ADMISSIONS CHECK LIST

Dear Prospective Student:

The following check list must be completed and submitted BEFORE you can be considered for acceptance/enrollment at Academy of Hair Design.

All Prospective Students:

1._____ School visit/tour/personal interview with Career Planner
2._____ Self-Assessment
3._____ Application fee $25
4._____ Enrollment Application
5._____ Questionnaire
6._____ Essay of Goals & Objectives
7._____ References
8._____ Letter of Recommendation
9._____ Health Form
10._____ Rules & Regulations
11._____ Consumer information check list
_____ *Letter from State Board if any questions were answered "YES"*
12._____ FERPA Release Form
13._____ Driver's license or birth certificate *(x1 copy)*
14._____ High School Diploma or GED *(x1 copy)*
15._____ Name change documentation (marriage license, divorce papers, legal change of name) *(x1 copy)*
16._____ Social Security card *(x1 copy)*
17._____ Permanent Resident Card – *if applicable (x1 copy)*
18._____ 2 Passport Photo
Note: Fee of $10 (cash) will be charged for photos taken at Academy of Hair Design.
19._____Catalog Reviewed *(at enrollment)*

Students Receiving Financial Aid:

19._____ Submit online Financial Aid application at www.FAFSA.gov
_____ *Tax transcript-SELF*
_____ *Tax transcript-PARENT(S)(dependent students only)*
_____ *Verification Form (if required)*
20._____ Stafford Loan Application Pre-Test
21._____ Loan Counseling Interview Check Sheet
22._____ Master Promissory Note Submitted *online at www.studentloans.gov*
23._____ Entrance Counseling Submitted *online at www.studentloans.gov*

Registration of $125 due at enrollment appointment.

_____ _____

Applicant Name ***Date***

Enrollment: Accepted _____ Denied_____

Revised 8/2025

ACADEMY
OF HAIR DESIGN

ENROLLMENT APPLICATION

Name: _____ Date: _____

Address _____

City State Zip

Cell Phone: _____ Home Phone: _____ Work _____

** Providing your cell phone and/or home phone indicates your consent to receive text based messages, and/or voice messages from the Academy of Hair Design. Depending on the terms of your plan, you may incur a charge for received text messages.

Email Address: _____

Providing your e-mail address indicates your consent to receive e-mail Information from the Academy of Hair Design.

Marital Status: Single _____ Married_____ Separated_____ Divorced_____

Date Graduated High School _____ GED _____

Name of High School: _____

City _____ State _____ Date of Birth _____

Age: _____ SS#:_____ Ethnicity: _____

Are you a U.S. Citizen? _____ Male _____ Female _____

Country of Birth _____

Alien Registration Number (if applicable)_____

How long have you been a resident of Las Vegas Nevada? _____

Do you plan on taking the Nevada State Board Licensing Exam? _____

PROGRAM OF STUDY:_____

PART-TIME OR FULL-TIME STUDENT: _____

Student Signature _____

ACADEMY
OF HAIR DESIGN

QUESTIONNAIRE

Prospective Student _____ Date_____

Please complete the following questions with careful thought and consideration.

Do you anticipate an employment change during your enrollment?_____
(i.e. job change, unemployment, shift change, new job, etc.)

If yes, will this interfere with your career education? _____

Do you have reliable transportation? _____

Do you have alternative transportation if you experience car problems? _____

Do you have reliable child care arrangement made? _____

Do you have an alternate plan for child care should a problem arise? _____

Do you anticipate a marital status change during enrollment? _____

Are you responsible for the care of a family member with health problems? _____
If yes, is there an alternate care giver while you are in school? _____

Do you anticipate any obstacles that may deter you from reaching your career goal? _____
If yes, please explain.

_____

_____

_____

These questions are designed to assist you with organizing your schedule and responsibilities prior to your start date. Organizing your responsibilities will help prevent obstacles. Organization is the navigator to success!

ACADEMY
OF HAIR DESIGN

ESSAY OF GOALS & OBJECTIVES

Prospective Student _____ Date_____

To be considered for admissions at Academy of Hair Design you are required to write an essay. Include your reasons for choosing the beauty industry, and the goals and objectives that will lead you to success.

Student Signature _____

Revised 1/5/12

ACADEMY
OF HAIR DESIGN

Reference List

Student Name_____Date_____

Please furnish the information requested below:

A. List individuals who would be easy to contact and know your whereabouts for the duration of your student loans.
B. Do NOT list other students or military personnel.
C. People listed should all live at different addresses from another.

