

La' James International College Additional Consumer Information

La' James International College also referenced in this document as "LJIC".

The Federal Department of Education requires colleges to disclose the following pieces of information:

More consumer information can be located in the LJIC College Catalog.

Accreditation:



La' James International Colleges are nationally accredited by:

National Accrediting Commission of Career Arts and Sciences, (NACCAS).

3015 Colvin St., Alexandria, VA 22314

703-600-7600

www.naccas.org.

NACCAS is an autonomous, independent accrediting commission constituted as a nonprofit Delaware corporation, with its main office located in Alexandria, Virginia. The Commission's origins date back to 1969, when two accrediting agencies in the field merged to form the Cosmetology Accrediting Commission (CAC). CAC changed its name to "NACCAS" in 1981.

NACCAS is recognized by the US Department of Education as a national agency for the institutional accreditation of postsecondary schools and departments of cosmetology arts and sciences, including specialized schools. It presently accredits approximately 1,300 institutions that serve over 120,000 students. These schools offer over thirty (30) courses and programs of study that fall under NACCAS' scope of accreditation.

What is Accreditation?

Accreditation means that a school has met national standards of educational performance that have been established by an impartial nongovernmental agency. The accrediting of schools by professional, national, and regional associations of like schools (schools with similar objectives and subject content) has long characterized the American educational scene. Through the years, accreditation of schools has been the most authoritative and reliable index of a school's concern for integrity toward its students and quality education.

While an accrediting agency is not part of the government, the U.S. Department of Education has officially recognized several agencies. NACCAS is such a nationally recognized accrediting agency under the provisions of Chapter 33, Title 38, U.S. Code and subsequent legislation.

A school becomes accredited by formal action of the Commission. It bases its action on information submitted by the school and the reports of a specially appointed inspection team that has visited the school and evaluated it according to established standards.

Accreditation does not mean that all schools are the same. It does mean that they conform to a set of common minimum standards established by the Commission. These standards demonstrate a wide range of acceptability. No attempt is made by the Commission to determine relative excellence among accredited schools. Therefore, schools are listed alphabetically by states.

Schools are re-evaluated at least once every six (6) years. Continuation of accreditation depends on maintenance of the established standards. If a school fails to maintain the prescribed requirements, an interval of time is allowed for it to correct its deficiencies. If these deficiencies are not remedied during this interval, accreditation is withdrawn.

Licensure:

LJIC is licensed and approved to operate by the following authorities in Iowa, for its campus locations.

Iowa Board of Cosmetology Arts & Sciences

Iowa Board of Massage Therapy

Iowa Department of Public Health, Bureau of Professional Licensure

Lucas State Office Building, 5th Floor

312 East 12th Street

Des Moines, Iowa 50319-0075

Telephone: (515)281-0254

A student with a question or concern that cannot be resolved at the campus may contact:

Iowa College Student Aid Commission

Phone (toll-free): (877) 272-4456

Online Student Dispute Resolution Form: <https://www.iowacollegeaid.gov/sdrf-start>

Graduation Rates, Retention Rates, Transfer Out Rates, Student Body Diversity:

Integrated Postsecondary Education Data System. (IPEDS) collects data on postsecondary education in the United States in eight areas: institutional characteristics, institutional prices, admissions, enrollment, student financial aid, degrees and certificates conferred, student persistence and success and institutional resources.

IPEDS collects three types of data to help track postsecondary student progress and success.

- **First-Year Retention Rates**

The first-year retention rate measures the percentage of first-year students who had persisted in or completed their educational program a year later. These data have been collected since 2003.

- **Graduation Rates**

Graduation rate data provide information on institutional productivity and help institutions comply with reporting requirements of the Student Right-to-Know Act.

- **Outcome Measures**

Starting with the 2015-16 collection, IPEDS collects information on the number of awards conferred and the enrollment status of four degree/certificate-seeking undergraduate student cohorts: 1) Full-time, first-time, 2) Part-time, first-time, 3) Full-time, non-first-time, and 4) Part-time, non-first-time. The reported data are for two points in time: 6-years and 8-years after a cohort enters an institution.

