned

J. Post-withdrawal disbursements (I-E):	J. \$0.00
K. Title IV aid to be returned (E-I):	K. \$3,653.00

Treatment Of Title IV Funds When a Student Withdraws From A Clock-Hour Program

Student's Name: (b)(6); (b)(7)(C); (b)(7)(C)

STEP 6: Return of Funds by the School	
1. Unsubsidized Loan:	\$2,254.66
2. Subsidized Loan:	\$1,398.00
3. Perkins Loan:	\$0.00
4. PLUS Student:	\$0.00
5. PLUS Parent:	\$0.00
Total loans school must return:	P. \$3,652.66
6. Pell Grant:	\$0.00
7. ACG:	\$0.00
8. National SMART Grant:	\$0.00
9. FSEOG:	\$0.00

STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student	
Q. Initial Amount of Title IV due from the Student (K-O):	Q. \$0.00

STEP 8: Repayment of the Student's loans	
R. Loans due from Student (B-P):	R. \$138.60

STEP 9: Grant Funds to be Returned	
S. Initial amount Title IV grants for student to return (Q-R):	S. \$0.00
T. Amount of Title IV grant protection (Fx50%):	T. \$1,216.00
U. Title IV grant funds for student to return (S-T):	U. \$0.00

STEP 10: Return of Grant Funds by the Student	
1. Pell Grant:	\$0.00
2. ACG:	\$0.00
3. National SMART Grant:	\$0.00
4. GSEOG:	\$0.00
5. TEACH Grant:	\$0.00

Student 13 - Exhibit 8

North Florida Cosmetology Institute

2424 Allen Rd, Tallahassee, FL 32312 Telephone: (850) 878-5269

Printed Date: 03/09/2012

Student Ledger

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

Program: Cosmetology-Night 1200

Start Date: 02/02/10 Sched Grad Date: 09/13/11

LDA: 02/16/12 Estmd Grad Date: 09/13/11

Current Status: In School

Charges	Regst Fee	Supplies	Tuition	Total
Amount	150.00	1,400.00	8,700.00	10,250.00
Payments	FSA	Private	Total	Balance
Amount	10,100.00	150.00	10,250.00	0.00

Date	Type	Reference #	Debit	Credit	Balance
02/02/10	Registration Fee		150.00		150.00
02/02/10	Tuition		8,700.00		8,850.00
02/02/10	Supplies		1,400.00		10,250.00
02/02/10	Cash Payment			150.00	10,100.00
03/03/10	PELL	2143		488.00	9,612.00
11/03/10	DL/SUB	2785		1,742.00	7,870.00
11/03/10	DL/SUB	2787		1,742.00	6,128.00
11/03/10	DL/UNS	2786		2,985.00	3,143.00
11/03/10	DL/UNS	2788		2,985.00	158.00
11/10/10	Credit Balance Refund	6231	2,775.00		2,933.00
11/16/10	PELL	2858		2,775.00	158.00
08/25/11	Credit Balance Refund	6635	3,434.00		3,592.00
08/26/11	PELL	3266		1,850.00	1,742.00
08/26/11	DL/SUB	3266		747.00	995.00
08/26/11	DL/UNS	3266		995.00	0.00
11/23/11	DL/SUB	3281		747.00	-747.00
11/23/11	DL/UNS	3281		995.00	-1,742.00
11/23/11	Credit Balance Refund	6778	1,742.00		0.00

Student 15 - Exhibit 9

Refund Summary

Student's Name:	(b)(6); (b)(7)(C); (b)(7)(C)		
Date Form Completed:	09/22/2010	Date of Determination:	09/14/2010
Program	Cosmetology-Day 1200		
Unsubsidized Loan:	\$2,985.00		
Subsidized Loan:	\$879.00		
Total Title IV Returns:	\$3,864.00		
Refund to Student:	\$0.00		
Total Refunds:	\$3,864.00		

Refund Detail

STEP 1: Total Charges	
Tuition:	\$9,900.00
Registration Fee:	\$150.00
Books and Supplies:	\$1,736.50
Other Charges:	\$0.00
A. Total Charges:	A. \$11,786.50

STEP 3: Total Credits	
H. Total Payments:	H. \$7,552.00
I. Balance After Unused Tuition Credit (A-G-H):	I. (\$1,210.50)

STEP 2: Unused Tuition	
Withdrawal Date (LDA):	08/19/2010
B. Hours Completed:	B. 182.75
C. Hours Enrolled:	C. 1,200.00
D. Percentage Completed (B/C):	D. 45.0 %
E. Percentage Unused (100%-D):	E. 55.0 %
F. Tuition:	F. \$9,900.00
G. Unused Tuition (ExF):	G. \$5,445.00

STEP 4: Amount of Refund Due to Student	
J. Total Title IV Return:	J. \$3,864.00
Balance After Title IV Return (I+J):	\$2,653.50
Refund Due to Student:	\$0.00

Treatment Of Title IV Funds When a Student Withdraws From A Clock-Hour Program

Student's Name:	(b)(6); (b)(7)(C), (b)(7)(D)		
Date Form Completed:	09/22/2010	Date of Determination:	09/14/2010
Enrolled Hours:	1,200.00	Completed Scheduled Hours:	215.00
Period Number:	1	Period Hours:	450.00
Period Start Date:	05/04/2010	Period End Date:	08/28/2010

STEP 1: Student's Title IV Aid Information					
Title IV Grant	Amount Disbursed	Amount Could Have Been Disbursed	E. Total Title IV aid disbursed for the period (A+B).		
Pell Grant	\$2,675.00	\$0.00	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">E.</td> <td style="width: 15%; text-align: right;">\$7,402.00</td> </tr> </table>	E.	\$7,402.00
E.	\$7,402.00				
ACG	\$0.00	\$0.00			
SMART Grant	\$0.00	\$0.00			
FSEOG	\$0.00	\$0.00			
TEACH Grant	\$0.00	\$0.00			
Subtotal	A. \$2,675.00	C. \$0.00			
Title IV Loan	Amount Disbursed	Amount Could Have Been Disbursed	F. Total Title IV grant aid disbursed and that could have been disbursed for the period (A+C).		
Unsubsidized	\$2,985.00	\$0.00	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">F.</td> <td style="width: 15%; text-align: right;">\$2,675.00</td> </tr> </table>	F.	\$2,675.00
F.	\$2,675.00				
Subsidized	\$1,742.00	\$0.00			
Perkins Loan	\$0.00	\$0.00			
PLUS Student	\$0.00	\$0.00			
PLUS Parent	\$0.00	\$0.00			
Subtotal	B. \$4,727.00	D. \$0.00			
			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">G.</td> <td style="width: 15%; text-align: right;">\$7,402.00</td> </tr> </table>	G.	\$7,402.00
G.	\$7,402.00				

STEP 2: Percentage of Title IV Aid Earned	
Withdrawal Date (LDA):	08/19/2010
Hours Scheduled to Complete:	215.00
Total hours in period:	450.00
Percentage Completed:	47.8 %
H. Percentage Aid Earned:	H. 47.8 %

STEP 5: Amount of Unearned Title IV Aid Due from the School	
Tuition:	\$9,900.00
Books and Supplies:	\$1,736.50
L. Total Charges:	L. \$11,636.50
M. Percentage of unearned Title IV aid (100%-H):	M. 52.2 %
N. Amount of unearned charges (LxM):	N. \$6,074.00
O. Amount for school to return (lesser of K and N):	O. \$3,864.00

STEP 3: Amount of Title IV Aid Earned by the Student	
I. Title IV Earned by the Student (HxG):	I. \$3,538.00

STEP 4: Total Title IV Aid to be Disbursed or Returned	
J. Post-withdrawal disbursements (I-E):	J. \$0.00
K. Title IV aid to be returned (E-I):	K. \$3,864.00

Treatment Of Title IV Funds When a Student Withdraws From A Clock-Hour Program

Student's Name:

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

STEP 6: Return of Funds by the School

1. Unsubsidized Loan:	\$2,985.00
2. Subsidized Loan:	\$879.00
3. Perkins Loan:	\$0.00
4. PLUS Student:	\$0.00
5. PLUS Parent:	\$0.00
Total loans school must return:	P. \$3,864.00
6. Pell Grant:	\$0.00
7. ACG:	\$0.00
8. National SMART Grant:	\$0.00
9. FSEOG:	\$0.00

STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student

Q. Initial Amount of Title IV due from the Student (K-O): Q. \$0.00

STEP 8: Repayment of the Student's loans.

R. Loans due from Student (B-P): R. \$863.00

STEP 9: Grant Funds to be Returned

S. Initial amount Title IV grants for student to return (Q-R): S. \$0.00

T. Amount of Title IV grant protection (Fx50%): T. \$1,338.00

U. Title IV grant funds for student to return (S-T): U. \$0.00

STEP 10: Return of Grant Funds by the Student

1. Pell Grant:	\$0.00
2. ACG:	\$0.00
3. National SMART Grant:	\$0.00
4. GSEOG:	\$0.00
5. TEACH Grant:	\$0.00

Student 7 - Exhibit 10

Refund Summary

Student's Name: (b)(6); (b)(7)(C), (b)(7)(C)
 Date Form Completed: 03/09/2012 Date of Determination: 07/15/2010
 Program: Cosmetology-Night 1200

Unsubsidized Loan: \$1,846.87
 Subsidized Loan: \$732.00
 Total Title IV Returns: \$2,579.00
 Refund to Student: \$0.00
 Total Refunds: \$2,579.00

Refund Detail

STEP 1: Total Charges

Tuition: \$8,700.00
 Registration Fee: \$150.00
 Books and Supplies: \$1,400.00
 Other Charges: \$0.00
A. Total Charges: A. \$10,250.00

STEP 2: Unused Tuition

Withdrawal Date (LDA): 06/22/2010
B. Hours Completed: B. 167.25
C. Hours Enrolled: C. 1,200.00
D. Percentage Completed (B/C): D. 45.0 %
E. Percentage Unused (100%-D): E. 55.0 %
F. Tuition: F. \$8,700.00
G. Unused Tuition (ExF): G. \$4,785.00

STEP 3: Total Credits

H. Total Payments: H. \$6,395.62
I. Balance After Unused Tuition Credit (A-G-H): I. (\$930.62)

STEP 4: Amount of Refund Due to Student

J. Total Title IV Return: J. \$2,579.00
Balance After Title IV Return (I+J): \$1,648.38
Refund Due to Student: \$0.00

05/17/10	0.00	0.00	0.00	0.00	18.50	0.00	0.00	18.50
05/24/10	0.00	0.00	0.00	0.00	14.75	0.00	0.00	14.75
05/31/10	0.00	0.00	0.00	0.00	10.50	0.00	0.00	10.50
06/07/10	0.00	0.00	0.00	0.00	18.50	0.00	0.00	18.50
06/14/10	0.00	0.00	0.00	0.00	2.00	0.00	0.00	2.00
06/21/10	0.00	3.00						3.00

UNACCEPTABLE PROOF OF GRADUATION

A diploma from one of the below listed schools is not acceptable as evidence of "Proof of Graduation" from high school. Keep in mind that this list is not all-inclusive. There may be other high schools for which Proof of Graduation is unacceptable.

Beware of any school that offers a high school diploma for a fee, based on limited course work, life experience or an "essay." If you suspect that the Proof of Graduation provided by a student is unacceptable, then a manager, such as the DOA, DOFA or Campus President, must seek guidance by sending an email to: _____. The Compliance Team will determine the validity of the high school and advise you accordingly.