1. Name_____Relationship_____
   Address_____
   City _____State _____Zip _____
   Phone Number _____Email_____

2. Name _____Relationship_____
   Address_____
   City _____State_____Zip_____
   Phone Number _____ Email_____

3. Name _____Relationship_____
   Address_____
   City _____State_____Zip_____
   Phone Number _____ Email_____

ACADEMY
OF HAIR DESIGN

LETTER OF RECOMMENDATION

Prospective Student _____ Date_____

Please provide a letter of recommendation from an employer, friend, or relative.

Signature _____

Revised 1/5/12

ACADEMY
OF HAIR DESIGN

HEALTH FORM

Prospective Student _____ Date _____

Do you, or have you had any of the following health conditions? If you answer yes, please list the date of the last occurrence. This information is confidential.

YES	NO		List any medications taken for treatment and/or explanations of condition/s.
_____	_____	Alcohol or Drug Dependance Abuse	
_____	_____	Asthma	
_____	_____	Allergies	_____
_____	_____	Back Condition	_____
_____	_____	Cancer	_____
_____	_____	Chronic Lung Condition	_____
_____	_____	Diabetes	_____
_____	_____	Depression or Bipolar Disorder	_____
_____	_____	Epilepsy	_____
_____	_____	Eye/Ear Disorder	_____
_____	_____	Handicaps	_____
_____	_____	Heart Condition	_____
_____	_____	HIV Positive	_____
_____	_____	Hepatitis	_____
_____	_____	Currently Pregnant	_____
_____	_____	Tobacco use	_____
_____	_____	Other	_____

If you answered YES to any of these conditions please make a statement as to whether you think that your health problems will cause any obstacles in your educational career.

_____

_____

_____

Other medications not listed above: _____

In case of emergency who shall we contact?: _____ Phone: _____

Student Signature _____

RULES & REGULATIONS

1. A.H.D. is open from 8:00 am to 9:15 pm Tuesday through Friday, and 8:00 am - 4:30 pm on Saturday.

DAY CLASS SCHEDULE

- Full-Time students are scheduled Tuesday- Saturday from 8:00 a.m. to 4:30 p.m. (35 hours per week).
- Half-Time students are scheduled Tuesday- Saturday from 8:00 a.m. to 12:00 p.m. (18 hours per week).
- Saturday classes are **MANDATORY.**
- Late students will not be permitted to clock in. If the student calls in prior to 8:30 am, student may be granted a 9:00 am clock in.

  The 9:00am clock in is permitted only with a late chip, in which the student will join the class once morning theory is over. Late chips are given before level two, after 30 days have been completed.

NIGHT CLASS SCHEDULE

- Full- time students are scheduled Tuesday - Friday from 12:45pm to 9:15pm. (29 hours per week).
- Half-Time students are scheduled Tuesday - Friday from 5:15 p.m. to 9:15 p.m. (15 hours per week).
- Friday classes are **MANDATORY.**
- Late students will not be permitted to clock in. If a student calls in prior to 1:15 pm (Full time)/ 5:30pm (Half time), the student may be granted a 1:45pm (Full time) / 6:15pm (Half time) clock in. The 1:45pm (Full time) / 6:15pm (Half time) clock in is permitted

  only with a late chip. Late chips are given before level two, after 30 days have been completed. Theory class is held from 5:15pm to 9:15pm once per week on a designated day, therefore late students will attend regularly scheduled theory class or clinical assignments depending on the day of the week.

2. Two 15-minute breaks and one 30 minute lunch break is allotted each day for Full-Time students.
One 15 minute break is allotted each day for Half-Time students. Lunch is mandatory for every 6 hours of attendance. 15 minute breaks are to be taken on campus. Students are not permitted to leave school grounds during this fifteen minute period. Additionally, consecutive breaks or lunches are not permitted. Specific guidelines regarding breaks for full-time/half-time contracts are posted in the student center.

3. Students who miss within the first 30 days of starting will be restarted in the following class, upon approval.

4. Students must be clocked out if they leave the building. Students who are not clocked in are not permitted to be in the building unless it is during the student's lunch time and in the student break room. Students who are clocked in, are to be available for class, patrons or must be working on a mannequin/ practice hand or open-book studies.

