



Veterans Information Bulletin (VIB)

January 1, 2026 - December 31, 2026

Addendum to General Catalog

641 N. Broadway
Escondido, CA 92025

(760)294-6405

info@sccbb.edu

sccbb.edu



Name of Institution: Southern California College of Barber and Beauty

Physical Address: 641 N. Broadway, Escondido, CA 92025

Mailing Address: 641 N. Broadway, Escondido, CA 92025

Telephone Number: (760) 294-6405

Approved by: Bureau for Private Postsecondary Education
Institution Approval School Code: #74309352

U.S. Department of Education
Title IV OPE ID #: 04298200

Accreditation: National Accrediting Commission of Career Arts and Sciences (NACCAS)
Institution Reference Code: 014413-00

Approved for the training of veterans and eligible persons under the provisions of Title 38,
United States Code.

Bulletin effective January 1, 2026 - December 31, 2026

The information contained in this bulletin is true and correct in content and policy.

A handwritten signature in black ink, appearing to read "Mohammed Bonugjie".

Mohammed Bonugjie
School Director

Date: January 1st, 2026

School Governing Body, Administrators, and Faculty

Owner

EMMM Power LLC
(A California Limited Liability Company)

Directors

Mohammed Bondugjie - Chief Executive Officer
Mohmoud Bondugjie - Chief Operating Officer
Mustafa Bondugjie - Chief Academic Officer
Olga Filatova- School Director

Administrative Officials

Mohammed Bondugjie- Chief Executive Officer/VA Certifying Official
Mustafa Bondugjie- Chief Academic Officer/VA Certifying Official
Mohmoud Bondugjie- Chief Operating Officer/VA Certifying Official
Natasha Yee- Veterans Record Clerk

Instructors

Kelly Mckinney
Elizabeth Compean
Sa'Quan Mensah
(Substitute)
Anthony Johnson-Torrian
Shantelle Lockhart
Osvaldo Gotay-Dubose

Instructional Facilities

The school's physical address is 641 N. Broadway, Escondido, CA, 92025. It consists of 5,000 square feet of classrooms, offices, and salon floor on one floor specifically designed for the school's operations. There are two offices and two separate classrooms, each with a capacity for 25 students, with teaching equipment. There is also a breakroom and two restrooms that are in the facility.

Entrance Requirements

The College admits as regular students:

- (1) High school graduates that possess a high school diploma, or
- (2) Holders of high school graduation equivalency certificates, or its equivalent, or
- (3) Minimum of 10th Grade Education and must be beyond the compulsory school attendance age of 18 years old, must PASS an Approved Ability to Benefit Test by Wonderlic Basic Skills Test (WBST) with a minimum score of 200 verbal and quantitative skills test of 210. Non-English speakers must take the Combined English

(4) Language Skills Assessment (CELSA) with a minimum raw score of 38.

(5) Applicants must provide a copy of their veteran's form DD-214.

(6) Provide a current Certificate of Eligibility.

(7) All transcripts of prior Colleges attended.

Policies

A. Enrollment Policy

Students may enroll on any day school is in session. Southern California College of Barber and Beauty complies with Title 38 of the United States Code (U.S.C) §3679(e) and pertains to educational institutions approved under Title 38 U.S.C from the Veterans Benefits and Transition Act of 2018. Southern California College of Barber and Beauty ensures that:

(1) Permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to Southern California College of Barber and Beauty a certificate of eligibility for entitlement to educational assistance under Chapter 30,31,32, 33, 1606,1607, and 35 of this title and ending on the earlier of the following dates:

(a) The date on which the Secretary provides payment for such course of education to such institution.

(b) The date that is 90 days after the date on which Southern California College of Barber and Beauty certifies for tuition and fees following receipt from the student such certificate of eligibility.

(2) Will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrows additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to Southern California College of Barber and Beauty due to the delayed disbursement of a payment to be provided by the Secretary under chapter 30, 31, 32,33, 1606,1607, and 35 of this title.

For purposes of this subsection, a covered individual is any individual who is entitled to educational assistance under chapter 30, 31, 32, 33, 1606, 1607, and 35 of this title.

(3) The Secretary may waive such requirements of paragraph (1) as the Secretary considers appropriate.