It is important that everyone is diligent in determining whether Proof of Graduation is from an acceptable high school to help maintain our standards _____

The institutions on this list have been deemed unacceptable for use as proof of graduation from High School for student acceptance and admissions to Kaplan Higher Education schools. Your institution should review the list and make an independent determination as to the acceptability of credentials from these schools.

School Name	Location	Website	Effective Date
Academy of Technology High School	AZ	website unavailable	4/1/2010
Adison High School	CA	adisonhighschool.com	2/6/2008
Advent Harvest Academy	TX	adventharvestacademy.com	2/6/2008
All American University	Online	website unavailable	2/6/2008
Alpha High School	OR	alpha-school.com	4/15/2008
American Academy High School	FL	americandiploma.com	7/7/2007
American Academy (Pinecrest)	FL	diplomaathome.com	8/11/2008
American Continental Academy	Online	americancontinentalacademy.com	5/20/2009
America's National Christian Academy	TX	website unavailable	4/15/2008
American Worldwide Academy (FL)	Online	myawa.org/index.htm	12/7/2009
Anchor's Academy	VA	soulharbor.org	3/27/2009
Arlington Church Academy	TX	arlingtonchurchofgod.com	6/9/2009
Aquila Wyatt Progressive High School	TX	speakeenterprises.com/ged.htm	2/4/2010
Ashwood University	Online	ashwooduniversity.net	8/11/2008
At-Home Academics	Online	website unavailable	6/9/2009
Atlanta University High School	Online	wishighschool.com	7/17/2009
Atlantic Southeastern Academy	FL	asadiploma.com	12/7/2009
Balboa High School	CA	highschoolgrad.com	7/7/2007
Beach High School (CA)	CA	www2.cruzio.com/~beachh	4/17/2009
Belford High School	TX	belfordhighschool.com	7/7/2007
Belford University	TX	belforduniversity.org &	2/6/2008
Benjamin Franklin High School	FL	diplomafromhome.com	7/7/2007
Bluebonnet Private School	TX	bluebonnetprivatehighschool.com	9/2/2008
Butler Christian Academy	GA	holychurchofgod.org	3/27/2009
Bundy Canyon Christian High School	CA	bundyccs.org	8/11/2008
Bread of Life Christian Academy	NY	www.bolcaccr.org	10/16/2008
California Alternative High School	CA	everything2go.com	8/24/2007
California Technical High School	CA	website unavailable	6/10/2008
California Technical University High School	CA	website unavailable	6/10/2008
Capitol High School (Heritage High School)	AZ	chsonlinehighschool.com	8/24/2007
Castillo Christian School	CA	website unavailable	2/19/2009

UNACCEPTABLE PROOF OF GRADUATION

School Name	Location	Website	Effective Date
Community of Faith	OH	getyourhighschooldiploma.net	3/22/2010
Continental Academy	FL	www.continentalacademy.com	3/22/2010
Central High School <i>aka Educational Fulfillment Services</i>	NM	website unavailable	3/30/2010
Heritage High School (AZ)	Online	chsonlinehighschool.com	8/24/2007
Heritage West High School	Online	gedonline.net	4/13/2009
Home Study Careers	NY	website unavailable	7/7/2007
Jefferson High School Online	Online	jeffersonhighschoolonline.com	7/7/2007
John Adams High School	FL, MN	johnadams-edu.us	11/10/2008
John Adams Virtual Academy	CO	johnadams-edu.us	11/10/2008
LaSalle High School (FL)	Online	website unavailable	6/1/2008
Lighthouse Academy Online (GA & FL)	Online	lighthouseonlineacademy.com	7/7/2007
Lighthouse Baptist Academy	TX	lighthousebaptistacademy.com	7/17/2009
Lion of Judah Academy	OH	http://www.lojacademy.org/	7/17/2009
Lions Academy	MI	lionsacademy.net	12/7/2009
Lincoln Online High School	Online	students.cndlp.org/partners.aspx?s=LHS	7/7/2007
Lone Star State Learning Academy	TX	www.lonestarhomeschool.org	2/4/2010
Longhorn Private School	TX	http://longhornhighschool.com	8/24/2009
Long Island Home Study (GED)	NY	See East End Home Study.	7/7/2007
Macedonia High School	TX	contentedminds.org/read_more.html#a	2/4/2010
Madison Falls High School	Online	highschooldiplomaonline.net	10/30/2009
Marion Williams Bible Institute	IL	fca-decatur.org/	4/15/2008
Marque Learning Center	TX	marquelearningcenter.com	9/2/2008
Marquette Adult Education	MI	mymaea.com	12/22/2008
Masters High School (TX)	TX	http://www.themastersisd.org/	10/30/2009
Metro High School	OH, IA	students.cndlp.org/partners.aspx?s=MH	4/13/2009
MLCC Ministries	CA	http://mlcc4u.org/News.html	2/6/2008
Midwest High School	IL	mtischool.org	10/30/2009
Marwin High School	Online	marwinhighschool.com	4/6/2010
Midwest Theological Institute	IL	mtischool.org	7/7/2007
Midwest Adult Academy	WI	midwestadultacademy.org	2/6/2008
Must High School	CA	musthighschool.com	3/18/2010
Nation High School	Online	nationhighschool.com	4/17/2009
Nationwide Academy High School	FL	nationwidehs.com	2/6/2008
New Beginnings Christian Academy	TX	www.nbcateexas.com	6/10/2008
New Image Christian Academy	TX	website unavailable	2/6/2008
New Spiritual Foundation Christian Academy	MD	website unavailable	2/27/2009
North Central High School	Online	finishhighschool.com	7/7/2007
North Star Christian High School	TX	northstar-chs.com	10/16/2008
Centennial Online High School	Online	gedoptions.com	4/13/2009
CHC Private Schools Inc.	FL	chcschools.com	4/8/2010
Century High School	Online	centuryhighschool.net	7/7/2007
Christian Academy and Tutoring Service (CATS)	TX	catsinternational.net	12/12/2008

UNACCEPTABLE PROOF OF GRADUATION

School Name	Location	Website	Effective Date
Christian Vocational College/ <i>Christian Vocational Academy (CVA)</i>	CA	http://www.cvacademy.net/	7/17/2009
Cleveland Christian Academy	OH	website unavailable	5/20/2009
Colorado State Academy	CO	website unavailable	3/5/2009
Colorado State High School	CO	website unavailable	3/27/2009
Columbia North Online High School	Online	gedonlinediploma.com	7/17/2009
Compatior Christian Academy	TX	cca.texas.com	9/2/2008
Corinthian Christian Center	TX	corinthianchristiancenter/Education.com	12/7/2009
Cornerstone Christian Correspondence School	GA	website unavailable. US Hwy 17, Townsend, GA 31331	7/7/2007
Cornerstone Christian School	GA, FL	website unavailable (Rt. 3 Box 3149, Townsend, GA 31331)	2/24/2009
Crossroads Christian School	FL	website unavailable	8/24/2009
East End Home Study	NY	Website unavailable. Visit http://www.ag.ny.gov/media_center/2009/feb/feb4b_09.html	2/27/2009
Einstein Academy Charter School	CA	alberteinsteinacademy.org	3/27/2009
Ellenwood Academy	GA	ellenwoodacademy.com	7/7/2007
Enterprise Online High School	AL	ehonlinehighschool.org	7/7/2007
Excel High School	MN	excelhighschool.com	2/6/2008
Faith Christian School	CA	website unavailable	4/8/2010
Faith Christian Academy High School	Online	website unavailable	3/27/2009
Faulkenberg Academy	FL	website unavailable	6/9/2009
Farington University	US	website unavailable	7/17/2009
Farington High School	US	website unavailable	7/17/2009
finishhighschool.com	Online	finishhighschool.com	7/7/2007
First Coast Academy	FL	firstcoastacademy.com	3/27/2009
Frank Fields Educational School	TX	http://frankfields40.com/	10/30/2009
Franklin Online High School	AZ	students.cndlp.org/partners.aspx?s=FHS &a=4	4/15/2008
Front Range Academy	CO	frontrangeacademy.com	11/25/2008
GFD Associates	NY	website unavailable	7/7/2007
Goliath Academy	FL	goliathacademy.org	7/7/2007
Good News Christian High School	NM	website unavailable	6/9/2009
Great Lakes Academy (Online)	WI	americancontinentalacademy.com	5/20/2009
Greensburg Christian Academy	IN	website unavailable	12/12/2008
Oak Brook Baptist School	TX	oakbrookbaptist.com	9/2/2008
Parkview Baptist School	TX	parkviewhomeschool.org	9/2/2008
Parkway Christian School	TX	website unavailable	4/2/2010
Questar Academy	CO	questaracademy.com	11/25/2008
Rochville University	Online	rochvilleuniversity.org & affordabledegrees.com	8/24/2007
Sanford High School	Online	sandfordhighschool.com	3/17/2010
Senford High School	Online	senfordhighschool.com	12/7/2009

UNACCEPTABLE PROOF OF GRADUATION

School Name	Location	Website	Effective Date
Sequoia High School (CA)	CA	education-1.net/highschool.htm	5/5/2009
Sierra Summit Charter School	CA	website unavailable	11/25/2008
Stratford Career Institute	VY	scitraining.com	7/7/2007
St. Augustine Old Catholic Church High School	TX	mncc.net/school.htm	8/11/2008
St. James Academy	FL	www.stjamesacademy.net	3/5/2009
St. Michael's Learning Academy	TX	stmichaelslearningacademy.com	6/10/2008
Stone Coast Academy	FL	stonecoastacademy.com	5/20/2009
Sunrise Private High School	TX	sunriseprivatehighschool.com	2/6/2008
Titan High School	Online	titanhighschool.com	12/7/2009
United Christian School	TX	website unavailable	3/27/2009
Universal Bible College	NJ	website unavailable	9/11/2008
Universal Christian Academy	FL	website unavailable	10/16/2008
University Park Academy (TX)	TX	universityparkacademy.org	10/30/2009
Vencer High School Online	Online	vencerhighschoolonline.com	7/7/2007
Victory High School	CA	highschoolgrad.com	7/7/2007
Warfare Educational Center (WEC)	IN	www.chapsplace.com	3/30/2010
Wisconsin University High School	WI	wishughschool.com	7/17/2009
World Hope Academy	FL	worldhopeacademy.org/default.htm	2/4/2010

Exhibits E

North Florida Cosmetology Institute

2424 Allen Rd, Tallahassee, FL 32312 Telephone: (850) 878-5269

Printed Date: 11/14/2012

Student Ledger

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

Program: Cosmetology-Night 1200
 Start Date: 01/13/09 Sched Grad Date: 09/10/09
 LDA: 04/28/10 Estmd Grad Date: 07/17/10
 Current Status: Unofficial Withdrawal
 DOD: 07/31/10

Enroll.