5. Student's timecards and level sheets must be signed daily by an instructor to be valid. Students who fail to obtain an instructor's signature on his or her timecard and who do not have a valid fingerprint entry will not receive time for that day.

6. Extended hours must be approved by the lead instructor to be valid. The minimum requirement of hours must be met depending on the student's program. Cosmetology minimum is 1,250 hours. Hair Design minimum is 900 hours. The Esthetician and Nail technician's minimum is 300 hours. Students may not exceed 10 hours in one day.

7. Students with a correction to their time may complete a "whoops sheet". "Whoops Sheets" must have two authorized signatures. Authorized signatures include the student's advisor and an instructor (lead instructor if advisor is unavailable). "Whoops Sheets" must be turned in on the same day to be valid.

8. Students will be evaluated monthly for grades and attendance. Students who do not maintain the minimum requirement of 75% attendance and/or 75% grades will be placed on probation for the following month. During the probationary period, the student must bring grades and/or attendance to minimum requirements, otherwise, financial

assistance will be withdrawn and the student may be terminated. Probationary students will have additional project sheets that are required to be completed during the probationary period. Probation projects must be turned in by the next advisory, otherwise, the student will remain on probation for the following month. Please refer to Satisfactory Academic Progress, located in the school's catalog.
PLEASE NOTE: Mock Nevada State board test requires an 85% pass rate as a graduation requirement.

9. Students are expected to call in when they are going to be absent. School doors open at 7:00 a.m. In the event of an absence, it is the student's responsibility to seek which classes, tests, etc. have been missed. 10 consecutive absences may result in termination.

10. Excused absences are absences with verifiable documentation, submitted to the office the day the student returns to school. Excused absences do not extend a student's contract unless the student has been approved for a leave of absence. Unexcused absences are absences without verifiable documentation.

11. If a student misses a test day, documentation must be provided to the office on the first day the student returns. The student will then be eligible to make up the missed test on their designated make-up test day. If documentation is not provided, then the student will receive a zero (0) for the missed test.

12. Make-up tests are on Saturdays for day students and the following Tuesday for night students.

13. Level projects must be completed and signed by an instructor as they are performed. All projects must be complete prior to grading out into the next level. Graduation certificate and/or hours will not be released until all projects are completed and signed.

14. Students who refuse or give patron tickets to another student on the floor that an instructor has assigned will be clocked out and possibly suspended. Students could also be charged for the ticket.

15. Should a student perform extra work that has not been paid for on the patron's ticket, it will be the student's responsibility to notify the front desk for ticket correction.

16. **AHD Dress Code**
NOTE: For professional dress days, professional dress will be determined by AHD Staff
Required daily dress includes:
• Issued Black AHD shirt (NO rips, holes, stains, or bleach marks)
• Solid black pants or capris (NO stripes, bands of color, or be see through)
• Solid black socks
• Solid black comfortable shoes (MUST be closed toe)
• Issued AHD black zip-up sweatshirt (Alternative jackets or sweaters are NOT permitted)
• Solid black undershirt, long or short sleeved.
• AHD apron or a black apron may be worn over your AHD shirt.
• AHD nametag is required and must be worn every day. Additional nametag is a $20 charge if lost or stolen.
• Headbands, bows, and flowers may be worn in any color.
AHD DOES NOT PERMIT
• Stripes on the sides of pants, faded black jeans, shorts, sweatpants, skirts, slippers, sandals, open toe shoes, non-AHD over coats, hats, head coverings, scarves, or bandanas.

17. Students withdrawn may be accepted for re-entry after a minimum of 3 months. If re- accepted, any tuition increases that have incurred along with a REGISTRATION FEE of $125.00 will be assessed to the student.

18. If the original contract is changed at any time, a re-registration fee of $125.00 along with any tuition increase that has incurred will be charged. Students on PROBATION are prohibited from making any changes to their contract.
19. All floor students must be available to participate in a patron service. If the student does not have an assigned patron, or practical class, he or she must be working on a mannequin, practice hand or open-book studying. Students are not permitted to sit idle.

20. Graduation Requirements: Course hours completed, all assigned project sheets completed and signed, theory and attendance 75% or above, pass mock written and practical exam with 85% or above, financial obligations met, probation sheets completed (if applicable), graduate survey completed, school review completed, loan exit counseling completed (if applicable). All graduation requirements must be met before student's hours are released to Nevade State board of Cosmetology.