(4) It shall not be inconsistent with a policy described in paragraph (1) for Southern California College of Barber and Beauty to require a covered individual to take the following additional actions:

- (a) Submit a certificate of eligibility for entitlement to educational assistance not later than the first day of a course of education for which the individual has indicated the individual wishes to use the individual's entitlement to educational assistance.
- (b) Submit a written request to use such entitlement.
- (c) Provide additional information necessary to the proper certification of enrollment by the educational institution.
- (d) The student will be required to purchase a Southern California College of Barber and Beauty student kit and a book if needed.

B. Credit Evaluation Policy

Prior credit will be evaluated, credits for previous training will be given only if certified transcript and proof of training is presented from a licensed cosmetology or barber school. Credit for out of state training must be submitted to the Board of Barbering and Cosmetology (BBC) before being accepted by the College. All coursework hours and tuition will be adjusted proportionately, and the student notified accordingly, per 21.4253(d) accordingly, and the proper agency notified. If there is no credit to be granted, SCCBB will have the student acknowledge no credit is granted prior to enrollment. All record of previous education will be maintained in the student's VA file.

C. Attendance Policy

An on-time graduation date includes a grace period of 14 calendar days. Additional training time beyond this date will cost you \$8.00 per hour to complete the course. The grace period for transfer students is determined on a case-by-case basis and at the sole and absolute discretion of the Director. Additional training time beyond this date will cost the student the standard hourly rate as described in the Tuition and Fees section contained herein. All students are required to maintain a minimum 75% attendance rate to graduate from the program of study.

- (1) Absence - Attendance is reviewed every 30 days. Any student not in attendance for 10 scheduled class days without written notification will be considered voluntarily withdrawn. Absences will be considered excused under the following circumstances: Illness, death, or birth in the immediate family, and other valid reason substantiated in writing and at the discretion of the Chief Academic Officer. All other absences will be considered unexcused.
- (2) Tardiness - Unless there are extenuating circumstances, acceptable to the instructor, any student late for class by 15 minutes or more will not be permitted to attend for the day.
- (3) Cutting Classes - Cutting of classes will be considered as an absence for that day.

(4) Make-Up Work – Make-up work may be required for any missed absence days; however, the make-up work cannot be accepted as hours of class attendance. To make up work or classes missed, check with the Chief Academic Officer.

(5) Leave of Absence – Written requests for leaves of absence will be considered and such leaves may be granted to student at the discretion of the school. However, if a leave of absence is granted, the student's enrollment certification with the VA will be terminated, until such time that the student returns from the leave of absence and is re-certified as active with the VA to receive education benefits.

Absence Due to "Call to service"

- SCCBB will allow enrolled members of the Armed Forces, including reserve components and National Guard to be readmitted if such members are temporarily unavailable or must suspend enrollment by reason of serving in the Armed Forces.
- SCCBB will accommodate short absences for such services in the Armed Forces.

D. Progress Policy – Standards of Academic Progress

Veteran students are held to the Standards of Academic Progress Policy stated in the school catalog. Below is the stated policy:

The Satisfactory Academic Progress Policy is consistently applied to all students enrolled at SCCBB. This policy is discussed and given to students prior to enrollment and during orientation. This policy complies with guidelines established by the National Accrediting Commission of Career Arts and Sciences (NACCAS) and federal regulations established by the United States Department of Education. SCCBB requires all students attending to be making satisfactory progress as determined in the guidelines. The student must:

- Maintain a cumulative academic average of "C" (75%) or better at the end of the evaluation period.
- Maintain a cumulative average attendance level of at least (75%) of the scheduled hours indicated on their enrollment contract at the end of each evaluation period.
- Complete the program within a maximum timeframe of the 133% length of the program as stated on the enrollment agreement.
- Students meeting the minimum requirements at any evaluation point is making satisfactory progress until the next scheduled evaluation.
- The following factors will be measured to determine Academic Progress:
 - Theory test grades, the completion of work assignments,

assigned projects, chapter outlines, and practical work (including mannequin and patron work).

Academic Year Definition

The academic year at SCCBB is 900 clock hours and 26 weeks.

Evaluation Periods

Evaluations will determine if the student has met the minimum requirements for Satisfactory Academic Progress. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course. Students who meet minimum requirements for attendance and academic performance are making Satisfactory Academic Progress until the next scheduled evaluation. All evaluations are completed and documented within seven (7) School Business Days of the due date of the evaluation, thus based on and completed for the published evaluation point. Students will be advised in writing of failure to meet Satisfactory Academic Progress and any impact on the student's eligibility to continue.