Charges	Regst Fee	Supplies	Tuition	Total
Amount	150.00	1,400.00	8,700.00	10,250.00
Payments	FSA	Private	Total	Balance
Amount	3,936.00	150.00	4,086.00	6,164.00

Date	Type	Reference #	Debit	Credit	Balance
01/13/09	Registration Fee		150.00		150.00
01/13/09	Tuition		8,700.00		8,850.00
01/13/09	Supplies		1,400.00		10,250.00
01/13/09	Cash Payment			150.00	10,100.00
02/05/09	PELL	1247		1,241.00	8,859.00
08/14/09	FFEL/SUB	1533		1,715.00	7,144.00
08/14/09	FFEL/UNS	1534		980.00	6,164.00
07/31/10	Drop / Tuition Credit			0.00	6,164.00
09/13/10	PELL	2659		2,675.00	3,489.00
02/02/11	PELL OP Refund	90106	2,675.00		6,164.00

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Exhibit F

Independent



2009-2010 Verification Worksheet Federal Student Aid Programs

FORM APPROVED
OMB NO. 1845-0041

Your application was selected for review in a process called "Verification." In this process, your school will be comparing information from your application with signed copies of your (and your spouse's, if you are married) 2008 Federal tax forms, or with W-2 forms or other financial documents. The law says we have the right to ask you for this information before awarding Federal aid. If there are differences between your application information and your financial documents, you or your school may need to make corrections electronically or by using your Student Aid Report (SAR).

Complete this verification form and submit it to your financial aid administrator as soon as possible, so that your financial aid won't be delayed. Your financial aid administrator will help you.

What you should do

1. Collect your (and your spouse's) financial documents (signed Federal income tax forms, W-2 forms, etc.).
2. Talk to your financial aid administrator if you have questions about completing this worksheet.
3. Complete and sign the worksheet.
4. Submit the completed worksheet, tax forms, and any other documents your school requests to your financial aid administrator.
5. Your financial aid administrator will compare information on this worksheet and any supporting documents with the information you submitted on your application. You or your school may need to make corrections electronically or by using your SAR.

A. Student Information

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

City State ZIP Code Phone number (include area code)

B. Family Information

List the people in your household, including:

- yourself, and your spouse if you have one, and
- your children, if you will provide more than half of their support from July 1, 2009 through June 30, 2010, even if they do not live with you, and;
- other people if they now live with you, and you provide more than half of their support and will continue to provide more than half of their support from July 1, 2009 through June 30, 2010.

Write the names of all household members in the space(s) below. Also write in the name of the college for any household member, excluding your parent(s), who will be attending at least half time between July 1, 2009 and June 30, 2010, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
(b)(6); (b)(7)(C); (b)(7)(C)		Wife	City University
		Self	NFCI

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0041. The time to complete this information collection is estimated to average twelve minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comment concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: US Department of Education, Washington, DC 20202-5345.

Non Filers Statement

I was not required to file taxes for the year 2008.

1. I did not work

2. I did not earn enough to be required to file.

3. I received untaxed Social Security Benefits.

4. If other please explain _____

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

Sign:

Date: 9/21/10

2009-2010 EFC FORMULA **C**: INDEPENDENT STUDENT
With Dependent(s) Other than a Spouse



STUDENT/SPOUSE INCOME IN 2008		
1. Student's and spouse's Adjusted Gross Income (FAFSA/SAR #36) If negative, enter zero.		
2. a. Student's income earned from work (FAFSA/SAR#39)		
2. b. Spouse's income earned from work (FAFSA/SAR#40)	+	
Total student/spouse income earned from work	=	
3. Student/spouse Taxable Income (If tax filers, enter the amount from line 1 above. If non-tax filers, enter the amount from line 2.)		0
4. Total untaxed income and benefits (sum total of FAFSA/SAR #47.a. through 47.j.)	+	3600
5. Taxable and untaxed income (sum of line 3 and line 4)	=	3600
6. Total additional financial information (sum total of FAFSA/SAR #46.a. through 46.e.)	-	3600
7. TOTAL INCOME (line 5 minus line 6) May be a negative number.	=	

AVAILABLE INCOME	
TOTAL INCOME (from line 7)	3600
TOTAL ALLOWANCES (from line 14)	- 17,720
15. AVAILABLE INCOME (AI) May be a negative number.	= -14120

ALLOWANCES AGAINST STUDENT/SPOUSE INCOME		
8. 2008 U.S. income tax paid (FAFSA/SAR #37) (tax filers only) If negative, enter zero.		
9. State and other tax allowance (Table C1) If negative, enter zero.	+	
10. Student's Social Security tax (Table C2)	+	
11. Spouse's Social Security tax (Table C2)	+	
12. Income protection allowance (Table C3)	+	17,720
13. Employment expense allowance: • Student and spouse both working: 35% of the lesser of the earned incomes, or \$3,500, whichever is less • One-parent families: 35% of earned income, or \$3,500, whichever is less • Student or spouse working (not both): zero	+	0
14. TOTAL ALLOWANCES	=	17,720

STUDENT/SPOUSES CONTRIBUTION FROM ASSETS	
16. Cash, savings & checking (FAFSA/SAR #41)	0
17. Net worth of investments** (FAFSA/SAR #42) If negative, enter zero.	0
18. Net worth of business and/or investment farm (FAFSA/SAR #43) If negative, enter zero.	
19. Adjusted net worth of business/farm (Calculate using Table C4.)	+ 0
20. Net worth (sum of lines 16, 17, and 19)	=
21. Asset protection allowance (Table C5)	-
22. Discretionary net worth (line 20 minus line 21)	=
23. Asset conversion rate	x .07
24. CONTRIBUTION FROM ASSETS If negative, enter zero.	0

EXPECTED FAMILY CONTRIBUTION	
AVAILABLE INCOME (AI) (from line 15)	-14120
CONTRIBUTION FROM ASSETS (from line 24)	+ 0
25. Adjusted Available Income (AAI) May be a negative number.	= 14120
26. Total contribution from AAI (Calculate using Table C6.) If negative, enter zero.	0
27. Number in college in 2009-2010 (FAFSA/SAR #97)	+ 1
28. EXPECTED FAMILY CONTRIBUTION for nine month enrollment. If negative, enter zero.***	0

*STOP HERE if the following are true:

Line 3 is \$30,000 or less and

- The student (and the student's spouse, if any) are eligible to file a 2008 IRS Form 1040A or 1040EZ (they are not required to file a 2008 Form 1040) or they are not required to file any income tax return or
- Anyone included in the parents' household size (as defined on the FAFSA) received benefits during 2007 or 2008 from any of the designated means-tested Federal benefit programs or
- The student (or the student's spouse, if any) is a dislocated worker

If these circumstances are true, the expected family contribution is automatically zero.

**Do not include the student's home.

***To calculate the EFC for less than nine-month enrollment, see the next page. If the student is enrolled for more than nine months, use the nine-month EFC (line 28 above).

C. Student's Tax Forms and Income Information (all applicants)

Independent

1. Check only one box below. Tax returns include the 2008 IRS Form 1040, 1040A, 1040EZ, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of your tax return, request a copy from your tax preparer or request an Internal Revenue Service form that lists tax account information.

- Check here if you are attaching a signed copy of your tax return.
- Check here if a signed tax return will be submitted to the school by _____ (date).
- Check here if you will not file and are not required to file a 2008 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See Question 47 of the Free Application for Federal Student Aid (FAFSA).)

Sources of Untaxed Income	2008 Amount	Sources of Untaxed Income	2008 Amount
a. Child Support	\$	d. relatives	\$ 3,600
b. Workman's Compensation	\$	e.	\$
c. Untaxed Pensions	\$	f.	\$

3. If you did not file and are not required to file a 2008 Federal income tax return, list below your employer(s) and any income received in 2008 (use the W-2 form or other earnings statements if available).

Sources	2008 Income
	\$
	\$
	\$

D. Spouse's Tax Forms and Income Information (If student is married)

1. Check only one box below. Tax returns include the 2008 IRS Form 1040, 1040A, 1040EZ, a tax return from Puerto Rico or a foreign income tax return. If your spouse did not keep a copy of the tax return, request a copy from the tax preparer or request an Internal Revenue Service form that lists tax account information.

- Check here if you are attaching a signed copy of your and your spouse's joint tax return.
- Check here and attach spouse's signed tax return if your spouse filed a separate return.
- Check here if a signed spouse's tax return will be submitted to the school by _____ (date).
- Check here if your spouse will not file and is not required to file a 2008 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See Question 47 of the FAFSA.)

Sources of Untaxed Income	2008 Amount	Sources of Untaxed Income	2008 Amount
a. Child Support	\$	d.	\$
b. Workman's Compensation	\$	e.	\$
c. Untaxed Pensions	\$	f.	\$

3. If your spouse did not file and is not required to file a 2008 Federal income tax return, list below your spouse's employer(s) and any income received in 2008 (use the W-2 form or other earnings statements if available).

Sources	2008 Income
	\$
	\$
	\$

E. Sign this Worksheet

Each person signing this form certifies that all the information reported (b)(6); (b)(7)(C) signature is optional.

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

4/21/10

Date

Spouse

Date

Do not mail this worksheet to the Department of Education. Submit this worksheet to your Financial Aid Administrator at your school. Don't forget to sign your tax forms.

Survival Statement

I was supported by:

1. Friends and/ or relatives during the year of 2008 and did not work.
The amount received was \$ 3600, which I have placed on worksheet B.

2. I received only child support in the amount of \$ _____, which I have placed on worksheet B.

3. I am newly divorced or separated and was supported by my spouse in the year _____.

4. I have just arrived in the country and no income for the year _____.

5. I am living on welfare benefits which I have placed on worksheet A.

6. Other please explain _____.

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

Signature

Date

4/21/10

North Florida Cosmetology Institute
Students Selected for Verification 09/10
Exhibit A

F.I.	Last Name	ID #	Disbursements				Original EFC	Revised EFC	PELL Overawards/ (Underawards)	Ineligible Amount	Reference Number	Explanation
			PELL	FDLP	FFELP	Total						
K	(b)(6); (b)(7)(C); (b)(7)(C)		2,675	-	4,679	7,354	0	-	-	-	1	
C			2,675	-	4,679	7,354	0	-	-	7,354	2	Income less than \$5000 - did not file taxes - missing income documentation.
T			5,350	-	9,358	14,708	0	701	700	-	4	Refund
J			5,350	-	5,418	10,768	0	-	-	-	1	
A			5,262	-	4,679	9,941	0	-	-	-	1	
B			7,134	-	12,805	19,939	0	No Change	-	-	3	
L			2,675	-	-	2,675	0	-	-	-2,675	2	Returned 2/2/11 - Exhibit E
A			4,458	-	3,448	7,906	0	-	-	-	1	
D			2,675	9,545	-	12,220	0	-	-	-	1	
C			1,783	6,303	-	8,086	0	-	-	8,086	2	Lacking Taxes
D			5,350	-	5,585	10,935	0	-	-	-	1	
C			2,675	-	-	2,675	0	-	-	-	1	
S			4,700	-	9,358	14,058	621	-	-	-	1	
A			5,350	-	7,388	12,738	0	-	-	-	1	
C			7,134	-	7,500	14,634	0	-	-	-	1	
A			782	-	-	782	4,524	-	-	-	1	
R			-	-	-	-	-	-	-	-	5	
D			2,675	5,474	-	8,149	0	-	-	-	1	
A			3,566	-	5,171	8,737	0	No Change	-	-	3	
C			1,783	-	2,791	4,574	0	-	-	-	1	
C			2,675	4,727	-	7,402	0	-	-	-	1	
S			4,458	-	3,448	7,906	0	-	-	-	1	
S			2,675	-	6,698	9,373	0	-	-	-	1	
S			5,350	-	7,979	13,329	0	-	-	-	1	
A			5,350	-	9,358	14,708	0	No Change	-	-	3	
A			5,350	-	9,358	14,708	0	-	-	-	1	
C			3,567	-	6,238	9,805	0	-	-	-	1	