21. Student parking is located on the south and east side of the building. Students may park in the designated student parking lots or public streets ONLY. Failure to comply may result in towing at the student's expense (per landlord).

22. Breaks and lunches are scheduled by instructors. All students must sign out for breaks and clock out and in for lunch. Students are responsible for returning to classes on time. Students taking unauthorized breaks may be suspended. Food and drinks other than water is only permitted in the school's designated break/lunch area and are not permitted anywhere else in the school. It is each student's responsibility to keep the student break room and work area clean.

23. There are no personal calls on the school's business phones without express permission from the school director. We do not permit certain electronic devices such as headsets, ear buds, etc. Electronics devices, such as laptops, are permitted only for educational/classroom purposes.

24. The use or possession of drugs or alcohol will result in immediate termination.

25. Friends, family or visitors beyond the front desk are NOT permitted, unless they are receiving a ticketed service.

26. Sanitation duties are assigned daily and must be completed.

27. Profanity or vulgar language is strictly forbidden.

28. Sales or product solicitation at AHD is prohibited (ex. multi-level marketing, jewelry, clothing, beauty products, etc.).

29. Once a student graduates or withdraws, the locker, kit, and other materials must be cleared out immediately. Any items left in a locker(s), kit(s) or any other materials left in the building are discarded after 5 days.

30. Students overcharging clients and/or other student services for personal profit will result in termination.

31. Both physical and/or verbal fighting will result in termination.

32. Stealing will result in termination.

33. Aggressive behavior including bullying is strictly forbidden.

34. Cheating will result in termination.

35. The possession of a weapon or firearm on AHD premises or parking lot will result in immediate termination.

36. You are a walking advertisement for your new profession. Personal hygiene is a must. Hair must be neat and styled prior to class, name badge and uniform are all required daily.

37. Absolutely NO SMOKING permitted in the AHD building. Smoking is permitted outside, in the back of the building in designated areas.

38. Students are not permitted to bring in their own chemical product to use on patrons, each other, or themselves. (Unless authorized by an AHD official).
39. AHD is NOT responsible for lost or stolen property on the clinic floor, classrooms or school premises. AHD is not responsible for lost or stolen property in student parking lot or any public street.

40. Negative commenting on the school establishment (Academy of Hair Design) a fellow student or AHD staff member must be reported to the management team. Any derogatory/negative commenting on ANY social network such as Facebook, Google, Twitter, Snapchat, Instagram, TikTok, etc. will result in termination.

41. Students who face any challenges or incidents during their enrollment are encouraged to submit an incident report or a written statement to the office.

42. Recording of any kind is strictly prohibited unless otherwise authorized by an AHD official.

43. These Rules and Regulations are subject to change and must be obeyed by all enrolled students.

_____
Print Name

_____
Signature

_____
Date

ACADEMY
OF HAIR DESIGN
since 1971

CONSUMER INFORMATION REGARDING THE NEVADA STATE BOARD OF COSMETOLOGY LICENSE APPLICATION

Applicants with a felony conviction must provide additional documents when submitting an application for an enrollment or a license. The application and the felony conviction documentation will be reviewed and a decision will be communicated to the applicant within fourteen (14) business days after submitting the application.

All applicants with a felony conviction must write a letter to the Executive Director explaining the incident and what they have learned from it.

The following documents must be provided in addition to the letter, application, and the application requirements

- Final Court Order
- If a Final Court Order is unavailable, and Initial Court Order with the current case status is required.
- If the applicant is on parole and/or probation, a letter indicating the applicant's current parole and/or probation status is required.

Email State Board at info@nvcosmo.com or contact at #702-486-6542 for additional information.

I understand that having a felony can hinder me from getting licensed with the Nevada State Board of Cosmetology.