Information on LJIC's graduation rates, retention rates, transfer out rates, student diversity and other information tracked through IPEDS can be located at:

<http://nces.ed.gov/collegenavigator/?q=la+james+international&s=all>

NACCAS' Standard I, requires an institution to meet or exceed the following measures of student success: 50% graduation; 60% placement; 70% licensure exam pass rate Note: These outcome rates are calculated for the institution as a whole; NACCAS does not measure outcome rates for individual programs for 2019 rates.

• Key Definitions: NACCAS' 2019 (data) Annual Report is derived from a single cohort of students – those scheduled to graduate in 2019. NACCAS' graduation, placement and licensure definitions are provided below:

- ✓ **Graduation Rate:** Based on all students scheduled to graduate from their program in 2019. Of those students scheduled to graduate in 2019, the percentage that actually graduated before November 30, 2020. Note: The scheduled graduation date is a student's most recent contract end date (i.e., the contract end date after all leaves of absence, schedule changes, re-enrollments and other contract changes have been accounted for).- **Graduate:** A student who has completed all applicable academic and non-academic requirements, as defined by the institution's graduation policy.
- ✓ **Placement Rate:** Of those graduates from the graduation cohort who are eligible for placement, the percentage who were placed prior to November 30, 2020. Eligible for Placement: A graduate from the graduation cohort is considered eligible for placement unless they meet one of the five exemptions detailed below:
 - a. The graduate is deceased
 - b. The graduate had a permanent or indefinite disability
 - c. The graduate was deployed for military service/duty
 - d. The graduate studied under a student visa and is ineligible for employment in the U.S.
 - e. The graduate continued his/her education at an institution under the same ownership
 Placement: A graduate who is or has been employed in a field for which their training prepared them (i.e., in a position within the beauty and wellness industry that directly relates to their field of training) after graduation and prior to November 30, 2020. Graduates who obtain temporary positions (i.e., positions where there is an expectation prior to the graduate's hire that the employment relationship between the employer and graduate will not last more than one month) are not considered placed.
- ✓ **Licensure Rate:** Of the graduates from the graduation cohort who sat for all parts of their required state/national licensure exam prior to November 30, 20120, the percentage that passed all required parts of the state/national exam before November 30, 2020.

The statistics published below use the NACCAS most recent Annual Report information. A paper copy of this data can be made available upon request to LJIC's Financial Assistance Director. Graduation rates, licensure statistics and placement statistics are provided to students at their Financial Assistance appointment and students are required to acknowledge the receipt of such information by signature.

NACCAS' 2019 (data) Annual Report Statistics

| Campus | Graduation | Placement | Licensure |
|---------------------------|------------|-----------|-----------|
| Cedar Falls- all programs | 78.00% | 80.00% | 80.00% |
| Cosmetology | 71.43% | 90.00% | 100.00% |
| Esthetics | 66.67% | 100.00% | 50.00% |
| Massage Therapy | 100.00% | 33.33% | 33.33% |
| Nail Technology | N/A | N/A | N/A |
| Teacher Training | N/A | N/A | N/A |
| *Davenport / Cedar Rapids | 59.65% | 79.41% | 97.06% |
| Davenport- all programs | 51.52% | 82.35% | 94.12% |
| Cosmetology | 15.38% | 100.00% | 100.00% |
| Esthetics | 70.00% | 71.43% | 85.71% |
| Massage Therapy | 87.50% | 85.71% | 100.00% |
| Nail Technology | 50.00% | 100.00% | 100.00% |
| Teacher Training | N/A | N/A | N/A |

| | | | |
|----------------------------|---------|---------|---------|
| Cedar Rapids- all programs | 70.83% | 76.47% | 100.00% |
| Cosmetology | 50.00% | 100.00% | 100.00% |
| Esthetics | 75.00% | 77.78% | 100.00% |
| Massage Therapy | N/A | N/A | N/A |
| Nail Technology | 100.00% | 50.00% | 100.00% |
| Teacher Training | N/A | N/A | N/A |
| Fort Dodge- all programs | 50.00% | 50.00% | 66.67% |
| Cosmetology | 25.00% | 100.00% | 100.00% |
| Esthetics | 100.00% | 40.00% | 75.00% |
| Massage Therapy | 66.67% | 00.00% | 00.00% |
| Nail Technology | N/A | N/A | N/A |
| Teacher Training | N/A | N/A | N/A |
| Johnston- all programs | 52.00% | 84.00% | 92.00% |
| Cosmetology | 46.94% | 82.61% | 91.03% |
| Esthetics | 62.50% | 60.00% | 80.00% |
| Massage Therapy | 40.00% | 75.00% | 50.00% |
| Nail Technology | 80.00% | 75.0% | 100.00% |
| Teacher Training | N/A | N/A | N/A |