North Florida Cosmetology Institute
 Students Selected for Verification 09/10
 Exhibit A

F.I.	Last Name	ID #	Disbursements				Original EFC	Revised EFC	PELL Overawards/ (Underawards)	Ineligible Amount	Reference Number	Explanation
			PELL	FDLP	FFELP	Total						
T	(b)(6); (b)(7)(C); (b)(7)(C)		5,350	-	9,358	14,708	0	-	-	-	1	
T			7,134	-	5,614	12,748	0	-	-	-	1	
F			1,100	9,454	-	10,554	4,272	-	-	-	1	
A			7,134	-	7,500	14,634	0	-	-	-	1	
J			2,675	9,374	-	12,049	0	-	-	-	1	
E			6,667	-	-	6,667	0	-	-	-	1	
E			4,458	-	99	4,557	0	-	-	-	1	
K			542	-	-	542	0	-	-	-	1	
R			2,916	-	3,448	6,364	1,863	-	-	-	5	
C			2,675	-	9,358	12,033	0	-	-	-	1	
T			3,567	-	3,283	6,850	0	-	-	-	1	
T			8,322	-	14,555	22,877	0	-	-	-	5	
D			2,675	9,454	-	12,129	0	-	-	-	5	
B			5,350	-	9,358	14,708	0	-	-	-	1	
B			1,783	-	3,448	5,231	0	-	-	-	1	
C			2,666	-	3,448	6,114	2,120	3,714	1,700	-	4	Overaward
R			8,917	-	16,253	25,170	0	3,496	3,400	-	4	Overaward
D			5,350	-	4,777	10,127	0	-	-	-	1	
N			5,350	-	8,373	13,723	0	-	-	-	1	
M			5,350	-	9,358	14,708	0	-	-	-	1	
G			5,350	-	9,358	14,708	0	-	-	-	1	
J			5,350	-	9,554	14,904	0	-	-	-	1	
S			7,134	-	11,082	18,216	0	-	-	-	1	
S			3,974	3,484	-	7,458	0	-	-	-	1	
A			1,783	-	3,448	5,231	0	-	-	-	1	
K			1,486	5,254	-	6,740	0	-	-	-	1	
A			5,350	-	9,358	14,708	0	-	-	-	1	

North Florida Cosmetology Institute
Students Selected for Verification 09/10
Exhibit A

F.I.	Last Name	ID #	Disbursements				Original EFC	Revised EFC	PELL Overawards/ (Underawards)	Ineligible Amount	Reference Number	Explanation
			PELL	FDLF	FFELP	Total						
C	(b)(6); (b)(7)(C); (b)(7)(C)		1,236	-	-	1,236	0	-	-	-	1	
V			2,675	9,454	-	12,129	0	-	-	12,129	2	Lacking Taxes
A			5,350	-	9,358	14,708	0	-	-	-	1	
T			3,567	-	2,083	5,650	0	-	-	-	1	
R			3,567	-	2,083	5,650	0	No Change	-	-	3	
D			2,667	6,303	-	8,970	0	-	-	-	1	
K			7,134	-	12,805	19,939	0	-	-	-	5	
K			7,134	-	12,805	19,939	0	-	-	-	1	
C			2,432	-	138	2,570	0	-	-	-	1	
T			3,916	-	3,448	7,364	659	-	-	7,364	2	Lacking Taxes
L			7,134	-	12,805	19,939	0	-	-	-	1	
C			4,700	-	2,709	7,409	682	912	300	-	4	Overaward
G			7,134	-	12,805	19,939	0	-	-	-	5	
B			1,783	6,303	-	8,086	0	-	-	-	1	
D			2,675	-	-	2,675	0	-	-	-	1	
A			5,350	-	9,358	14,708	0	-	-	-	1	
B			5,350	-	5,418	10,768	0	-	-	10,768	2	Signature lacking from Taxes
L			2,675	9,545	-	12,220	0	-	-	-	1	
P			3,467	-	6,238	9,705	189	No Change	-	-	3	
A			488	9,454	-	9,942	4,562	-	-	-	1	
S			2,675	-	-	2,675	0	-	-	-	1	
J			2,675	-	4,679	7,354	0	-	-	-	1	
H			5,350	-	8,373	13,723	0	-	-	-	1	
K			434	-	2,785	3,219	4,024	-	-	-	1	
A			2,675	9,454	-	12,129	0	-	-	12,129	2	Independent Non tax filer - separated from Husband - Verification Complete - Exhibit F
K			2,675	-	120	2,795	0	-	-	-	1	
M			2,675	-	1,002	3,677	0	-	-	-	1	

North Florida Cosmetology Institute
 Students Selected for Verification 09/10
 Exhibit A

F.I.	Last Name	ID #	Disbursements				Original EFC	Revised EFC	PELL Overawards/ (Underawards)	Ineligible Amount	Reference Number	Explanation
			PELL	FDLP	FFELP	Total						
A	(b)(6); (b)(7)(C);(b)(7)(C)		5,772	-	5,714	11,486	150	-	-	-	1	
S			892	-	-	892	0	-	-	-	1	
T			2,302	-	-	2,302	0	-	-	-	1	
S			5,350	-	5,418	10,768	0	-	-	10,768	2	Lacking Taxes
A			5,707	-	9,456	15,163	0	494	450	-	4	
C			4,458	-	1,478	5,936	0	-	-	-	1	
C			2,675	863	-	3,538	0	-	-	-	1	
I			3,566	-	3,448	7,014	0	-	-	-	1	
L			2,675	-	9,358	12,033	0	-	-	-	1	

North Florida Cosmetology Institute
Students Selected for Verification 10/11
Exhibit B

F.I.	Last Name	ID #	Disbursements				Original EFC	Revised EFC	PELL Overawards/ (Underawards)	Ineligible Amount	Reference Number	Explanations
			PELL	FDLP	FFELP	Total						
S	(b)(6); (b)(7(C));(b)(7)(C)		5,550	9,454	-	15,004	0	No Change	-	-	3	
L			5,550	9,374	-	14,924	0	-	-	-	1	
L			5,550	9,454	-	15,004	0	-	-	-	5	
T			1,850	3,484	-	5,334	0	-	-	-	5	
T			1,367	-	-	1,367	1,451	357	(1,100)	-	4	Underaward
J			1,850	2,158	-	4,008	0	-	-	-	1	
J			7,400	11,612	-	19,012	0	-	-	-	1	
O			5,550	3,247	-	8,797	0	-	-	-	1	
G			783	6,304	-	7,087	4,444	-	-	-	1	
D			-	-	-	-	-	-	-	-	5	
T			5,550	9,454	-	15,004	0	No Change	-	-	3	
H			-	-	-	-	-	-	-	-	5	
B			3,699	6,304	-	10,003	0	-	-	-	1	
G			5,550	9,454	-	15,004	0	-	-	-	1	
C			1,850	-	-	1,850	0	-	-	1,850	2	Lacking Taxes
E			3,699	6,304	-	10,003	0	No Change	-	-	3	
S			2,775	4,727	-	7,502	0	No Change	-	-	3	
B			5,550	9,454	-	15,004	0	No Change	-	-	3	
L			3,623	4,727	-	8,350	0	No Change	-	-	3	
N			5,550	9,454	-	15,004	30	1,133	1,100	-	4	Overaward
J			1,850	1,494	-	3,344	0	-	-	-	1	
A			1,850	3,484	-	5,334	0	-	-	-	5	
S			-	-	-	-	-	-	-	-	5	
L			5,550	9,454	-	15,004	0	-	-	-	1	
D			4,624	2,158	-	6,782	0	-	-	6,782	2	Lacking Taxes
D			2,550	-	-	2,550	498	-	-	2,550	2	Returned 8/6/11 - Exhibit E
L			7,400	12,938	-	20,338	0	No Change	-	-	3	
S			5,100	9,454	-	14,554	412	-	-	14,554	2	Lacking Taxes

North Florida Cosmetology Institute
Students Selected for Verification 10/11
Exhibit B

F.I.	Last Name	ID #	Disbursements				Original EFC	Revised EFC	PELL Overawards/ (Underawards)	Ineligible Amount	Reference Number	Explanations	
			PELL	FDLP	FFELP	Total							
C	(b)(6); (b)(7)(C);(b)(7)(C)		2,775	2,737	-	5,512	0	-	-	-	1		
D		300	4,727	-	5,027	4,979	-	-	-	1			
A		2,100	9,454	-	11,554	1,320	-	-	-	1			
F		2,100	9,454	-	11,554	1,320	-	-	-	1			
D		1,850	-	-	1,850	0	-	-	-	1			
J		5,550	9,454	-	15,004	0	-	-	-	1			
M		2,775	9,454	-	12,229	0	-	-	-	1			
A		1,850	3,484	-	5,334	0	-	-	-	5			
A		1,850	3,484	-	5,334	0	-	-	-	5			
A		1,300	4,480	-	5,780	4,232	-	-	-	1			
T		1,850	1,494	-	3,344	0	-	-	-	5			
B				1,067	10,335	-	11,402	4,783	-	-	11,402	2	Second ISIR selected not original - mistake
F				778	-	-	778	1,572	-	-	-	1	
J				4,624	3,484	-	8,108	0	-	-	-	5	
C				314	-	-	314	0	-	-	-	5	
M				5,550	9,454	-	15,004	0	-	-	-	1	
A				2,775	2,737	-	5,512	0	-	-	-	5	
K				2,775	5,474	-	8,249	0	No Change	-	-	3	
A				5,550	6,718	-	12,268	0	-	-	-	1	
S				1,400	9,454	-	10,854	2,708	-	-	-	1	
L			4,624	2,158	-	6,782	0	-	-	-	1		
P			7,400	11,944	-	19,344	0	-	-	-	1		
D			2,775	-	-	2,775	0	-	-	-	5		
O			2,700	9,454	-	12,154	114	-	-	-	1		
R			7,400	12,938	-	20,338	0	-	-	-	1		
S			3,699	6,304	-	10,003	0	No Change	-	-	3		
B			1,850	3,484	-	5,334	0	-	-	-	5		

North Florida Cosmetology Institute
Students Selected for Verification 10/11
Exhibit B