_____ _____

PRINT NAME SIGNATURE

_____

DATE

FERPA (Family Educational Rights and Privacy Act) Release Form

---

Student Information

- **Full Name:** _____
- **Student ID (SSN):** _____
- **Phone Number:** _____
- **Email Address:** _____

Authorization to Release Information

In accordance with the Family Educational Rights and Privacy Act (FERPA), I, the undersigned student, hereby authorize **Academy of Hair Design** to release my educational records, including but not limited to grades, attendance, financial information, academic progress, and conduct records, to the following individual(s):

1. **Full Name:** _____
   - **Relationship to Student:** _____
   - **Phone Number:** _____
2. **Full Name:** _____
   - **Relationship to Student:** _____
   - **Phone Number:** _____
3. **Full Name:** _____
   - **Relationship to Student:** _____
   - **Phone Number:** _____
4. **Full Name:** _____
   - **Relationship to Student:** _____
   - **Phone Number:** _____

Student Consent

I understand that:

- This release allows the above-named individuals to receive information about my educational records.
- This consent remains in effect until revoked in writing by me.
- I have the right to revoke this authorization at any time by submitting a written request to the school's administrative office.

Student Signature: _____
Date: _____

School Use Only

Received By: _____
Date Processed: _____
Processed By: _____

Financial Aid Application guide for Academy of Hair Design

School Code 013232

Step 1: Create an FSA User ID

*Create an FSA ID at www.studentaid.gov
*Your FSA ID is used as your electronic signature for the FAFSA.
*At least one parent will need to create a User ID if you are a dependent student.

FAFSA Checklist: *A guide for information you'll need, to file the FAFSA*

Information about yourself and spouse (if applicable):

- Social Security Number or Alien Registration Number
- Your federal income tax returns and W-2s
- Sum of your cash, savings accounts and investments
- Records of any untaxed income you may receive

Information about your parent(s) (**and** parent's spouse if parent is remarried as of today) if you are a dependent student:

- Social Security Number or Alien Registration Number
- Federal income tax returns and W-2s
- Total current balance of cash, savings, and checking accounts
- Net worth of investments, including real estate (but excluding primary home)
- Net worth of current businesses and/or investment farms
- Records of any untaxed income
    - Payments to tax-deferred pension and retirement savings plans
    - IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
    - Child support received
    - Untaxed portions of IRA distributions or pensions
    - Housing, food, and other living allowances
    - Veterans noneducation benefits
    - Workers' compensation or disability
    - Unemployment benefits

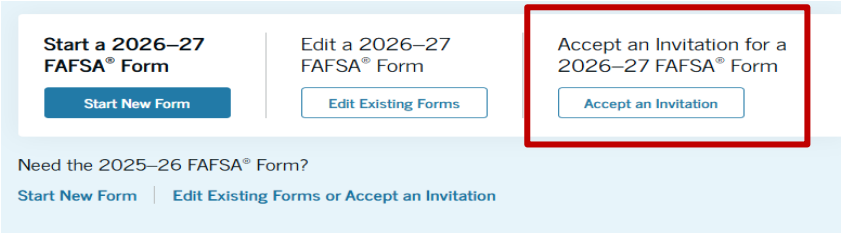
Step 2: Complete Financial Aid Application WWW.STUDENTAID.GOV

1. **2025-2026** Financial Aid Application - If you are beginning school **after** July 1, 2025 or if you will still be attending school after July 1, 2025
    a. **2023 Financial Information**
2. **2026-2027** Financial Aid Application - If you are beginning school **after** July 1, 2026 or if you will still be attending school after July 1, 2027
    a. **2024 Financial Information**

Helpful Hints for questions in FAFSA:

- **Go to "Apply for Aid – Complete the FAFSA Form"**
- **Go to Log In**
- **Go to "I am a Student and want to access the FAFSA form"**
- **Click on the New Form 2025-26 & 2026-27**

1. This is a Certificate/ Diploma program of less than 2 years.
2. If you or your parents (if dependent) have filed for an extension on tax returns, this will delay enrollment until tax returns are complete.
3. Your grade level is one of the following
   a. Never attended college / 1st year undergraduate
   b. Attended college before / 1st year undergraduate
4. Your tax return will automatically link to you FAFSA once you hit the "Approve" button. This is giving consent to join your 2023 tax return to your FAFSA.
5. If you are a dependent, you will send an invitation to your parent(s) through your FAFSA application. Once your parent(s) accepts the invitation via email, your FAFSA application will be processed.



You and your Parent (if Dependent) will need to "agree and electronically sign" with your FSA User ID, to submit the Financial Aid Application. This is considered an electronic signature. Academy of Hair Design is unable to complete financial aid without an electronic signature.

ACADEMY OF HAIR DESIGN

Help is available!

Please contact Stacy Clingman in the financial aid office at 725-735-4037,
or at Stacy.Clingman@ahdvegas.com to schedule an appointment.