******Academic Warning and Dismissal Policy***

Students who do not meet the Satisfactory Academic Progress (SAP) requirements will be placed on Academic Warning. During this period, continued enrollment and certification are contingent upon the student's adherence to an approved academic plan designed to address deficiencies and restore compliance with SAP standards by the next evaluation period.

******Dismissal After Probation***

Students placed on probation following an Academic Warning must strictly follow the academic plan developed for their recovery. Failure to comply with this plan will result in dismissal.



Students are evaluated for Satisfactory Academic Progress as follows:

Program	First Evaluation Period	Second Evaluation Period	Third Evaluation Period	Fourth Evaluation Period
Barber Crossover 200 Hrs. (Scheduled Hours)	75 hrs.	150 hrs.	200 hrs.	N/A
Attendance Rate (75% of clock hours attempted)	56 hrs.	112 hrs.	150 hrs..	N/A
Cumulative GPA	75%	75%	75%	N/A

Number of Weeks	2	4	8	N/A
Program	First Evaluation Period	Second Evaluation Period	Third Evaluation Period	Fourth Evaluation Period
Esthetician 600Hrs. (Scheduled Hours)	200 hrs.	400 hrs.	600 hrs.	N/A
Attendance Rate (75% of clock hours attempted)	150 hrs.	300 hrs.	450 hrs.	N/A
Cumulative GPA	75%	75%	75%	N/A
Number of Weeks	8	16	24	N/A



SOUTHERN CALIFORNIA

COLLEGE OF BARBER & BEAUTY

Program	First Evaluation Period	Second Evaluation Period	Third Evaluation Period	Fourth Evaluation Period
Manicuring 400 Hrs. (Scheduled Hour)	130 hrs.	260 hrs.	400 hrs.	N/A
Attendance Rate (75% of clock hours attempted)	98hrs.	195 hrs.	300	N/A
Cumulative GPA	75%	75%	75%	N/A
Weeks	5	10	16	N/A
Program	First Evaluation Period	Second Evaluation Period	Third Evaluation Period	Fourth Evaluation Period
Barber 1000 Hrs. (Scheduled Hours)	450 hrs.	900 hrs.	1000 hrs.	N/A
Attendance Rate (75% of clock hours attempted)	337 hrs.	675 hrs.	750 hrs.	N/A
Cumulative GPA	75%	75%	75%	N/A
Number of Weeks	13	26	46	N/A
Program	First Evaluation Period	Second Evaluation Period	Third Evaluation Period	Fourth Evaluation Period
Cosmetology 1000 Hrs. (Scheduled Hours)	450 hrs.	900 hrs.	1000 hrs.	N/A
Attendance Rate (75% of clock hours attempted)	337 hrs.	675 hrs.	750 hrs.	N/A
Cumulative GPA	75%	75%	75%	N/A
Number of Weeks	13	26	46	N/A

All evaluations are based on scheduled hours of attendance. SAP evaluation periods are based on actual contracted hours at the College.

Attendance Progress Evaluations

Students are required to attend a minimum of 75% of the scheduled clock hours based on their attendance schedule to maintain satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the

end of each evaluation period the school will determine if the student has maintained at least 75% cumulative attendance since the beginning of the course which indicates that given the same attendance rate, the student will graduate within the maximum time frame allowed.

Maximum Timeframe

The maximum timeframe is defined as the period, no longer than 133 percent (133%) of the published length of the program as measured by cumulative number of clock hours in which the student is required to complete and expressed in calendar time. If a student goes beyond 133 percent (133%) of the published length, the student will lose their financial aid eligibility. However, may continue to attend on a cash basis only.

Maximum timeframes are as follows:

Barber Crossover 200 Hrs.	200 hours X 133% = 266	maximum hours
25 hours per week	2 months X 133% = 3	maximum months
Esthetician 600 Hrs.	600 hours X 133% = 798	maximum hours
25 hours per week	6 months X 133% = 8	maximum months
Manicuring 400 Hrs.	400 hours X 133% = 532	maximum hours
40 hours per week	3 months X 133% = 4	maximum months
Barber 1000 Hrs.	1000 hours X 133% = 1330	maximum hours
40 hours per week	6 months X 133% = 8	maximum months
30 hours per week	8 months X 133% = 10	maximum months
25 hours per week	10 months X 133% = 13	maximum months
Cosmetology 1000 Hrs.	1000 hours X 133% = 1330	maximum hours
40 hours per week	6 months X 133% = 8	maximum months
30 hours per week	8 months X 133% = 10	maximum months
25 hours per week	10 months X 133% = 13	maximum months

The maximum time allowed for transfer students who need less than the full course requirements or part-time students will be determined based on 75% of the scheduled clock hours.