F.I.	Last Name	ID #	Disbursements				Original EFC	Revised EFC	PELL Overawards/ (Underawards)	Ineligible Amount	Reference Number	Explanations
			PELL	FDP	FFELP	Total						
S	(b)(6); (b)(7)(C); (b)(7)(C)		2,775	3,908	-	6,683	0	No Change	-	-	3	
A			2,775	4,727	-	7,502	0	-	-	-	5	
J			5,550	9,454	-	15,004	0	-	-	-	1	
C			5,550	5,474	-	11,024	0	-	-	-	1	
A			5,550	9,454	-	15,004	0	470	450	-	4	Overaward
D			1,850	1,494	-	3,344	0	-	-	-	1	
S			3,699	6,303	-	10,002	0	-	-	-	1	
G			967	3,484	-	4,451	2,677	-	-	-	5	
K			1,542	-	-	1,542	0	-	-	-	5	
A			1,850	3,484	-	5,334	0	-	-	-	5	
K			4,800	-	-	4,800	1,975	1,004	(900)	-	4	Underaward
J			2,775	5,854	-	8,629	0	-	-	-	1	
V			4,624	3,484	-	8,108	0	-	-	8,108	2	Lacking Taxes
R			5,550	9,454	-	15,004	0	-	-	-	1	
A			1,850	3,484	-	5,334	0	-	-	-	1	
C			7,400	7,632	-	15,032	0	-	-	-	1	
C			-	-	-	-	-	-	-	-	5	
R			314	-	-	314	0	-	-	-	5	
S			1,599	1,494	-	3,093	983	1,918	400	-	4	Overaward
J			1,280	-	-	1,280	0	No Change	-	-	3	
T			5,550	9,454	-	15,004	0	-	-	-	1	
N			4,624	3,484	-	8,108	0	-	-	-	1	
J			-	-	-	-	-	-	-	-	5	
L			2,775	5,474	-	8,249	0	-	-	8,249	2	Verification complete - failed to correct ISIR
J			4,125	4,727	-	8,852	0	-	-	-	1	
C			5,550	9,454	-	15,004	0	-	-	-	1	
B			1,850	-	-	1,850	0	-	-	-	5	

North Florida Cosmetology Institute
Students Selected for Verification 10/11
Exhibit B

F.i.	Last Name	ID #	Disbursements				Original EFC	Revised EFC	PELL Overawards/ (Underawards)	Ineligible Amount	Reference Number	Explanations
			PELL	FDLP	FFELP	Total						
M	(b)(6); (b)(7)(C), (b)(7)(C)		3,900	9,454	-	13,354	1,626	-	-	-	1	
K			2,000	9,454	-	11,454	3,587	-	-	-	5	
S			5,550	9,454	-	15,004	0	-	-	-	1	
L			2,775	-	-	2,775	0	-	-	-	1	
L			7,400	12,938	-	20,338	0	No Change	-	-	3	
A			2,775	-	-	2,775	0	-	-	-	1	
H			7,400	12,938	-	20,338	0	-	-	-	1	
S			-	-	-	-	-	-	-	-	5	
C			2,775	5,474	-	8,249	0	-	-	-	1	
J			185	3,484	-	3,669	5,081	-	-	-	1	
H			1,850	3,484	-	5,334	0	-	-	-	1	
R			7,400	10,552	-	17,952	0	-	-	-	1	
A			2,003	-	-	2,003	0	-	-	-	1	
S			5,550	7,844	-	13,394	0	-	-	-	1	
C			4,000	7,632	-	11,632	2,508	3,374	800	-	4	Overaward
S			1,850	2,158	-	4,008	0	-	-	-	5	
P			4,667	7,632	-	12,299	2,099	1,015	(1,000)	-	4	Underaward
S			2,471	-	-	2,471	0	-	-	-	1	
J			5,408	4,727	-	10,135	0	-	-	-	1	
T			7,400	12,938	-	20,338	0	No Change	-	-	3	
L	4,583	3,484	-	8,067	63	-	-	-	1			
B	5,550	15,432	-	20,982	0	-	-	-	1			

North Florida Cosmetology Institute
Title IV Refunds for Award Year 09/10
Exhibit C

F.I.	Last Name	ID #	Last Date of Attendance (LDA)	DOD	(A) Due Date (LDA + 45)	Refund Amounts				(B) Date of Refund	Days Late (B) - (A)	Due Date	Explanations
						PELL	FDLP	FFELP	Total				
M	(b)(6); (b)(7)(C); (b)(7)(C)		4/20/2010		6/4/2010	-	-	2,306	2,306	5/26/2010	-		
L			2/3/2010	3/10/2010	3/20/2010	-	-	2,868	2,868	4/27/2010	38	4/24/10	Not late
A			11/17/2009	12/15/2009	1/1/2010	88	-	4,670	4,758	2/2/2010	32	1/29/10	3 days
L			4/28/2010	4/28/2010	6/12/2010	2,675	-	-	2,675	2/2/2011	235	6/12/10	* Not complete - full return
D			2/18/2010	5/4/2010	4/4/2010	-	-	3,772	3,772	6/17/2010	74	6/18/10	Not late
A			11/7/2009	12/2/2009	12/22/2009	112	-	2,294	2,406	5/5/2010	134	1/16/10	Lost file
R			4/28/2010		6/12/2010	79	-	4,679	4,758	5/26/2010	-		
K			11/10/2009	11/10/2009	12/25/2009	2,133	-	3,940	6,073	2/2/2010	39	12/25/09	
D			7/20/2010		9/3/2010	601	-	4,679	5,280	8/18/2010	-		
C			7/17/2009	8/12/2009	8/31/2009	-	-	3,653	3,653	9/18/2009	18	9/26/09	Not late
A			6/8/2010	1/27/2011	7/23/2010	1,087	-	4,679	5,766	3/15/2011	235	3/13/11	6 month LOA
M			4/20/2010	6/10/2010	6/4/2010	-	-	3,677	3,677	6/17/2010	13	7/25/10	Not late
K			1/7/2010		2/21/2010	-	-	4,559	4,559	2/17/2010	-		
A			7/3/2009	7/3/2009	8/17/2009	-	-	4,353	4,353	12/1/2009	106	8/17/09	
T			9/3/2009	9/23/2009	10/18/2009	373	-	4,679	5,052	10/28/2009	10	11/7/09	Not late
S	9/19/2009		11/3/2009	1,783	-	2,414	4,197	10/28/2009	-				
C	8/19/2010		10/3/2010	-	3,864	-	3,864	9/23/2010	-				

North Florida Cosmetology Institute
Title IV Refunds for Award Year 10/11
Exhibit D

F.I.	Last Name	ID #	Last Date of Attendance (LDA)	DOD	(A) Due Date (LDA + 45)	Refund Amounts				(B) Date of Refund	Days Late (B) - (A)	Due Date	Explanations
						PELL	FDLP	FFELP	Total				
G	(b)(6); (b)(7)(C),(b)(7)(C)		10/7/2010	12/12/2010	11/21/2010	705	2,153	-	2,858	1/21/2011	61	1/26/2011	Not Late
A			2/17/2011	4/18/2011	4/3/2011	-	3,653	-	3,653	6/1/2011	59	6/2/2011	Not Late
O			8/9/2011		9/23/2011	-	2,227	-	2,227	8/19/2011	-		
S			4/15/2011	7/12/2011	5/30/2011	-	4,269	-	4,269	8/2/2011	64	8/26/2011	Not Late
S			9/28/2011	11/29/2011	11/12/2011	157	4,727	-	4,884	12/14/2011	32	1/13/2012	Not Late
L			8/30/2011	9/21/2011	10/14/2011	1,927	4,727	-	6,654	10/31/2011	17	11/5/2011	Not Late
C			6/22/2010	7/15/2010	8/6/2010	-	-	2,579	2,579	3/8/2012	580	8/29/2010	PR finding and refunded
B			9/8/2011	11/10/2011	10/23/2011	1,425	4,727	-	6,152	12/14/2011	52	12/25/2011	Not Late
D			5/11/2011	6/3/2011	6/25/2011	-	1,949	-	1,949	7/8/2011	13	7/18/2011	Not Late
S			9/8/2010	9/30/2010	10/23/2010	727	1,191	-	1,918	11/1/2010	9	11/14/2010	Not Late
C			5/21/2010	6/11/2010	7/5/2010	1,439	-	-	1,439	7/15/2010	10	7/26/2010	Not Late
P			3/14/2011	3/15/2011	4/28/2011	503	-	-	503	7/5/2011	68	4/29/2011	Corrected R2T4 7/1/11
D			2/8/2011	3/4/2011	3/25/2011	2,392	4,727	-	7,119	4/5/2011	11	4/18/2011	Not Late
J			7/27/2011	9/28/2011	9/10/2011	1,495	-	-	1,495	10/14/2011	34	11/12/2011	Not Late
J			6/9/2011	7/14/2011	7/24/2011	5,550	9,454	-	15,004	8/11/2011	18	8/28/2011	Not Late
J			6/30/2011		8/14/2011	1,425	4,727	-	6,152	8/11/2011	-		
S			6/22/2011	9/23/2011	8/6/2011	-	2,141	-	2,141	9/14/2011	39	11/7/2011	Not Late
A	10/12/2010	11/5/2010	11/26/2010	772	4,727	-	5,499	8/19/2011	266	12/20/2010	Lost File		
S	2/10/2011	3/11/2011	3/27/2011	304	1,742	-	2,046	4/11/2011	15	4/25/2011	Not Late		
J	10/18/2011		12/2/2011	142	4,727	-	4,869	10/31/2011	-				

Award Year: 2009-2010

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

Program	FSTAFORO				FDIRECT				Current Status	Withdrawn Student Information		
	REUL	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	Orig Date		Ret Date	Ret Amount	Date of Return
Cosmetology-Night 1200	2,675.00	1,723.75	2,955.00	0.00	0.00	0.00	0.00	W	03/11/10	12/17/09	0.00	
Cosmetology-Night 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	W	08/17/10	07/22/10	0.00	
Barber-Night	0.00	1,723.75	2,306.62	0.00	0.00	0.00	0.00	W	04/06/10	03/30/10	2,306.62	05/24/10
Cosmetology-Night 1200	0.00	1,723.75	2,955.00	0.00	0.00	0.00	0.00	W	03/10/10	02/03/10	2,868.00	04/23/10
Barber-Night	2,675.00	1,723.75	2,955.00	0.00	0.00	0.00	0.00	W	01/12/10	12/23/09	0.00	
Cosmetology-Night 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	H				
Cosmetology-Night 1200	5,350.00	3,447.50	4,925.00	0.00	0.00	0.00	0.00	G				
Barber-Night	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	5,350.00	3,447.50	1,970.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Night 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	W	11/15/09	11/17/09	4,758.00	02/02/10
Cosmetology-Night 1200	5,350.00	3,447.50	1,970.00	0.00	0.00	0.00	0.00	W	08/05/10	07/15/10	0.00	
Barber-Night	2,675.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	A				
Cosmetology-Night 1200	0.00	2,298.00	3,940.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Night 1200	2,675.00	0.00	0.00	0.00	3,484.47	5,970.00	0.00	W	04/18/11	02/17/11	3,653.47	05/31/11
Cosmetology-Day 1200	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
Barber-Day	4,458.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	2,675.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	2,675.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	G				
Full Specialist-Day	1,783.00	0.00	0.00	0.00	2,323.00	3,980.00	0.00	G				
Barber-Day	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	W	05/04/10	02/18/10	3,772.47	05/05/10
Cosmetology-Night 1200	5,350.00	3,447.50	3,940.00	0.00	0.00	0.00	0.00	H				
Cosmetology-Night 1200	2,675.00	0.00	0.00	0.00	0.00	0.00	0.00	W	03/26/10	03/20/10	0.00	
Cosmetology-Day 1200	4,700.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	W	01/13/10	12/23/09	0.00	
Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	F				
Cosmetology-Day 1200	5,350.00	3,447.50	3,940.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	5,200.00	3,447.50	0.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	7,134.00	4,925.00	2,574.79	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
Full Specialist-Day	651.00	861.87	1,477.50	0.00	0.00	0.00	0.00	W	04/26/10	11/07/09	2,451.22	05/05/10
Full Specialist-Day	243.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	2,375.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Night 1200	2,675.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
Barber-Day	2,675.00	0.00	0.00	0.00	3,484.00	1,990.00	0.00	G				
Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1200	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Day 1500	1,783.00	738.75	985.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Night 1200	0.00	1,477.50	612.67	0.00	0.00	0.00	0.00	G				
Barber-Day	2,675.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	W	10/07/10	09/16/10	0.00	
Cosmetology-Day 1500	1,783.00	1,477.50	1,313.00	0.00	0.00	0.00	0.00	G				
Cosmetology-Night 1200	4,458.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				