Bring all documentation in the *FAFSA checklist (page1)* and a parent (if dependent) to this appointment.

Hours are Tuesday-Friday between 8:00am-4:30pm.

Dependency Status Questions on the FAFSA® Form

You are considered a Dependent student unless you can answer "YES" to any of the following questions. You will be asked to provide supporting documentation.

2025-2026 FAFSA Were you born before Jan. 1, 2002?	Yes	No
As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)	Yes	No
At the beginning of the 2025-26 school year, will you be working on a master's or doctorate program (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Yes	No
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Yes	No
Are you a veteran of the U.S. armed forces?*	Yes	No
Do you now have—or will you have—children who will receive more than half of their **financial** support from you between July 1, 2025, and June 30, 2026?	Yes	No
Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2026?	Yes	No
At any time since you turned age 13, were both your parents deceased, were you in *foster care*, or were you a dependent or ward of the court?	Yes	No
Has it been determined by a court in your state of legal residence that you are an *emancipated minor* or that someone other than your parent or stepparent has *legal guardianship* of you? (You also should answer "Yes" if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer "No" if the court papers say "custody" rather than "guardianship.")	Yes	No
At any time on or after July 1, 2025, were you determined to be an unaccompanied youth who was *homeless* or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?**	Yes	No

Stafford Loan Applicant Information and Pre-Test

1. Interest Rates

Stafford Loans

- 5.50% disbursements between July 1, 2023 and June 30, 2024
- 6.53% disbursements between July 1, 2024 and June 30, 2025
- 6.39% disbursements between July 1, 2025 and June 30, 2026

Parent PLUS Loans

- 8.05% disbursements between July 1, 2023 and June 30, 2024
- 9.08% disbursements between July 1, 2024 and June 30, 2025
- 8.94% disbursements between July 1, 2025 and June 30, 2026

2. Repayment Start

Repayment begins after a six-month grace period, which starts once you graduate, withdraw, or drop below half-time enrollment. For unsubsidized loans, interest accrues during this period and must be paid monthly or quarterly, or it will be capitalized.

3. Delinquency and Default

- Delinquent: Late or missed payments
- Default: Account becomes 270 days delinquent

4. Consequences of Default

- Credit rating is damaged for seven years
- Loss of eligibility to receive more financial aid
- Federal and state tax refunds may be seized
- Collection costs, including attorney fees, may apply

5. Lender Information

The lender varies for each student.

6. Dropping Below Half-Time or Withdrawing

If you drop below half-time or withdraw before your loan funds arrive, the loan check will be returned to the lender. Late disbursement may be possible depending on the lender or agency.

7. When to Contact Your Lender

- If your address or name changes
- Upon graduation
- If you withdraw or are dismissed
- If you drop below half-time enrollment
- If you re-enroll at another school
- If you experience repayment issues
- If you are seeking deferment

8. Annual Loan Limits

YEAR	Dependent	Independent(or Dependent with PLUS denial)
1st Year	$5,500 (max $3,500 subsidized)	$9,500 (max $3,500 subsidized)
2nd Year	$6,500 (max $4,500 subsidized)	$10,500 (max $4,500 subsidized)

9. Multiple Disbursement

Loan funds are sent in two or more wire transfers, rather than as a single lump sum.

10. Loan Fees

- Origination fee
- Guarantee fee

11. Promissory Note

A promissory note is a signed promise to repay the loan.

12. Possible Loan Deferments

- Enrollment in school at least half-time
- Unemployment
- Participation in an approved rehabilitation program
- Economic hardship
- Graduate fellowship program

ACADEMY OF HAIR DESIGN

Stafford Loan Application Pre-Test

1. What is the current interest rate on my Stafford Loan? _____

2. How long is my grace period, and when does repayment begin? _____

3. What are the consequences of failing to make part or all of my Stafford Loan installment payment?

   _____

4. Name four possible consequences of default:
   a) _____
   b) _____
   c) _____
   d) _____

5. Who is the lender for my Stafford Loan? _____

6. What happens to my loan check if I drop below half-time or withdraw before the check arrives?

   _____

7. Name two instances when you should contact your lender:
   I. _____
   II. _____

8. What is the maximum amount I can borrow per year at my current grade level? _____

9. What does it mean when your funds are delivered as part of a "multiple disbursement"?

   _____

10. Name two types of fees that may be subtracted from my loan check before I receive it:
    I. _____
    II. _____

11. What is a promissory note?

    _____

12. Name three deferments:
    I. _____
    II. _____
    III. _____

Student Signature: _____ Date: _____

SSN: _____ School: Academy of Hair Design 013232

LOAN COUNSELING INTERVIEW CHECK SHEET

Student Information

- Name: _____
- Address: _____
- SSN: _____

Lender Information

- Name: _____
- Address: _____

Instructions

Please **initial** each statement below to confirm that you have read, understood, and agree to the loan responsibilities.