Any approved transfer hours from another College that are accepted toward the student's educational program at SCCBB are counted as both attempted and completed hours for determining when the allowable maximum timeframe has been exhausted. SAP evaluation periods are based on scheduled hours.

Academic Progress Evaluations

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. Students must maintain a written grade average of 75%.

GRADING SCALE

Students are examined regularly in theory and practical work. Marking and grading are as follows:

Written Exams/Practical	
93-100%	(Excellent)
84-92	(Above Average)
75-83	(Average)
0-74	(Below Average)

If the student has not completed the coursework and earned a grade at the end of the course, the instructor may issue one of the following grades:

- (V) Incomplete "I" grades are not issued.
- (W) Withdraw "W" grades are not issued.

Determination of Progress Status

Students meeting the minimum requirements for academics and attendance at the evaluation period are making Satisfactory Academic Progress until the next scheduled evaluation. Students will receive a hard copy of their Satisfactory Academic Progress Determination at the time of each of the evaluations. Hours accepted as Transfer Hours from another school are counted toward the student's current program. The hours are considered as both attempted and completed. Incompletes, withdrawals, repetitions, and remedial coursework have no effect on satisfactory progress status.

Academic/Financial Aid Warning

Students enrolled in programs of 900 clock hours or more who fail to meet minimum

requirements for attendance, or academic (qualitative or quantitative) progress are placed on Warning status. Financial Aid students are considered making Satisfactory Academic Progress during the Warning period. Provisions for Warnings do not apply to students enrolled in programs of less than 900 clock hours. The student placed on Warning will be advised in writing of the actions required to attain Satisfactory Academic Progress by the next evaluation. If at the end of the warning period, the student has not met both the attendance and academic requirements, enrollment for the student may be terminated, and if receiving financial aid, will lose future financial aid eligibility. If a determination is made that the student still has an opportunity to achieve Satisfactory Academic Progress (both qualitative and quantitative) the student may be placed on Probation with submitting an appeal that is deemed a successful appeal (Appeals Procedures below).

Warning is defined as a status the school assigns to a student who is failing to make Satisfactory Academic Progress. During the Warning period, the student remains eligible to continue classes and remains eligible for financial aid during this period.

Appeals Procedures

An appeal is defined as a process by which a student who is not meeting standards of Satisfactory Academic Progress petitions the school for reconsideration for continued enrollment. The appeal must be approved within ten (10) calendar days of notification of not meeting SAP after the Warning period. Reasons for which students may appeal a negative determination include but not limited to death of a relative, an injury or illness of the student, or any other allowable special or mitigating circumstance. The student must submit a written appeal to the school with supporting documentation of the reasons why the determination should be reversed. This information should include what has changed about the student's situation that will allow them to achieve Satisfactory Academic Progress by the next evaluation point. Appeal documents will be reviewed, and a decision will be made and reported to the student within 30 calendar days. The appeal and decision documents will be retained in the student file. The decision will be final.

Probation

For students enrolled in programs of 900 clock hours or greater, probation may be assigned to students who have not achieved Satisfactory Academic Progress by the end of a previous Warning period. Students in programs less than 900 clock hours, will be evaluated at the scheduled hours of the program and subject to the probation provisions stated below:

Probation status for students not considered meeting the minimum standards stated above for satisfactory academic progress applies to:

- (1) The student whose progress did not meet the satisfactory academic progress provisions after the warning evaluation period; and
- (2) The student prevails upon appeal of a negative satisfactory academic progress determination prior to being placed on probation; and
- (3) The student's progress was not met by the end of the subsequent evaluation period; or

(4) The student is on an academic plan that will ensure the satisfactory academic progress can be met at a specific point within the maximum timeframe.