Award Year: 2009-2010			STAFORD				DIRECT			Withdrawn Student Information					
SSN	Last Name	First Name	PEL	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	Current Status	Drop Date	Drop ID	Refund Amount	Date of Return	
(b)(6); (b)(7)(C); (b)(7)(C)			Cosmetology-Day 1200	7,057.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	2,675.00	3,447.50	3,230.50	0.00	0.00	0.00	0.00	H				
			Cosmetology-Day 1200	5,100.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	W	05/21/10	04/28/10	4,757.88	05/24/10
			Cosmetology-Day 1200	1,783.00	0.00	0.00	0.00	2,323.00	3,980.00	0.00	G				
			Cosmetology-Day 1200	0.00	0.00	4,678.75	0.00	0.00	0.00	0.00	W	06/01/10	05/28/10	0.00	
			Cosmetology-Day 1200	5,200.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
			Barber-Night	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	5,350.00	3,447.50	4,531.00	0.00	0.00	0.00	0.00	W	02/08/11	01/12/11	0.00	
			Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	0.00	3,447.50	6,895.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	H				
			Cosmetology-Night 1200	0.00	0.00	0.00	0.00	2,903.00	4,875.00	0.00	G				
			Cosmetology-Night 1200	0.00	1,477.50	275.80	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	7,134.00	4,925.00	6,514.78	0.00	0.00	0.00	0.00	G				
			Barber-Night	4,458.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Cosmetology-Day 1200	2,675.00	1,723.75	985.00	0.00	0.00	0.00	0.00	W	08/19/10	06/15/10	0.00	
			Full Specialist-Day	3,567.00	2,298.00	3,940.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	7,134.00	3,643.50	1,970.00	0.00	0.00	0.00	0.00	W	05/26/11	05/12/11	0.00	
			Barber-Day	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	0.00	3,447.50	1,970.00	4,080.00	0.00	0.00	0.00	W	08/31/10	07/21/10	0.00	
			Cosmetology-Day 1500	1,100.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	G				
			Barber-Day	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	7,134.00	4,925.00	2,574.79	0.00	0.00	0.00	0.00	G				
			Barber-Day	2,675.00	0.00	0.00	0.00	3,484.00	1,990.00	3,900.00	G				
			Cosmetology-Day 1500	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	6,667.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Barber-Night	4,458.00	98.50	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	0.00	1,723.75	985.00	2,880.00	0.00	0.00	0.00	W	02/08/11	02/01/11	0.00	
			Cosmetology-Day 1200	2,675.00	1,723.75	2,216.25	0.00	0.00	0.00	0.00	W	11/10/09		6,073.00	02/02/10
			Cosmetology-Day 1200	4,945.00	-3,187.46	5,371.20	0.00	0.00	0.00	0.00	W	05/21/10	04/21/10	0.00	
			Cosmetology-Day 1500	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	4,458.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	2,916.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	2,675.00	1,723.75	1,846.87	0.00	0.00	0.00	0.00	W	07/15/10	06/22/10	0.00	
			Barber-Day	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	F				
			Cosmetology-Day 1200	2,675.00	0.00	0.00	0.00	3,484.00	1,990.00	0.00	W	03/04/11	02/09/11	0.00	
			Full Specialist-Day	3,567.00	2,298.00	985.00	0.00	0.00	0.00	0.00	G				
			Barber-Night	2,675.00	1,723.75	2,955.00	0.00	0.00	0.00	0.00	W	02/25/10	02/04/10	0.00	
			Cosmetology-Day 1200	4,755.00	3,064.33	5,253.00	0.00	0.00	0.00	0.00	G				
			Full Specialist-Day	3,567.00	2,298.00	3,940.00	0.00	0.00	0.00	0.00	G				

Award Year: 2009-2010		FSTAR/ORD			FDIRECT			Withdrawn Student Information					
SSN	Program	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	Current Status	Drop Date	Drop Date	Drop Amount	Date of Return	
(b)(6); (b)(7)(C), (b)(7)(C)	Cosmetology-Night 1200	0.00	0.00	0.00	0.00	2,032.00	7,422.00	0.00	H				
	Cosmetology-Night 1200	2,675.00	0.00	0.00	0.00	3,484.00	9,970.00	0.00	H				
	Cosmetology-Day 1200	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
	Barber-Day	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	2,600.00	1,750.00	3,000.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	G				
	Barber-Day	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
	Barber-Day	2,666.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	H				
	Cosmetology-Day 1200	5,350.00	3,447.50	5,198.82	0.00	0.00	0.00	0.00	W	11/11/10	10/13/10	0.00	
	Cosmetology-Night 1200	2,675.00	1,723.75	2,955.00	0.00	0.00	0.00	0.00	W	05/04/10	02/19/10	0.00	
	Cosmetology-Night 1200	4,458.00	739.00	985.00	0.00	0.00	0.00	0.00	W	01/17/11	12/02/10	0.00	
	Cosmetology-Day 1500	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1200	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	5,350.00	3,447.50	5,417.50	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1200	5,350.00	3,447.50	4,925.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	5,350.00	3,447.50	1,329.74	0.00	0.00	0.00	0.00	G				
	Barber-Day	2,800.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1200	941.00	2,026.14	3,473.10	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	H				
	Cosmetology-Night 1200	2,675.00	3,447.50	5,122.00	0.00	0.00	0.00	0.00	H				
	Barber-Night	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	3,567.00	2,298.00	3,940.00	0.00	0.00	0.00	0.00	W	08/31/10	08/04/10	0.00	
	Barber-Day	1,783.00	1,477.50	1,838.01	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1200	7,134.00	4,186.50	6,895.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	2,191.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1500	1,783.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
	Cosmetology-Day 1200	4,755.00	3,064.34	5,253.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1200	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1200	0.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				
	Barber-Day	1,486.00	0.00	0.00	0.00	1,936.00	3,318.00	0.00	W	06/25/11	04/21/11	0.00	
	Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
	Barber-Day	2,675.00	0.00	0.00	0.00	0.00	0.00	0.00	W	06/11/10	05/21/10	1,439.15	07/15/10
	Cosmetology-Day 1200	7,134.00	4,190.00	6,900.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1200	2,675.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	G				
	Barber-Day	4,458.00	1,477.50	1,838.00	0.00	0.00	0.00	0.00	G				
	Barber-Day	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1200	5,350.00	1,723.75	2,955.00	0.00	0.00	0.00	0.00	W	07/31/10	07/20/10	5,279.99	08/16/10
	Full Specialist-Day	3,567.00	2,083.27	0.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Night 1200	2,675.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
	Cosmetology-Day 1500	1,026.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	G				

Award Year: 2009-2010																	
SSN	Last Name	First Name	Program	PELL			FSTATE			FFDIRECT			Current Status	Drop Date	Withdrawal Date	Student Information	Return Date
				SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS					
(b)(6); (b)(7)(C), (b)(7)(C)			Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	2,675.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	W	02/14/10	12/17/09	0.00	
			Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	0.00	0.00	W	07/13/11	05/13/11	0.00	
			Full Specialist-Day	0.00	1,166.00	246.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Full Specialist-Day	2,667.00	0.00	0.00	0.00	2,323.00	3,980.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Barber-Day	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Full Specialist-Day	1,688.00	2,175.86	3,730.19	0.00	0.00	0.00	0.00	0.00	0.00	W	02/15/10	12/21/09	0.00	
			Cosmetology-Day 1200	2,432.00	1,536.60	2,254.66	0.00	0.00	0.00	0.00	0.00	0.00	W	08/19/09	07/17/09	3,653.05	09/18/09
			Cosmetology-Day 1200	2,675.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Barber-Night	3,916.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	4,700.00	1,723.75	985.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Barber-Day	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Barber-Day	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Full Specialist-Night	1,783.00	0.00	0.00	0.00	2,323.00	3,980.00	0.00	0.00	0.00	W	12/18/10	11/23/10	0.00	
			Cosmetology-Day 1200	5,350.00	1,723.74	2,955.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Full Specialist-Day	1,784.00	1,149.49	1,970.00	0.00	0.00	0.00	0.00	0.00	0.00	W	03/26/11	08/14/09	0.00	Switched programs
			Cosmetology-Day 1200	7,134.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	0.00	0.00	F				
			Cosmetology-Day 1200	2,675.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	W	08/14/09	07/24/09	0.00	
			Cosmetology-Day 1200	4,458.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	0.00	0.00	W	06/17/10	06/09/10		
			Cosmetology-Day 1200	1,749.00	4,925.00	7,880.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Barber-Day	5,350.00	3,447.50	5,910.00	0.00	0.00	0.00	0.00	0.00	0.00	W	01/27/11	06/08/10	5,765.34	03/08/11
			Full Specialist-Night	3,467.00	2,298.00	3,940.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	2,675.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	0.00	0.00	H				
			Cosmetology-Day 1200	1,400.00	3,447.50	1,970.00	0.00	0.00	0.00	0.00	0.00	0.00	F				
			Cosmetology-Night 1200	488.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	0.00	0.00	H				
			Cosmetology-Night 1200	5,350.00	3,447.50	1,970.00	0.00	0.00	0.00	0.00	0.00	0.00	W	03/15/11	02/17/11	0.00	
			Cosmetology-Day 1200	2,675.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	W	02/14/10	12/17/09	0.00	
			Cosmetology-Night 1200	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Full Specialist-Day	1,783.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Day 1200	4,755.00	3,064.33	5,253.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	4,400.00	0.00	5,910.00	0.00	0.00	0.00	0.00	0.00	0.00	H				
			Barber-Night	5,350.00	3,447.50	4,925.00	0.00	0.00	0.00	0.00	0.00	0.00	H				
			Full Specialist-Day	434.00	1,149.49	1,635.10	0.00	0.00	0.00	0.00	0.00	0.00	W	09/18/09	09/16/09	0.00	
			Cosmetology-Night 1200	2,675.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	0.00	0.00	A				
			Cosmetology-Day 1200	2,675.00	1,723.75	2,955.00	0.00	0.00	0.00	0.00	0.00	0.00	W	01/25/10	01/07/10	4,559.00	03/15/10
			Cosmetology-Night 1200	2,675.00	1,723.75	2,955.00	0.00	0.00	0.00	0.00	0.00	0.00	W	06/10/10	04/20/10	3,676.87	06/15/10
		Cosmetology-Day 1200	5,350.00	3,447.50	1,970.00	0.00	0.00	0.00	0.00	0.00	0.00	G					
		Barber-Day	2,600.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	W	07/03/09	06/27/09			