*Cedar Rapids is accredited as an additional location to the Davenport Campus / all program rates are combined.

Financial Assistance:

Contact Information

Corporate Financial Aid Office
2419 5th Avenue South - Fort Dodge, IA 50501

Phone: 515-576-4046 or 888-880-2103 x5015

Fax: 515-576-5529

The primary purpose of a Financial Aid program is to provide assistance for students who otherwise might find it difficult or impossible to attend College. If you are experiencing difficulty due to finances, you are encouraged to contact the Financial Aid Office to determine if assistance may be available. Please do not withdraw from College for financial reasons without first having consulted with the Financial Aid staff. Please understand that all staff in the Financial Aid and Student Services Department will work to answer your questions or assist you in any way.

There are 2 categories of federal student aid: grants and loans.

Grants are money that doesn't have to be repaid. There are several types of grants available through the U.S. Department of Education and other sources.

- Federal Pell Grant: Undergraduates with financial need can receive a Federal Pell Grant for up to 12 semesters (or a total of 6 years).
- Federal Supplemental Educational Opportunity Grant: For undergraduates with exceptional financial need. Funds depend on availability at school.
- Iraq and Afghanistan Service Grant: For students who are not PELL eligible due only to less financial need, but whose parent or guardian died as a result of military service in Iraq or Afghanistan after 9/11 and who were, at the time of death, less than 24 years of age.

Loans are borrowed money for college or career school that must be repaid. There are several types of loans available through the U.S. Department of Education:

- Direct Subsidized Loans: For undergraduates who have financial need. The U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods.
- Direct Unsubsidized Loans: For all undergraduate students. The borrower is responsible for all interest.

- Direct PLUS Loans: For parents of dependent undergraduate students. Borrower is responsible for all interest.

La’ James International College does not maintain or provide a preferred lender list or preferred lender arrangement for students and or parents.

National Student Loan Data System (NSLDS)

As a participating college in Title IV, HEA loan programs, student or parent loan borrower information will be submitted to the National Student Loan Data System (NSLDS), which will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

Scholarships, like grants, do not have to be paid back. La’ James International College, along with other schools, community groups and other organizations offer scholarships. Some scholarships have certain criteria that have to be met in academics and attendance in order to receive the award. Make sure you are aware and understand the criteria.

Your Rights and Responsibilities

Student loans are borrowed money and need to be repaid, with interest. You do not have to accept all of the aid you are offered. When your school’s financial assistance office meets with you, they will ask you to indicate which financial aid you want to accept. It’s a good idea to start with aid that does not need to be repaid, such as grants and scholarships. From there you can determine if you will need to accept student loans to pay the remainder. Just like car loans and home mortgages, you cannot have these loans cancelled because you didn’t like the education you received, didn’t get the job you anticipated, or are having financial problems.

Because you will need to pay these funds back, you will want to think about the amount of loans you’ll need to repay before you accept the loans. We suggest only borrowing as much money as you need, even if you qualify for more, so there will be less to pay back after school. While you may be responsible for repaying your loans immediately after you stop attending school, you can also pay on your loans while you are in school. Again, grants and scholarships do not need to be repaid.