A student who does not achieve the minimum requirements at the time of next evaluation period, may no longer be eligible to attend unless successfully appealed. A student on Probation must meet with the school official to discuss a written academic plan to be achieved by the next evaluation period. The written academic plan is a written action to ensure that the student can meet satisfactory academic progress within the student's maximum time frame. A financial aid student placed on probation will have their financial aid eligibility reinstated for one payment period. If satisfactory academic progress is not met after the probation period, future financial aid eligibility will be suspended.

A student who has been placed on Probation and fail to meet the requirements, as noted above, can continue Probation, however, the impact of extended probation could significantly impact the student's charges (Over-Contract Charges). Refer to Appeals Procedures in the section above.

Re-Establishment of Satisfactory Academic Progress

Students may re-establish Satisfactory Academic Progress, by meeting minimum attendance and academic requirements by the end of the probationary period. Financial aid eligibility will be reinstated for one payment period during a student's Probation period.

Interruptions, Course Incompletes, Withdrawals

If enrollment is temporarily interrupted for a Leave of Absence the student will return to school in the same progress status as prior to the leave of absence. Hours elapsed during a leave of absence will extend the student's contract period by the same number of days taken in the leave of absence and the maximum timeframe will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same Satisfactory Academic Progress status as at the time of withdrawal.

Non-Credit and Remedial Courses

Non-Credit and remedial courses do not apply to this College. Therefore, these items have no effect upon the school's Satisfactory Academic Progress standards.

Transfer Hours

A student's transfer hours that are accepted by the College are counted as both attempted and completed hours for the purpose of determining when the allowed maximum timeframe has been exhausted. Transfer hours are not included in the attendance percentage when evaluating satisfactory academic progress for a transfer student.

If a veteran student is placed on probation status their enrollment certification will be terminated and the VA will be promptly notified.

E. Condition for Re-Admittance to SCCBB:

Re-admittance will be approved only after evidence is shown to the Chief Academic Officer's satisfaction that conditions which caused the interruption for unsatisfactory progress have been rectified.

F. Refund Policy

Students not accepted by the school and who cancel their enrollment by written notification within three business days are entitled to a full refund of all tuition and fees paid. If any student withdraws after three business days, but before commencement of classes, he/she is entitled to a full refund of all tuition and fees paid including the registration fee more than \$75. In the case of



students withdrawing after commencement of classes, the school will retain a cancellation fee plus a percentage of tuition and fees, which is based on the percentage of contact hours attended, as described in the table below. The refund calculation is based on the start of the program and last date of recorded attendance.

REFUND TABLE FOR VETERAN STUDENT(S) ONLY

VA Student entitled to upon withdrawal/termination	Refund
10% of program completed	Fully Refunded
20% of program completed	80% Refunded
30% of program completed	70% Refunded
40% of program completed	60% Refunded
50% of program completed	50% Refunded
60% of program completed	40% Refunded
70% of program completed	30% Refunded
80% of program completed	20% Refunded
90% of program completed	10% Refunded

- The student may cancel this contract at any time prior to close of the third business day after signing the enrollment agreement.
- The official date of termination for refund purposes is the last date of recorded attendance. All refunds will be made within 30 days from the date of cancellation or termination date. The VA will be notified of the enrollment certification termination and the student will be 100% responsible for the debt to VA.
- The student will receive a full refund of tuition and fees paid if the school discontinues a course/program within a period of time a student could have reasonably completed it except that this provision shall not apply in the event the school ceases operation.

G. Course Requirements

All program requirements are outlined in the SCCBB catalog.

H. Charges: Tuition & Fees Charges

All fees are subject to change from time to time, without notice. The fee of \$8.00 per hour for overtime fees cannot be certified.

Program Name	Tuition	Registration Fee (Non-refundable)	STRF	Books and iPad (iPad not included with Manicuring and Barber crossover)	Kits (Non-refundable)	Total Program Charges
Barber 1000 Hrs.	\$15,300.00	\$75.00	\$0.00	\$668.00	\$1,375.00	\$17,418.00
Cosmetology 1000Hrs.	\$16,144.00	\$75.00	\$0.00	\$668.00	\$1,752.50	\$18,639.50
Manicuring 400 Hrs.	\$2,072.00	\$75.00	\$0.00	\$206.00	\$247.00	\$2,600.00
Esthetician 600 Hrs.	\$7,589.00	\$75.00	\$0.00	\$692.00	\$784.95	\$9,140.95
Barber Crossover	\$1,800.00	\$75.00	\$0.00	\$593.95	\$0.00	\$2,468.95