Award Year: 2009-2010			FSTAR			DIRECT			Withdrawn Student Information						
SSN	Last Name	First Name	Program	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	Current Status	Drop Date	ELDA	RTA Amount	Date of Return	
(b)(6); (b)(7)(C); (b)(7)(C)			Barber-Day	3,172.00	2,102.97	3,611.00	0.00	0.00	0.00	G					
			Cosmetology-Day 1200	2,675.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00					
			Barber-Day	398.58	0.00	0.00	0.00	0.00	0.00	W	06/11/10	05/18/10	0.00		
			Cosmetology-Day 1200	2,675.00	1,723.75	2,955.00	0.00	0.00	0.00	W	09/23/09	09/03/09	5,052.00	10/28/09	
			Cosmetology-Day 1200	2,675.00	1,723.75	689.50	0.00	0.00	0.00	W	10/14/09	09/19/09	4,196.00	10/28/09	
			Cosmetology-Day 1500	1,783.00	1,477.50	1,970.00	0.00	0.00	0.00	G					
			Cosmetology-Day 1200	1,783.00	0.00	0.00	0.00	0.00	0.00	G					
			Cosmetology-Day 1200	5,350.00	3,447.50	4,925.00	0.00	0.00	0.00	G					
			Cosmetology-Day 1200	5,707.00	3,546.00	5,910.00	0.00	0.00	0.00	G					
			Cosmetology-Day 1200	2,675.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	W	01/04/11	11/30/10	3,864.00	09/22/10
			Cosmetology-Day 1200	4,458.00	1,477.50	0.00	0.00	0.00	0.00	W	06/11/10	05/12/10	0.00		
			Cosmetology-Night 1200	2,675.00	3,447.50	5,910.00	0.00	0.00	0.00	H					
			Cosmetology-Day 1200	933.00	0.00	0.00	0.00	0.00	0.00	G					
				650,188.88	388,101.14	656,657.14	8,860.00	67,927.47	107,265.00	3,900.00					

Award Year: 2010-2011		PEL:	FSTAFORD:			FDIRECT:			Current Status	Withdrawn	Student Information	Drop Date	Drop Date	Drop Date	Drop Date
Program	PEL:	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS			Drop Date	Drop Date	Drop Date	Drop Date	Drop Date	
(b)(6); (b)(7)(C); (b)(7)(C)	Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F						
	Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	1,744.00	0.00	F						
	Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	1,990.00	3,900.00	F						
	Cosmetology-Day 1200	0.00	0.00	0.00	0.00	0.00	2,737.00	0.00	F						
	Cosmetology-Night 1200	1,850.00	0.00	0.00	0.00	747.00	995.00	0.00	H						
	Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F						
	Cosmetology-Night 1200	1,367.00	0.00	0.00	0.00	0.00	0.00	0.00	G						
	Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	0.00	F						
	Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	664.00	0.00	G						
	Cosmetology-Day 1200	3,083.00	0.00	0.00	0.00	1,937.00	3,317.00	0.00	G						
	Barber-Day	7,400.00	0.00	0.00	0.00	4,978.00	6,634.00	0.00	G						
	Cosmetology-Night 1200	3,480.24	0.00	0.00	0.00	1,320.00	2,986.00	0.00	H						
	Barber-Night	4,624.00	0.00	0.00	0.00	747.00	995.00	0.00	A					01/14/11	
	Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	995.00	0.00	F						
	Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	0.00	W	04/18/11	02/17/11		0.00		
	Full Specialist-Day	783.00	0.00	0.00	0.00	2,323.00	3,981.00	0.00	G						
	Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G						
	Full Specialist-Night	1,850.00	0.00	0.00	0.00	871.00	1,493.00	0.00	W	02/17/11	01/19/11		0.00		
	Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F						
	Full Specialist-Day	3,699.00	0.00	0.00	0.00	2,323.00	3,981.00	0.00	F						
	Full Specialist-Day	3,699.00	0.00	0.00	0.00	2,323.00	3,981.00	0.00	F						
	Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	2,707.00	0.00	F						
	Cosmetology-Day 1200	4,624.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G						
	Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	G						
	Full Specialist-Day	1,850.00	0.00	0.00	0.00	0.00	0.00	0.00	G						
	Full Specialist-Day	3,699.00	0.00	0.00	0.00	2,323.00	3,981.00	0.00	F						
	Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	W	07/12/11	04/15/11	4,269.00	0.00	07/26/11	
	Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	F						
	Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F						
	Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F						
	Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	2,180.00	0.00	F						
	Cosmetology-Day 1200	5,500.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F						
	Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	0.00	0.00	F						
	Barber-Day	7,400.00	0.00	0.00	0.00	4,978.00	7,960.00	0.00	F						
	Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G						
	Full Specialist-Night	634.00	0.00	0.00	0.00	1,161.00	1,209.00	0.00	W	12/08/10	11/23/10		0.00		
	Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G						
	Barber-Day	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	A						
	Full Specialist-Night	0.00	0.00	0.00	0.00	1,161.00	1,941.00	0.00	H						
	Barber-Day	4,249.00	0.00	0.00	0.00	4,978.00	7,960.00	0.00	G						
	Cosmetology-Night 1500	1,849.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	H						
	Cosmetology-Night 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G						

Award Year: 2010/2011		STAFORD			DIRECT			Withdrawn Student Information							
SSN	Last Name	First Name	Program	PELL	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	Current Status	Drop Date	LOA	RTA	Date of Return
(b)(6); (b)(7)(C); (b)(7)(C)			Barber-Day	4,624.00	0.00	0.00	0.00	1,494.00	664.00	0.00	G				
			Cosmetology-Day 1200	2,550.00	0.00	0.00	0.00	0.00	0.00	0.00	W	04/06/11	03/11/11	0.00	
			Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Barber-Day	7,400.00	0.00	0.00	0.00	4,231.00	6,965.00	0.00	F				
			Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	1,194.00	0.00	F				
			Barber-Day	2,775.00	0.00	0.00	0.00	1,742.00	995.00	0.00	F				
			Cosmetology-Day 1200	5,100.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F				
			Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	995.00	0.00	F				
			Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F				
			Cosmetology-Day 1200	300.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	F				
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	0.00	H				
			Cosmetology-Night 1200	2,100.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	H				
			Cosmetology-Night 1200	2,100.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	H				
			Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Cosmetology-Night 1200	5,550.00	0.00	0.00	0.00	0.00	0.00	0.00	H				
			Cosmetology-Day 1200	0.00	0.00	0.00	0.00	4,231.00	6,965.00	0.00	F				
			Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	F				
			Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Barber-Day	2,775.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	F				
			Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F				
			Cosmetology-Day 1200	7,400.00	0.00	0.00	0.00	3,235.00	4,976.00	0.00	F				
			Cosmetology-Day 1200	1,300.00	0.00	0.00	0.00	3,484.00	995.00	0.00	F				
			Barber-Day	1,850.00	0.00	0.00	0.00	1,494.00	0.00	0.00	G				
			Cosmetology-Night 1200	0.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	A				
			Cosmetology-Day 1200	1,067.00	0.00	0.00	0.00	4,365.00	5,970.00	0.00	G				
			Cosmetology-Night 1200	0.00	0.00	0.00	0.00	1,494.00	664.00	0.00	G				
			Barber-Day	3,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	W	07/03/11	04/26/11	0.00	
			Cosmetology-Day 1500	778.00	0.00	0.00	0.00	0.00	0.00	0.00	G				
			Barber-Day	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Barber-Day	4,624.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Cosmetology-Day 1200	5,550.00	0.00	0.00	0.00	3,484.00	5,970.00	0.00	F				
			Cosmetology-Day 1200	313.58	0.00	0.00	0.00	0.00	0.00	0.00	W	05/10/11	04/14/11	0.00	
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	H				
			Barber-Day	2,775.00	0.00	0.00	0.00	1,742.00	995.00	0.00	F				
			Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	995.00	0.00	F				
			Barber-Day	5,550.00	0.00	0.00	0.00	1,742.00	995.00	0.00	A				
			Cosmetology-Day 1200	1,400.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	F				
			Barber-Day	0.00	0.00	0.00	0.00	2,223.00	3,981.00	0.00	G				

Award Year: 2010-2011			ESTABD			DIRECT			Withdrawn Student Information						
SSN	Last Name	First Name	Program	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	Current Status	Drop Date	Drop Date	Return Date	Return Date	
(b)(6); (b)(7)(C); (b)(7)(C)			Barber-Day	1,850.00	0.00	0.00	747.00	995.00	0.00	F					
			Cosmetology-Day 1200	4,624.00	0.00	0.00	1,494.00	664.00	0.00	W	03/04/11	02/09/11	0.00		
			Cosmetology-Day 1200	7,400.00	0.00	0.00	4,978.00	5,966.00	0.00	G					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	F					
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	H					
			Barber-Day	5,467.00	0.00	0.00	3,484.00	5,309.00	0.00	F					
			Cosmetology-Night 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	A					
			Full Specialist-Day	3,699.00	0.00	0.00	2,323.00	3,981.00	0.00	G					
			Barber-Day	7,400.00	0.00	0.00	4,231.00	6,965.00	0.00	F					
			Cosmetology-Day 1200	2,700.00	0.00	0.00	1,742.00	2,687.00	0.00	F					
			Barber-Day	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Night 1200	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Night 1200	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	F					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	F					
			Cosmetology-Night 1200	2,775.00	0.00	0.00	1,236.00	2,672.00	0.00	H					
			Barber-Day	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	F					
			Cosmetology-Day 1500	1,849.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1200	5,550.00	0.00	0.00	3,484.00	1,990.00	0.00	F					
			Cosmetology-Day 1200	0.00	0.00	0.00	4,231.00	6,965.00	0.00	F					
			Cosmetology-Day 1200	1,733.00	0.00	0.00	1,087.00	1,864.00	0.00	W	06/03/11	05/11/11	1,949.00	07/05/11	
			Barber-Day	5,550.00	0.00	0.00	3,484.00	1,990.00	0.00	F					
			Barber-Night	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	H					
			Cosmetology-Day 1200	0.00	0.00	0.00	2,488.00	7,961.00	0.00	G					
			Cosmetology-Night 1200	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1200	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Night 1200	1,850.00	0.00	0.00	1,494.00	0.00	0.00	G					
			Full Specialist-Day	3,699.00	0.00	0.00	2,323.00	3,980.00	0.00	F					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	1,194.00	0.00	W	07/14/11	06/10/11	0.00		
			Cosmetology-Night 1500	1,533.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	H					
			Barber-Night	967.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1500	1,849.00	0.00	0.00	1,494.00	887.00	0.00	W	09/30/10	09/08/10	1,918.00	10/29/10	
			Cosmetology-Night 1200	0.00	0.00	0.00	0.00	2,156.00	0.00	G					
			Barber-Day	1,542.00	0.00	0.00	0.00	0.00	0.00	W	06/25/11	04/21/11	0.00		
			Cosmetology-Day 1200	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1200	4,800.00	0.00	0.00	0.00	0.00	0.00	F					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	1,185.00	0.00	F					
			Barber-Day	2,775.00	0.00	0.00	1,742.00	995.00	0.00	F					
Cosmetology-Day 1200	4,624.00	0.00	0.00	1,494.00	1,990.00	0.00	G								