For a full-time student, Academic Year – Hours – Weeks- Maximum Time frame is as follows:

| Program | Hours | Hrs per wk | 1 st Academic Year | 2 nd Academic Year | Total Wks | Contracted Weeks | Maximum Time Frame |
|------------------|-------|------------|-------------------------------|-------------------------------|-----------|------------------|--------------------|
| Cosmetology | 2100 | 35 | 1050 hrs & 30 wks | 1050 hrs & 30 wks | 60 | 66 | 143% - 86 wks |
| Esthetics | 750 | 28 | 750 hrs & 27 wks | N/A | 27 | 30 | 143% - 39 wks |
| Massage Therapy | 900 | 28 | 900 hrs & 33 wks | N/A | 33 | 36 | 143% - 46 wks |
| Teacher Training | 1000 | 35 | 1000 hrs & 29 wks | N/A | 29 | 32 | 143% - 41 wks |
| *Nail Technology | 350 | 21 | 350 hours & 17 wks | N/A | 17 | 19 | 143% - 24 wks |

Academic Year = Hours & Weeks to complete period

Contract End dates are calculated at 110% attendance for the program of study.

Programs identified with an () in the chart do not qualify for Title IV Funding.



Possible Financial Assistance for LJIC Programs 2019-20

| | Aid Type | Available To | Amount | Interest rates |
|-----------------------|--------------------------------|----------------------------------|--------------------------------|--------------------------------|
| Cosmo | 1st AY | | | |
| | Pell Grant | Dependent/Independent | \$6,195 | Maximum, if eligible |
| | Subsidized Loan | Dependent/Independent | \$3,500 | 4.53% |
| | Unsubsidized Loan | Independent Students Only | \$6,000 | 4.53% |
| | Unsubsidized Loan/Dep | Dependent Students Only | \$2,000 | 4.53% |
| | Parent Plus Loan | Approved Parents | COA | COA - Cost of Attendance 7.08% |
| | 2nd AY | | | |
| | Pell Grant | Dependent/Independent | \$6,195 | Maximum, if eligible |
| | Subsidized Loan | Dependent/Independent | \$4,500 | 4.53% |
| | Unsubsidized Loan | Independent Students Only | \$6,000 | 4.53% |
| Unsubsidized Loan/Dep | Dependent Students Only | \$2,000 | 4.53% | |
| Parent Plus Loan | Approved Parents | COA | COA - Cost of Attendance 7.08% | |
| Esthetics | Pell Grant | Dependent/Independent | \$5,163 | Maximum, if eligible |
| | Subsidized Loan | Dependent/Independent | \$2,917 | 4.53% |
| | Unsubsidized Loan | Independent Students Only | \$5,000 | 4.53% |
| | Unsubsidized Loan/Dep | Dependent Students Only | \$1,666 | 4.53% |
| | Parent Plus Loan | Approved Parents | COA | COA - Cost of Attendance 7.08% |
| Massage | Pell Grant | Dependent/Independent | \$6,195 | Maximum, if eligible |
| | Subsidized Loan | Dependent/Independent | \$3,500 | 4.53% |
| | Unsubsidized Loan | Independent Students Only | \$6,000 | 4.53% |
| | Unsubsidized Loan/Dep | Dependent Students Only | \$2,000 | 4.53% |
| | Parent Plus Loan | Approved Parents | COA | COA - Cost of Attendance 7.08% |

TERMS

- *Dependent Students Must meet following criteria when doing a FAFSA: under 24 yrs of age, unmarried, and with no children.
- *Independent Students Must meet following criteria when doing a FAFSA: either over 24 yrs of age, married, or has 1+ children.
- *COA Remaining Cost of Attendance can be covered with an approved Plus loan, at parent discretion.
- *AY (Award Year) The results of one FAFSA
- *Interest Rates For loans first disbursed on or after 7/1/2019 and before 7/1/2020