** Students are required to own a compatible iPad to complete all CIMA online assignments. If a student chooses to opt out from purchasing an iPad from SCCBB the following are the minimum requirements for personnel iPad;

- Please review the acceptable parameters for a personally purchased device:
 - Wi-Fi Enabled.
 - Minimum 250GB of available storage.
 - Internet Browser Access.
 - Portable: Must bring with you to school daily.
- You must bring your personally purchased device to school no later than your 10th day of attendance to be approved by the Office of Administration.
- The iPad cannot be certified as it is not mandatory to purchase directly from the school. VA students will need to either use their personnel iPad or purchase an iPad with the above specifications.

I. Reimbursement to Veterans and Eligible Persons

For more information or for the resolution of specific payment problems, the veteran should call Department of VA nationwide toll-free number at 1-888-442-4551. More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill/>.

Please contact the school certifying official (SCO) with any questions regarding certification of your benefits.

Mohammed Bonugjie

Email: Mohammed.bonugjie@sccbb.edu



Total Cost of Attendance 2023-2024

	On Campus Residence	Off Campus Residence
Tuition and fees	\$12,450.00	
Housing and meals	\$N/A	\$15,113.00
Books and supplies	\$1,619.00	
Transportation	\$1,372.00	
Other education costs	\$3,444.00	
Estimated Cost of Attendance	\$N/A / yr	\$33,998.00 / yr

Expected Family Contribution

Based on FAFSA

As calculated by the institution using information reported on the FAFSA or to your institution.

0.00 / yr

Based on Institutional Methodology

Used by most private institutions in addition to FAFSA.

N/A / yr

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships

Merit-Based Scholarships

Scholarships from your school	\$0.00
Scholarships from your state	\$0.00
Other scholarships	\$0.00
Employer Paid Tuition Benefits	\$0.00
Total Scholarships	\$0.00 / yr

Grants

Need-Based Grant Aid

Federal Pell Grants	\$7,395
Institutional Grants	\$0.00
State Grants	\$0.00
Other forms of grant aid	\$0.00
Total Grants	\$7,395 / yr

College Costs You Will Be Required to Pay

Net Price

(Cost of attendance minus total grants and scholarships)

\$26,603.00 / yr

Loan and Work Options to Pay the Net Price to You

You must repay loans, plus interest and fees.

VA Education Benefits

0.00/year

Loan Options*

Federal Direct Subsidized Loan (5.50% interest rate)(1.06% origination fee)	\$3,500 / yr
Federal Direct Unsubsidized Loan (5.50% interest rate)(1.06% origination fee)	\$6,000 / yr
Private Loan (SCCBB is not approved to participate. Check with your lender on interest and fees)	\$0.00 / yr
Institutional Loan SCCBB does not offer Inst. Loans (N/A% interest rate) (N/A% origination fee)	\$0.00 / yr
<i>Parents may also apply for the following:</i>	
Parent Plus Federal Loan (8.05% interest rate)(4.228% origination fee)	\$0.00 / yr
Total Loan Options (Cumulative Principal)	\$9,500.00 / yr

Work Options

Work-study Hours Per Week (estimated)	\$0.00 / yr 0 / wk
Other Campus Job	\$0.00 / yr
Total Work	\$0.00 / yr

For More Information

Southern California College of Barber and Beauty
 Office of Financial Aid
 641 N. Broadway
 Escondido, CA. 92025
 Telephone: (442) 277-5847
 E-mail: info@scobb.edu

*Loan Amounts

Note that the amounts listed are the maximum available to you. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: <https://studentaid.gov/h/manage-loans>.

* For federal student loans, origination fees are deducted from loan proceeds.

Other Options

You may have options to repay the remaining costs. These include: Institution payment plan, Parent PLUS, Private Loans, Other Military or National Service Benefits.

Loan Options

SCCBB only participates in federal direct programs, and does not participate in state and private loan programs. Students may seek private loans on their own with a private lender, but should know the loan repayment may be higher than a federal direct loan. The federal loan programs may offer repayment options beyond ten years. Student loan borrowers must contact their loan servicer to discuss their repayment options. The loan servicer can be found on the studentaid.gov website.