Award Year: 2010-2011			PELL			FSTAFORD			INDIRECT			WILLIAMS STUDENT INFORMATION			
SSN	Last Name	First Name	Program	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	Current Status	DOB Date	WDA Date	SR214 Amount	Return Date	
(b)(6); (b)(7)(C); (b)(7)(C)			Barber-Day	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1200	7,400.00	0.00	0.00	4,231.00	2,322.00	0.00	F					
			Cosmetology-Day 1200	313.58	0.00	0.00	0.00	0.00	0.00	W	04/06/11	03/10/11	0.00		
			Barber-Day	4,042.84	0.00	0.00	1,742.00	2,985.00	0.00	W	03/15/11	03/14/11	502.64	07/01/11	
			Cosmetology-Day 1200	599.40	0.00	0.00	0.00	0.00	0.00	W	09/14/10	08/24/10	0.00		
			Cosmetology-Night 1200	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1200	1,599.00	0.00	0.00	1,494.00	0.00	0.00	G					
			Cosmetology-Day 1200	1,850.00	0.00	0.00	1,494.00	1,494.00	0.00	G					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	1,931.00	0.00	F					
			Cosmetology-Day 1200	1,795.00	0.00	0.00	1,126.00	1,931.00	0.00	W	05/24/11	12/02/10	0.00		
			Cosmetology-Day 1200	2,700.00	0.00	0.00	0.00	4,727.00	0.00	F					
			Cosmetology-Day 1200	1,850.00	0.00	0.00	747.00	995.00	0.00	W	07/13/11	05/13/11	0.00		
			Barber-Day	5,550.00	0.00	0.00	3,484.00	5,970.00	0.00	F				04/04/11	
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	H					
			Cosmetology-Day 1200	5,550.00	0.00	0.00	384.00	9,072.00	0.00	F					
			Barber-Night	4,009.00	0.00	0.00	2,516.00	0.00	0.00	G					
			Cosmetology-Night 1200	5,550.00	0.00	0.00	3,484.00	5,970.00	0.00	H					
			Nail Technology-Night	1,850.00	0.00	0.00	1,161.00	995.00	0.00	A					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	F					
			Cosmetology-Day 1200	4,624.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Cosmetology-Day 1200	1,850.00	0.00	0.00	1,494.00	1,990.00	0.00	G					
			Barber-Day	5,550.00	0.00	0.00	3,484.00	5,970.00	0.00	W	07/14/11	06/09/11	0.00		
			Cosmetology-Night 1200	2,775.00	0.00	0.00	1,742.00	995.00	0.00	H					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	F					
			Barber-Day	5,550.00	0.00	0.00	3,484.00	5,970.00	0.00	F					
			Cosmetology-Day 1200	5,550.00	0.00	0.00	3,484.00	5,970.00	0.00	F					
			Full Specialist-Night	1,850.00	0.00	0.00	0.00	0.00	0.00	W	12/18/10	11/23/10	0.00		
			Cosmetology-Day 1200	3,900.00	0.00	0.00	3,484.00	5,970.00	0.00	F					
			Cosmetology-Day 1200	1,000.00	0.00	0.00	1,742.00	2,985.00	0.00	F					
			Cosmetology-Day 1200	5,550.00	0.00	0.00	3,484.00	2,418.00	0.00	F					
			Cosmetology-Day 1200	5,550.00	0.00	0.00	3,484.00	5,970.00	0.00	F					
			Cosmetology-Day 1200	7,400.00	0.00	0.00	4,978.00	7,960.00	0.00	F					
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	H					
			Cosmetology-Night 1200	0.00	0.00	0.00	1,742.00	2,985.00	0.00	H					
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	H					
			Barber-Night	7,400.00	0.00	0.00	3,484.00	5,970.00	0.00	H					
			Cosmetology-Day 1200	7,400.00	0.00	0.00	4,231.00	6,965.00	0.00	F					
			Barber-Day	7,400.00	0.00	0.00	4,978.00	7,960.00	0.00	F					
			Barber-Day	2,775.00	0.00	0.00	1,742.00	995.00	0.00	F					
			Cosmetology-Night 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	H					
			Cosmetology-Day 1200	2,775.00	0.00	0.00	1,742.00	2,985.00	0.00	F					

Award Year: 2010-2011			PELL			FSTARORD			FDIRECT			Withdrawn Student Information			
SSN	Last Name	First Name	Program	SUB	UNSUB	PLUS	SUB	UNSUB	PLUS	Current Status	Orig. Date	Re-LOA Date	R2TA Amount	Date of Return	
(b)(6); (b)(7)(C); (b)(7)(C)			Cosmetology-Night 1200	185.00	0.00	0.00	0.00	1,742.00	0.00	H					
			Barber-Night	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	H				
			Barber-Day	7,400.00	0.00	0.00	0.00	4,978.00	5,574.00	0.00	G				
			Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	1,742.00	2,985.00	0.00	W	11/05/10	10/12/10	0.00	
			Cosmetology-Night 1200	5,550.00	0.00	0.00	0.00	3,484.00	2,370.00	0.00	H				
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	0.00	0.00	0.00	A				
			Cosmetology-Day 1200	0.00	0.00	0.00	0.00	4,978.00	2,654.00	0.00	G				
			Barber-Day	4,667.00	0.00	0.00	0.00	4,978.00	2,654.00	0.00	F				
			Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	664.00	0.00	G				
			Cosmetology-Day 1200	4,524.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Cosmetology-Day 1200	0.00	0.00	0.00	0.00	4,978.00	7,960.00	0.00	S				
			Cosmetology-Night 1200	2,775.00	0.00	0.00	0.00	1,742.00	0.00	0.00	W	03/11/11	02/10/11	2,046.20	04/05/11
			Barber-Day	2,775.00	0.00	0.00	0.00	1,161.00	1,990.00	0.00	W	01/04/11	12/08/10	0.00	
			Cosmetology-Day 1200	4,000.00	0.00	0.00	0.00	4,231.00	2,322.00	0.00	F				
			Cosmetology-Day 1200	1,850.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	G				
			Barber-Day	2,775.00	0.00	0.00	0.00	1,742.00	995.00	0.00	F				
			Barber-Day	7,400.00	0.00	0.00	0.00	4,978.00	7,960.00	0.00	G				
			Cosmetology-Night 1200	4,583.00	0.00	0.00	0.00	1,494.00	1,990.00	0.00	H				
			Cosmetology-Day 1200	2,775.00	0.00	0.00	0.00	871.00	995.00	0.00	F				
						575,899.64	0.00	0.00	0.00	388,405.00	512,018.00	1,900.00			
						0.00		882,323.00							

Final Program Review Determination
PRCN #: 201140427692

Appendix C

Estimated Actual Loss

Institution Name
 OPE ID
 Appendix [] - Estimated Loss Formula

Estimated Loss Formula

8/29/2012

Enter Institution Name North Florida Cosmetology Institute

Select Institution Type Proprietary 2 Yrs or Less

Select Type of Loan	Select Award Year	Enter Ineligible Loan Amount	Enter School CDR	Total Subsidy Costs	Estimated Loss Liability
1 FFEL Subsidized	2009-2010	\$ 14,250.00	9.80%	-0.85%	\$ -
2 FFEL Unsubsidized	2009-2010	\$ 5,000.00	9.80%	-7.57%	\$ -
3 DL Subsidized	2009-2010	\$ 10,833.00	8.80%	1.34%	\$ 144.77
Description		\$ 30,083.00			\$ 144.77
4 DL Unsubsidized	2009-2010	\$ 21,666.00	9.80%	-21.19%	\$ -
5 DL Subsidized	2010-2011	\$ 12,885.00	9.80%	10.22%	\$ 1,316.46
6 DL Unsubsidized	2010-2011	\$ 14,666.00	9.80%	-13.43%	\$ -
Description		\$ 49,217.00			\$ 1,316.46
7					
8					
9					
Description		\$ -			\$ -
10					
11					
12					
Description		\$ -			\$ -
Original Ineligible Loan Liability		\$ 79,300.00	Total Estimated Loss		\$ 1,461.23

Institution Name

OPE ID

Appendix [] - Estimated Loss Formula

To calculate estimated loss for a given ineligible loan amount, that amount is multiplied by the total subsidy rates calculated for the ineligible loans. Consolidation Loans will be obtained in the future to prepay some of the ineligible loans; the amount of Consolidation Loans divided by the ineligible Stafford/PLUS loans equals the "Consolidation prepayment rate" (H) for those loans.

The Department's Budget Office calculates, on an annual basis, the rate per dollar of loan of default subsidies (DSRs) and all other subsidies (OSRs) (D & F) for Stafford and PLUS Loans, by cohort year, program, loan type, and risk group (note that 2008-2010 FFEL loan costs are calculated only by cohort year).

	A	B	C	D	E	F	G	H	I	J
	School CDR	Sector CDR*	Ratio **	DSR ***	Adjusted DSR	OSR ***	Avg Cons Year	Cons Prepay %	Cons DSR ***	Cons OS ***
1	9.80%	14.49%	0.68	0.02%	0.01%	0.15%	2015	19.3%	2.28%	-7.49%
2	9.80%	14.49%	0.68	0.11%	0.07%	-4.56%	2015	28.7%	2.37%	-13.11%
3	8.80%	14.49%	0.61	7.67%	4.68%	-3.76%	2017	21.1%	2.99%	-1.02%
4	9.80%	14.49%	0.68	9.44%	6.42%	-27.55%	2017	17.0%	3.16%	-3.54%
5	9.80%	14.49%	0.68	6.28%	4.27%	5.00%	2018	21.1%	3.19%	1.30%
6	9.80%	14.49%	0.68	8.76%	5.96%	-19.94%	2018	23.0%	3.39%	-1.02%
7										
8										
9										
10										
11										
12										

Federal Student Aid (FSA) calculates the cohort default rates (CDRs) of the institution (A), and the average CDR for the sector for that institution (B). FSA applies the CDR comparison ratio (C), $[A/B = C]$ against the Budget Office's cohort loan DSR (D) to determine the default subsidy rate for the institution (E). The Budget Office estimates the default subsidy rate and other subsidy rate for the Consolidation Loans that will prepay some of these Stafford and PLUS Loans (I & J).

The total subsidy rate for the ineligible Stafford and PLUS Loans is $((E+F) + ((I+J) \times H))$.

The total subsidy cost for these loans is the ineligible loan amount multiplied by the total subsidy rate.

Institution Name

OPE ID

Appendix [] - Estimated Loss Formula

Final Program Review Determination
PRCN #: 201140427692

Appendix D
Cost of Funds

Final Program Review Determination
PRCN #: 201140427692

Appendix E

Additional Student List

School: North Florida Cosmetology Inst.
OPEID: 3557300
PRCN: 201140427692

Student

No.	Award Year
31.00	200-2010
32.00	2009-2010
33.00	2009-2010
34.00	2009-2010
35.00	2009-2010
36.00	2009-2010
37.00	2009-2010
38.00	2009-2010
39.00	2009-2010
40.00	2010-2011
41.00	2009-2010
42.00	2009-2010
43.00	2010-2011
44.00	2010-2011
45.00	2010-2011
46.00	2010-2011
47.00	2010-2011
48.00	2010-2011
49.00	2010-2011
50.00	2010-2011
51.00	2010-2011
52.00	2010-2011
53.00	2009-2010
54.00	2009-2010
55.00	2009-2010
56.00	2009-2010
57.00	2009-2010
58.00	2009-2010
59.00	2009-2010
60.00	2009-2010
61.00	2009-2010
62.00	2009-2010
63.00	2009-2010
64.00	2010-2011
65.00	2010-2011
66.00	2010-2011
67.00	2010-2011
68.00	2010-2011
69.00	2010-2011
70.00	2010-2011
71.00	2010-2011

Last Name	First Name	SSN
(b)(6); (b)(7)(C); (b)(7)(C)		