Possible Financial Assistance for LJIC Programs 2020-21

| | Aid Type | Available To | Amount | Interest rates |
|-----------------------|--------------------------------|----------------------------------|--------------------------------|--------------------------------|
| Cosmo | 1st AY | | | |
| | Pell Grant | Dependent/Independent | \$6,345 | Maximum, if eligible |
| | Subsidized Loan | Dependent/Independent | \$3,500 | 4.53% |
| | Unsubsidized Loan | Independent Students Only | \$6,000 | 4.53% |
| | Unsubsidized Loan/Dep | Dependent Students Only | \$2,000 | 4.53% |
| | Parent Plus Loan | Approved Parents | COA | COA - Cost of Attendance 7.08% |
| | 2nd AY | | | |
| | Pell Grant | Dependent/Independent | \$6,345 | Maximum, if eligible |
| | Subsidized Loan | Dependent/Independent | \$4,500 | 4.53% |
| | Unsubsidized Loan | Independent Students Only | \$6,000 | 4.53% |
| Unsubsidized Loan/Dep | Dependent Students Only | \$2,000 | 4.53% | |
| Parent Plus Loan | Approved Parents | COA | COA - Cost of Attendance 7.08% | |
| Esthetics | Pell Grant | Dependent/Independent | \$5,288 | Maximum, if eligible |
| | Subsidized Loan | Dependent/Independent | \$2,917 | 4.53% |
| | Unsubsidized Loan | Independent Students Only | \$5,000 | 4.53% |
| | Unsubsidized Loan/Dep | Dependent Students Only | \$1,666 | 4.53% |
| | Parent Plus Loan | Approved Parents | COA | COA - Cost of Attendance 7.08% |
| Massage | Pell Grant | Dependent/Independent | \$6,345 | Maximum, if eligible |
| | Subsidized Loan | Dependent/Independent | \$3,500 | 4.53% |
| | Unsubsidized Loan | Independent Students Only | \$6,000 | 4.53% |
| | Unsubsidized Loan/Dep | Dependent Students Only | \$2,000 | 4.53% |
| | Parent Plus Loan | Approved Parents | COA | COA - Cost of Attendance 7.08% |

TERMS

- *Dependent Students: Must meet following criteria when doing a FAFSA: under 24 yrs of age, unmarried, and with no children.
- *Independent Students: Must meet following criteria when doing a FAFSA: either over 24 yrs of age, married, or has 1+ children.
- *COA: Remaining Cost of Attendance can be covered with an approved Plus loan, at parent discretion.
- *AY (Award Year): The results of one FAFSA
- *Interest Rates: For loans first disbursed on or after 7/1/2019 and before 7/1/2020

For more information on Federal Student Aid, an office of the U.S. Department of Education on their website: <https://studentaid.ed.gov/sa/>

Veteran's Education Benefits-

La' James International Colleges are approved for Veteran's Educational Benefits for veterans, eligible dependents of deceased or disabled veterans and active status National Guard and Reserve personnel. Any student interested in this type of benefit can discuss with a Financial Assistance Representative. Veterans Benefits Policy can be found in the LJIC College Catalog.

Other State and Federal Programs:

Social Security, Social Service and Vocational Rehabilitation, Promise Jobs, and Job Training Partnership Act Check with our financial aid department for detailed information

Education Tax Credits:

The Taxpayer Relief Act of 1997 enacted the HOPE and Life-Long Learning Tuition Tax Credits, tax-free status for distributions from private prepaid tuition plans, penalty-free distributions from retirement funds for

education, and a tax deduction for interest on educational loans. Credits are available for educational expenses paid by the parent for student. Because the specifics on each of the programs vary according to individual circumstances, we encourage you to discuss this with your tax consultant for more information on these programs, we encourage you to view information offered by the [Iowa College Student Aid Commission](#) and the [Internal Revenue Service](#).

LJIC Code of Conduct for Educational Loans Summary

Iowa Code Section 261F.2 and Title 34 of the Code of Federal Regulations, Section 601.21, require the development, administration, and enforcement of a code of conduct governing educational loan activities. Our officers, employees, trustees and agents, including the alumni association, booster club, and other organizations associated with La' James International College, agree to the provisions of this Code of Conduct and will refrain from:

- Refusing to certify or delaying the certification of an education loan based on a borrower's choice of lender.
- Assigning a first-time borrower to a particular private education loan lender through the student's financial aid award or another means.
- Packaging a private education loan in a student's financial aid award, except when the student is ineligible for other financial aid, has exhausted his or her federal student aid eligibility, has not filed a Free Application for Federal Student Aid, or refuses to apply for a federal student loan.
- Accepting impermissible gifts, goods, or services from a lender, lender servicer, or guarantor. The institution may accept default prevention, financial literacy, or student aid-related educational services or materials, or other items of a nominal value.
- Accepting philanthropic contributions from a lender, lender servicer, or guarantor that are related to the educational loans provided by the entity that is making the contribution.
- Serving on or otherwise participating as a member of an advisory council for a lender, lender affiliate, or lender servicer.
- Accepting from a lender or its affiliate any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or other contract to provide education loan-related services to or on behalf of the lender.
- Accepting fees or other benefits in exchange for endorsing a lender or the lender's loan products.
- Requesting or accepting an offer of funds for private education loans from a lender, in exchange for our promise to provide the lender with placement on a preferred lender list, or a certain number of volume of private education loans.