*Sample Federal Loan Repayment

The maximum Federal Direct loan amount for one academic year is \$9,500.00/Yr
 Monthly loan payment: \$103.10
 Number of payments: 120 (10-year repayment plan)
 Cumulative payments: \$12,371.99
 5.50% fixed interest rate (July 1, 2023): \$2,871.99
FINAL MONTHLY PAYMENT THE BORROWER MAY INCUR: \$103.10

NATIONAL STUDENT LOAN DATA (NSLDS)

NSLDS allows students to view their loan history. To access NSLDS go to the studentaid.gov website. The website also has a loan simulator to calculate what you have/will borrow to determine your monthly repayment amount based on the cumulative principal amount of federal loans borrowed.

TAX BENEFITS

American Opportunity Tax Credit (AOTC):

Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

529 Savings Plan: 529 Savings Plan is a college savings plan that offers tax and financial aid benefits.

Prepaid Tuition Plans:

Prepaid Tuition Plans let you pre-pay all or part of the costs of an in-state public college education. They may also be converted for use at private and out-of-state colleges. The Private College 529 Plan is a separate prepaid plan for private colleges, sponsored by more than 250 private colleges.

Lifetime Learning Credit (LLC):

Parents or students may qualify to receive up to \$2,000 by claiming the LLC on their tax return. This credit may be taken for an unlimited account of tax years, is non-refundable and cannot be combined with the AOTC in a tax year.

Student Loan Interest Deduction:

Student loan borrowers may qualify to receive up to \$2,500 by claiming the deduction on their tax return if they repay interest on a student loan in a taxable year. This is an above-the-line deduction,

meaning it can be taken even if the taxpayer takes the standard deduction. Parents who take out Parent PLUS loans are also eligible to take this deduction. **Military and/or National Service Benefits:**

For information please visit: <https://studentaid.gov/understand-aid/types/military>

GLOSSARY

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2023–24 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Direct Subsidized Loan: Loans that the U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Expected Family Contribution: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on the financial information provided in your Free Application for Federal student Aid (FAFSA). This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

Federal Work-Study: A federal student aid program that provides part-time employment while the student is enrolled in school to help pay his or her education expenses. The student must seek out and apply for work-study jobs at his or her school. The student will be paid directly for the hours he or she works may not automatically be credited to pay for institutional tuition or fees. The amount you earn cannot exceed the total amount awarded by the school for the award year. The availability of work-study jobs varies by school. Please note that Federal Work-Study earnings may be taxed in certain scenarios; however the income you earn will not be counted against you when calculating your Expected Family Contribution on the FASFA.

Grants and Scholarships: Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester. If you use a grant or scholarship to cover your living expenses, the amount of your scholarship may be counted as taxable income on your tax return.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

Non-Federal Private Education Loan: A private education loan is a loan issued expressly for postsecondary education expenses to a borrower (either through the educational institution or directly to the borrower) from a private educational lender, rather than as a Title IV, HEA loan offered by the Department of Education.

Origination Fees: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan.

Parent Plus Loan: A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status. Private or Institutional Loan: A non-federal loan made by a lender such as a bank, credit union, state agency, or school.

Teach Grant Program: Provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. If you do not meet the requirements of your service obligation, all TEACH Grants you received will be converted to Direct Unsubsidized Loans. You must repay these loans in full, with interest charged from the date of each TEACH Grant disbursement. Service obligation information can be found at <https://studentaid.gov/understand-aid/types/grants/teach>.

Tuition Payment Plan: A tuition payment plan offered by an institution may allow students to spread out their payments. It includes an extension of credit of 90 days or less in which the educational institution is the lender, or of one year or less where an interest rate will not be applied to the credit payment.

VA Education Benefits: Benefits that help Veterans, service members, and their qualified family members with needs like paying college tuition, finding the right school or training program, and getting career counseling. You can find more information here: <https://www.va.gov/education/>.

For more information visit <https://studentaid.gov>.



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760-294-6405

I have received a copy of the Veterans Information Bulletin, which contains the rules, regulations, course completion requirements, refund policy, and costs for the specific course in which I have enrolled.

Name (Veteran or Eligible Person): _____

Signature: _____ Date: _____

FOR OFFICE USE ONLY

Enrolled by: _____

Name: _____

Signature: _____

Date: _____

Original – Student VA File

Copy - Student