Statement	Entrance Initials	Exit Initials
I understand the difference between a loan and a grant.	_____	_____
I understand that all loans made to me by the lender must be repaid.	_____	_____
I understand that my student loan will be applied to my tuition account **first**.	_____	_____
I understand that tuition covered by my loan is **deferred only until the loan check arrives**.	_____	_____
I understand that lenders may subtract loan origination and insurance fees from loan checks.	_____	_____
I agree to pay Academy of Hair Design the difference between my tuition and the loan check if one occurs.	_____	_____
I understand that I may prepay at any time and reduce the loan principal.	_____	_____
I understand that the Annual Percentage Rate (APR) of _____% will be charged based on the unpaid balance: - Subsidized Stafford/Direct Loan: begins 6 months after dropping below half-time. - Unsubsidized Stafford/Direct Loan: begins when the loan is disbursed.	_____	_____

Statement	Entrance Initials	Exit Initials
I understand the **minimum monthly payment is $50.00**. Actual payments depend on the total borrowed.	_____	_____
I understand that if I have not been contacted by my lender, I must contact them to arrange repayment.	_____	_____
I understand that if I enter the military, Peace Corps, VISTA, or return to school at least half-time, payments may be deferred.	_____	_____
I agree to promptly respond to any communication from Academy of Hair Design or my lender regarding my loan.	_____	_____
I understand that I must repay my loan after graduation or withdrawal, regardless of employment difficulties.	_____	_____
I may request an **employment deferment** (up to 1 year).		
If not eligible for deferment, I may request **forbearance** (up to 12 months). I understand that **interest will continue to accrue** during this time on all loans.	_____	_____
I understand that if I am a **first-time borrower on or after July 1, 2013**, there is a limit of **150% of my program length** for receiving Direct Subsidized Loans.	_____	_____
I understand that my **maximum eligibility period** is based on the length of my current program and may change if I change programs. Prior Subsidized Loans count toward this limit.	_____	_____

Signatures

Entrance Interview
Student Signature: _____ Date: _____

Exit Interview
Student Signature: _____ Date: _____

ACADEMY
OF HAIR DESIGN

IMPORTANT NOTE

MASTER PROMISSORY NOTE AND ENTRANCE COUNSELING **MUST BE COMPLETED PRIOR TO THE DAY YOU START YOUR PROGRAM**, TO RECEIVE FINANCIAL AID**

STEP 1: MASTER PROMISSORY NOTE INSTRUCTIONS

** This will need to be completed for Academy of Hair Design, even if you have completed one for a different school in the past.
** You will need your completed **reference list** to complete this step.

1) Log on to www.studentaid.gov with your FSA User ID
2) Under "Grants and Loans" Click "Complete a Master Promissory Note (MPN)"
3) Click START next to Undergraduate student
4) Choose Nevada for State, then below choose Academy of Hair Design for the school
5) Click Continue
6) Read through each page and complete the required information.
7) Be sure to "Submit" when all pages have been completed

STEP 2: LOAN ENTRANCE COUNSELING INSTRUCTIONS

** This will need to be completed for Academy of Hair Design, even if you have completed one for a different school in the past.
** You will need your **Program Financing** to complete this step.
Entrance Counseling will have you input the amount of student loans you will be using, the cost of the program, and other financial information.

1) Log on to www.studentaid.gov with your FSA User ID
2) Under "Grants and Loans" Click "Loan Entrance Counseling"
3) Select "I am an undergraduate student"
4) Select Academy of Hair Design as the school
5) Click Continue
6) Read through each page and complete the required information.
7) Be sure to "Submit" when all pages have been completed

If you have any questions, please contact the financial aid office:

Stacy Clingman
Financial Aid Administrator
(725) 735-4037
Stacy.Clingman@ahdvegas.com