This institution is committed to providing the information and resources necessary to help every student achieve educational success. To accomplish this goal the financial aid staff will consider each student's individual needs.

A comprehensive Code of Conduct detailing permissible and impermissible activities is available on our website: <https://ljic.edu/wp-content/uploads/2017/06/LJIC-Code-of-Conduct.pdf>

Campus Security Policies:

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, more commonly known as the Clery Act, is contained (along with other security-related disclosure requirements) in section 485

of the Higher Education Act, codified at 20 U.S.C. § 1092. It requires all postsecondary education institutions to keep records and report annually on the nature, date, time, and place of crimes occurring on campus, including hate crimes. It also prescribes a number of security-related protocols for emergency response procedures, timely notifications for on-campus crimes, etc.

LJIC's Annual Campus Security Report (also known as our Annual Security Report, or ASR) includes Campus Security Statistics that are included at the end of this report. This report is made available in compliance with the Clery Act. Also included in our report is a copy of information relating to La' James International College Drug and Alcohol Abuse Prevention. La' James International College's commitment to safety and security includes:

- Providing a secure and crime free environment for students, faculty and staff.
- Performing regular evaluation of security programs.
- Monitoring and following up on each crime reported at La' James International College.

We believe student, faculty, and staff behavior which promotes security awareness is important in all aspects of our lives and we encourage all students, faculty and staff to accept responsibility for their own security as well as the security of other members of La' James International College.

We encourage all students to be aware of their surroundings when walking to and from their chosen form of transportation when arriving to and departing from school.

La' James International College most recent Annual Security Report (ASR) that includes crime statistics for each campus location and information on LJIC's Drug and Alcohol Abuse Prevention Program (DAAPP) can be accessed on our website:

[Clery ACT Disclosure / Annual Safety Report](#)

The report includes information on certain types of criminal offenses that occurred on campus and on public property around the campus; including hate crimes, arrests and disciplinary actions.

Emergency/Fire Procedures:

In case of fire or other reasons to evacuate the premises, quickly and safely leave the building at the nearest marked exit. In case of severe weather or tornado, students need to move to the center of the building away from all windows. Get under tables or counter tops. Upon confirmation of a dangerous condition involving an immediate threat to the safety occurring on the campus, the college will communicate thru one or more of the following methods; 1- text message, 2- campus intercom / phone system, 3- LJIC Facebook, 4- local TV / Radio Station. It is the students' responsibility to make sure LJIC has a current cell phone number on file to receive texts. More information on emergency evacuation procedures can be accessed from our website in our Annual Security Report (ASR)

[Clery ACT Disclosure / Annual Safety Report](#)

Faculty:

Each LJIC staff member is dedicated to the success of our students. All Cosmetology Arts & Sciences educators are required to have a current Iowa license in the area of the courses they teach and an Iowa Cosmetology Arts & Sciences instructor licensed. Massage Therapy instructors are required to have an Iowa Massage Therapy License. LJIC also makes education courses available to its educators to allow them to satisfy the requirements for licensure and/or license renewal. Details regarding LJIC's current educators, his/her assigned campus, courses taught, and background information is available to LJIC students on the Student Intranet Access Portal, which can be accessed in the student computer lab at each campus. Individuals interested in attending LJIC can also obtain this information by contacting a LJIC College Administrator and/ or Admissions Career Planner at the applicable campus. The Student Intranet can be accessed with assistance from a LJIC College Administrator or Admissions Career Planner. A paper copy can also be provided upon request.

More Information in regard to policies and procedures at La' James International College can be found in our College Catalog on our website: <https://ljic.edu/catalog/> or in our consumer information disclosures: <https://ljic.edu/disclosures/>

A copy of this information available upon request.